

The Impact of Rewards on Employee Performance: Case Study of Organisations
from Two Sectors in Nigeria

Chapter 1

Introduction

Overview of the Study

What with the constant changes occurring in the world today, especially with regards to technology and innovation, there is a need for companies to reassess the manner in which they communicate to both their employees and their customers. At the same time, there is also a need for these companies to organise the tasks at hand, design systems and processes, and re-evaluate and improve current management styles (Harmon, 2007). This is especially needed in areas where the competition is constantly increasing and consistently challenging. Two of these industries are the banking industry and the hospitality industry (which the researcher shall discuss in detail in the following sections of this paper). In this chapter, the researcher shall provide a brief overview of the remaining sections of this paper, the aims and objectives of this research study, and its rationale. In addition, the researcher shall also provide a conclusion summarizing what this chapter shall be about, which shall also be a recurring feature of succeeding chapters.

According to Dewhurst et al. (2010), there are other means to reward employees that do not just focus on financial compensation. Some of these include the praise that employees are able to acquire from their managers, the opportunity to take on

important projects or tasks, and even leadership attention. The latter refers to the treatment of the employees by their managers in such a manner that the employees are also considered to be as leaders as well. These three motivators constantly appear on most research studies and are excellent means to encourage the employee to work harder and produce better performance results. This is largely due to the fact that the well-rewarded employee feels that he/she is being valued by the company that he/she is working for. They are also encouraged to work harder and better if they are aware that their well-being is taken seriously by their employers, and that their career and self development are also being honed and taken care of by their company. Thus, it is a constant and continuous challenge for companies to really work on understanding what factors contribute to improved satisfaction levels of their employees. Aside from working on satisfying their customers, it is crucial that companies also work on identifying the motivators that boost the performance of their workforce, and in so doing, make appropriate and sufficient offers for their employees.

The Framework Utilized

It must be noted that the rewards provided to employees, regardless of the business sector that they belong to, is not limited to financial rewards alone. In this section, the researcher shall discuss the framework to be utilized for this study, which shall also be the basis for the literature review (to be found in Chapter 2). The framework that

the researcher has decided upon is the work previously done by Frederick Herzberg, who is recognized to have made notable contributions to the field of management of employee motivation. According to La Belle (2005), different individuals have different perceptions of rewards. For instance, some individuals may consider cash as a sufficient and adequate reward for their efforts at work, while others may consider holidays and material incentives (such as a car) as more rewarding in exchange for their work. Others still, may consider a shift in the treatment that they get from their leaders to be a more rewarding experience. For instance, some employees consider being recognized by their leader as more rewarding than financial incentives.

Among Herzberg's contributions to the management of employee motivation would be the 'Two factor theory' which is subcategorized into 'hygiene factors' or 'motivators.' The 'Two factor theory' is basically about the attitudes of employees towards their job, which can either lead to satisfaction or dissatisfaction. One of the subcategories (the hygiene factors) include the following- 1) working conditions, 2) the level and the quality of supervision, 3) the company policy and administration, 4) interpersonal relations, 5) job security, and 6) salary. Based on Herzberg's theory, these hygiene factors do not necessarily motivate the employee to produce positive developments in work performance. However, when there is a lack of, or excess of any one of these factors, there is a highly likely chance that the employee may be dissatisfied. Thus, the concept of Herzberg's Two factor theory is one that focuses on understanding the acceptable hygiene factors that prevent the employee from

being dissatisfied. It must be noted though that hygiene factors do not do much to motivate the employee and the management of companies has to seek other ways in order to achieve this.

With regards to motivation, Herzberg identifies the factors that motivate people to be lodged in 1) the nature of work that they do, 2) the sense of achievement that they acquire from their work, 3) the recognition that they receive, 4) the responsibility that is bestowed upon them, and 5) their personal growth and advancement. The main idea behind such factors is that they may spell the difference in the perceptions that employees hold with regards to their work and their relationship with their organisation of choice. They are able to form a perception of how much their organisation values them, and they are also able to assess their own self-worth. Herzberg believes that such factors are the main driving force of satisfaction and that they help boost the employee to work harder and better, due to the motivation that is brought about. Put simply, motivators are able to increase internal happiness. On the other hand, hygiene factors are only able to boost external happiness.

The following figure (Figure 1) shows the relationship between satisfaction and dissatisfaction by using the traditional concept and Herzberg's Two factor theory. Herzberg's work has shown the world that aside from a person being satisfied from his job and being dissatisfied, the employee can also not be satisfied at all. In other words, 'the opposite of job satisfaction is not job satisfaction, but rather, no job

satisfaction.’ In addition, ‘the opposite of job dissatisfaction is not job satisfaction, but no job satisfaction.’ It must be noted that both factors (hygiene factors and motivation factors) must exist in order for the employee to be motivated in his work, in the best way that he/she possibly can. If there are missing factors (whether they may be hygiene factors or motivation factors), it is possible for the employee to be dissatisfied and not able to perform in the best way that they can. If all the hygiene factors are present and even when there is more than enough of hygiene factors present, then it is possible that the employee would still not be motivated. Thus, in order for managers to successfully motivate their employees, there is a need for them to determine the appropriate and the sufficient motivation factors to use.

RELATIONSHIP SCALES OF SATISFACTION & DISSATISFACTION

Traditional Concept



Herzberg's Concept



Hygiene Factors

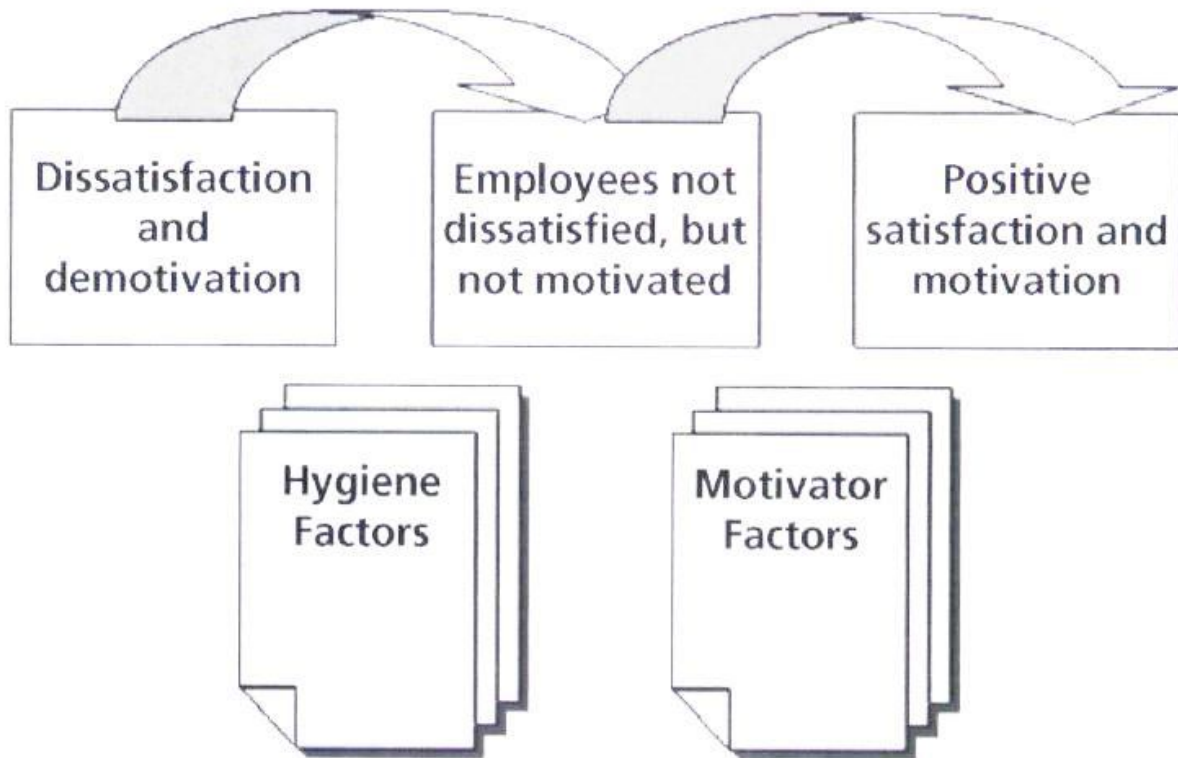


Motivation Factors

(Above: Figure 1)

Figure 2 (seen below) shows that even though dissatisfying factors are removed, there is a possibility that the job will not make the employee satisfied. It is not uncommon to see managers committing a mistake with regards to removing a dissatisfying characteristic. They may assume that their employee would be immediately satisfied or motivated, but unfortunately, this is not always the case.

Herzberg's Two Factor Theory



(Above: Herzberg's Two Factor Theory).

Aims and Objectives

Through this study, the researcher plans to:

Objective 1: To determine the level of satisfaction of banking and hospitality employees on their intrinsic rewards.

Objective 2: To ascertain the level of satisfaction of banking and hospitality employees on their extrinsic rewards.

Objective 3: To identify the rewards that are positively correlated with employee performance in the banking and hospitality sectors.

Objective 4: To ascertain if there are significant differences in the level of satisfaction on rewards between banking and hospitality sector employees.

Rationale

In this study, the researcher has decided to focus on determining the impact of rewards on the performances of employees who are both in the banking and hospitality industries. The topic is of particular interest to the researcher because employees who are involved in these two industries are those who are commonly found to experience face-to-face interactions with customers. Aside from such interactions, it is also possible that employees belonging to one of these two industries may also keep in touch with customers through mediums such as the telephone and the computer. Whichever way, these employees play an important role in ensuring that service quality is delivered (Bettencourt & Brown, 2003). However, having to deal with constant interaction with customers is not easy, and is therefore subject to major organisational challenges- one of which is employee retention. This is a major problem because in order to retain customers, employees must first and foremost, also be taken care of (Tax & Brown, 2003). In this context, there is a need for companies in the banking and hospitality industry to really focus on determining how they can encourage their employees to be dedicated and engaged with their work.

Chapter 2

Literature Review

Importance of Rewards

Schaufeli et al. (2002) stresses on the importance of rewards in order to combat burnout, which is typically experienced by most employees on the job. Individuals who experience burnout in their work, typically do not feel fulfilled. They also tend to have negative outlooks, and they also approach the tasks at hand with less vigor and dedication. In the later sections, the researcher shall discuss how important rewards are to boost employee performance (particularly in the hospitality sector and the banking industry).

In the previous chapter, the researcher mentioned that this study shall focus on two service sectors, the banking sector and the hospitality sector. At this point, it must be mentioned that in both these business sectors, there is a need for companies and its leaders to invest in encouraging excellent service quality from its employees to its customers. These days especially, more and more customers are demanding excellent services. However, the reality is that the service quality orientation (or SQU) being experienced by the customers, may not always be the same as that of the employees (Wong et al., 1999). According to Bitner et al. (1994), once there

exists a divergence of perceptions with regards to service between the customers and the members of the organisation, there is a likely chance that mediocre or inferior service would be the result. Thus, in order to improve business results, there is a need for managers and leaders to motivate their employees to work harder, and to align their own interests with that of the customers. Further details with regards to this subject shall be discussed in the later sections of this chapter.

Employee Motivation and Company Performance

In the 1960's, there were a number of theorists who conducted research studies on an individual's motivation in the workplace. According to most of these theorists, such motivation can actually be predicted, explained and influenced. One of these theorists is Maslow (1943), who established the need hierarchy theory. According to this theory, human beings have five needs and their goal is to first satisfy their needs at the lower level. At this level, the needs of an individual are actually quite basic. For instance, at this level, human beings seek to fulfil their physiological needs and their security. Higher levels of needs consist of the individual wanting to satisfy his needs for affiliation, gaining self-esteem and self-actualization. Put simply, Maslow's work focused on how the attitudes of an individual influence his/her own behaviours.

Making use of Maslow's theory, Porter (1963) conducted a study that showed how

people in low level jobs were focused on satisfying their lower level needs. Such needs include job security. They would only move to higher level needs if they are also able to move to a higher job position. Of course, this would only happen once their lower level needs have been satisfied. In a study conducted by Latham & Ernst (2006), it has been suggested by the two researchers that managers should first make sure to provide both salaries and benefits in order to make sure that the basic needs of the employee are met. Examples of basic needs include food and healthcare. Managers should also make sure that the individuals that they hire to work for their company are those that can work and get along with their other colleagues. Once such lower needs are satisfied, there is a highly likely chance that the individual would then focus on building his/her self esteem through garnering personal and professional achievements, in addition to self-actualization. The latter refers to how an individual finds ways to maximize his/her knowledge and skills.

Compared to Maslow's theory on motivation, and even Porter's own research findings, Herzberg states that employees would not be content through the satisfaction of their lower-level needs. In other words, acquiring basic salaries and being able to work in satisfactorily or average working conditions would not necessarily make the employee happy with his/her job. Based on Herzberg's theory, employees would highly likely seek for satisfying their higher-level needs (on the psychological level). Examples of this are 1) recognition, 2) increase in responsibility and 3) advancement or development and 4) the nature of the work being done. The Two factor theory, which involved both the hygiene factors and the motivation factors

have been considered to be effective in boosting employee performance. According to Herzberg, motivation factors are needed in order to motivate the employee to do his/her job to the best of his/her ability. On the other hand, hygiene factors are required to make sure that the employee is not dissatisfied. Herzberg theorized that different individuals have different approaches to tasks. For instance, when an individual decides to work out of necessity, then that kind of approach or action can be concluded to be 'movement.' On the other hand, if an individual decides to work out of a want, rather than a need, then he/she can be said to be motivated. Essentially, it can be said that when an individual wants to perform a task, there is a high chance that the results of the task would turn out to be better. This is in comparison to tasks carried out due to a need (Herzberg, 1968).

Use of Rewards in Motivation

According to Adams (1965), when it comes to research studies regarding reward allocation, there are three common allocation rules. These include 1) equity and 2) equality and need (Deutsch, 1975). Chen (1995) also considers that seniority has to be a fourth allocation and this factor should serve as a principle of importance. Kanfer (1990) states that employees are constantly involved in a social exchange process wherein they contribute efforts in exchange for rewards. They also compare the effort or contribution that they put in towards accomplishing a certain task and acquiring rewards in exchange for the former. Deutsch (1975) considers the concept

of equality to refer to the rewards that employees receive regardless of the amount of contribution that they provide towards their company. In addition, members of an organisation should also receive rewards that are in accordance with their personal need. For instance, employees who have more children may need more holidays to spend time with their family, or more benefits, such as health insurance and discounts or free education for their children. Finally, the concept of seniority refers to the company's ability to allocate specific rewards for older members of the organisation, who have proved their value by being loyal to the company that they work for. Research studies in the past have mostly shown that when it comes to 'individualistic cultures' allocations that are 'equity-based' prevail. On the other hand, when it comes to 'collectivistic cultures' reward allocations that are based on the principle of equality are the ones that rely on equality rewards. Nigeria is a country that is characteristic of being 'collectivistic' when it comes to their culture.

According to Babakus et al. (2003), the perceptions that employees have with regards to their reward climate influences their attitudes towards their employees. In addition, the commitment of managers towards their organisation is also shown by how the manager rewards his/her employees. Gouldner (1960) mentions the norm of reciprocity, which focuses on the ability of organisation to accommodate the needs of their employees, and reward them for their efforts. In exchange for the rewards provided to them, employees should reciprocate by increasing their commitment towards their organisation and their work, in addition to increasing their 'socio-emotional bonds' with their company and their colleagues.

Siegrist (1996) has established a theoretical model dubbed the Effort-Reward Imbalance (ERI) Model places high importance towards the provision of rewards instead of controlling the work systems and its structures within an organisation. The main concept of the model is that the amount of work that an employee puts towards work is a part of the 'socially organised exchange process' to which society feels obliged to repay. Such repayment comes in the form of 'occupational rewards.'

According to this model, the rewards are provided to the employees through the usage of 'three transmitter systems.' Such systems include 1) money, 2) esteem and 3) job security and opportunities for career development. With regards to money, Siegrist focuses on the provision of adequate salary to serve as an employee reward. Boosting the employee's self esteem comes in the form of an increase in respect and support from the employees' manager(s). Security/ career opportunities may come in the form of promotions to higher positions, or the support of the company to sponsor the higher education of their employees. Managers can also invest in training sessions for their employees as their way of supporting the self development of their employees. The EMI Model would like to stress another point. Based on this model, if the management fails to reciprocate the efforts of their employees (despite the high efforts provided, low rewards are given), there is a highly likely chance that the employee may suffer from emotional distress, which in turn may lead to health problems, a lack of motivation and an increased level of absenteeism. A study conducted by Jonge et al. (2000) make use of the ERI Model. The later study focused on the relation between rewards and the physical health risks experienced by employees. Based on the results of the study, there is a

mismatch between the efforts devoted by the employees with regards to their work and the occupational rewards that they receive. Based on the study, employees who are not able to get sufficient rewards for their efforts are likely to experience health problems such as 'emotional exhaustion, physical health symptoms, psychosocial health complaints, and job dissatisfaction.'

In order to be effective in rewarding employees so that there is an increased improvement in their work performance, managers are advised to gain information about Herzberg's theory, especially when it comes to the differences between both motivators and hygiene factors. In order to have a workforce that is highly motivated, there is a need for managers to first make sure that certain hygiene factors which they have control over are being currently accepted by their employees. Such factors may include the present work environment and the level of supervision that the employees receive. For instance, if a manager constantly showers her employees with praise, but fails to improve the working conditions inside the office, then the words of praise would not have an effect with regards to increasing the employees' motivation.

In a study conducted by Probst & Brubaker (2001) it was concluded that the difference between job satisfaction and dissatisfaction lies in the amount and the type of rewards provided or given to the employees and the amount and type of rewards that the employee expects he/she deserves. This idea is supported by

previous researchers, Magione & Quinn (1975) who consider both job satisfaction and dissatisfaction to be the result of the perceptions of an employee with regards to personal expectations about what and how much they deserve for contributing towards the organisation that they work for. In other words, employees expect that their contributions and efforts should be valued and given importance to in the same way that they value their job and work towards accomplishing the tasks assigned. According to a study conducted by Ahmad et al. (2010), employees are highly likely to feel 'rewarded' and 'motivated' when they know that they are able to get fair pay with regards to the amount of work that they do. In the study, the researchers stated that employees are particularly concerned about discrimination with regards to fair pay, and this may hamper their motivation levels to do their job well. In addition, employees are also driven to work for their chosen organisation over a longer period of time if they are paid fairly. For some employees, job security is also very important, and for some, this can already serve as a reward. What with the current economic situation, employees are concerned with keeping their respective jobs. Furthermore, the researchers also concluded that the policies implemented by the organisation should show equality instead of simply equity.

According to Nelson & Spitzer (2002) although cash rewards are welcomed by employees, managers should never use this as a tool to motivate their employees to improve their performance levels. Should this happen, there is a chance that the essence of the reward would be forgotten. In a study conducted by (Bowen, 2000), the researcher warns that managers should be aware of 'nonrewards.' Such rewards

should be utilized sparingly, and should not be used all the time. They are also described to be passive, and they do not necessarily lead to positive behaviours in the long term. Furthermore, managers should make certain that when all applicable satisfiers are satisfied, they need to determine the factors unique to every employee that motivates him/her. It has been suggested by (Bruce & Pepitone, 1998) that the best way for a manager to do this would be to simply ask the employee on what he/she expects and what he/she wants with regards to the job at hand, and all the conditions concerned. It is the responsibility of the managers to ask their employees whether they would feel a higher level of satisfaction from their job if they are tasked with bigger responsibilities. On the other hand, managers can also ask their employees on whether they would be more motivated to work harder through offers of promotions. According to Nelson & Spitzer (2002) one of the best ways for managers to determine the top hygiene and motivating factors that boost work performance among employees, would be through a trial and error method. In other words, if a factor implemented does not work, then the manager can simply look for another method instead.

Blau (1964) established the 'social exchange theory' which has been applied in various organisations in order to understand how both the organisation and the managers play an important role in creating desirable feelings of 'obligation' among employees, thereby increasing their devotion towards performance development. Based on this theory as established by Blau, it is said that employees who feel that they are treated favourably by their superiors and their colleagues are more likely to

feel a higher sense of obligation which in turn, leads to positive feelings of obligation and favourable treatment. In other words, employees who are given favourable treatment are more likely to feel indebted to the party providing such a treatment, and these employees therefore reciprocate such treatment.

According to Shore & Shore (1995), employees who are able to experience and receive recognition for their work are also able to have a better perception of their work, their workplace and the people they work for. Thus, there is a need for the employer to really make an effort in showing the employee that his/her wellbeing is of concern to the organisation and the management and that the contribution of the employee towards the organisation is highly valued. This idea is further reiterated by Buchanan (1974) who adds that the recognition of contributions towards the organisation has a positive relationship towards increasing the commitment of the employee towards the organisation and its objectives.

Skinner (1969) makes a point that offering rewards in exchange for hard work, especially in service industries such as banks and other establishments in the hospitality sector, is very important when it comes to influencing the perceptions of employees. Through rewards, they are able to also shape their perceptions on how they value certain concepts. Based on the operant conditioning theory established by Skinner, behaviours that are rewarded have a high tendency to be repeated. Such behaviours are also capable of being reinforced and employees tend to exhibit such

desirable behaviours more frequently. According to Kessler & Purcell (1992), financial rewards provided to employees individually have a tendency to improve culture that focuses on boosting the quality of performance. On the other hand, according to Chiang & Birtch (2009), rewards that are non-financial in nature, such as the provision of an increase in holidays, and increases in family benefits, contribute towards the employee perceiving his/her workplace as a 'supporting and caring' organisation. Johnson et al. (1986) contends that by providing employees with as much rewards as possible (in proportion to their work efforts), employees are able to function more efficiently. They are also less likely to make mistakes in their work, and managers are also able to successfully boost the morale of their employees. This idea is further supported by Eccles (1991) who stresses that when employees are able to see that their company really values and rewards certain service behaviours, then the employees would also want to embrace or welcome such values, and they would be able to exhibit desirable behaviours based on such perceptions and the promise of rewards. On the other hand, when the employee sees that their service efforts are not rewarded, then they may change their orientations completely, and their desirable behaviours may discontinue and cease to exist. A study conducted by Hinkin & Schriesheim (2004) concluded that there exists a positive relationship between the rewards provided by the management of a company, and the job satisfaction felt by the workers, and the effectiveness of the work produced. Removing rewards that are 'specific to particular organisational performance' may give way towards a reduction in the effectiveness of the employee with regards to his/her work, job dissatisfaction and 'a lack of role clarity.'

Motivation among Nigerian Employees: The Banking and Hospitality Sectors

Service quality orientation (or SQU) was briefly mentioned in the earlier part of this chapter. It is actually something that is influenced by the work environment of an individual, the climate of the organisation (which includes the organisation's work practices, policies and operational procedures), and how the employee perceives both the environment and the climate. It has been suggested by Bartol & Srivastava (2002) that rewards are utilized by managers to show employees that their behaviours are being observed by the organisation that they work for, and if favourable, such behaviours shall be valued. In addition, these favourable behaviours as exhibited by the employees shall be used to align interests between the company and its employees, as well as its customers. Eisenberger et al. (1998) stresses that the rewards provided to employees (with cause), allows companies to 'direct, sustain and motivate desirable 'values and behaviours.' Examples include: knowledge sharing, increase in employee creativity, increase in quality performance, and increases in customer satisfaction levels. Thus, according to Chiang & Birtch (2010), managers need to understand the kind of role that the provision of rewards to employees' service quality orientation, which in turn, is crucial towards fostering service excellence.

Buick & Thomas (2001) had conducted a study that sought to find out the levels of burnout experienced by individuals who worked in the hotel sector (part of the

hospitality industry). Based on the research findings, it has been found out that female employees are more likely to experience higher levels of burnout as compared to their male counterparts. In the same study, which also sought to determine the burnout levels of managers, it was determined that the main reason for experiencing higher levels of burnout are due to the lack of adequate support that managers are able to acquire from their workplace (and their colleagues), as well as from their family. This idea is further supported by Cordes & Dougherty (1993), who also conducted a study on the same topic. Based on the findings of the latter research, it was found out that the primary reason behind burnout would be because of the 'emotional exhaustion' that employees feel while working for their respective organisations.

According to Goodwin & Gremler (1996), the banking industry is in need of employees that are both satisfied and motivated, for without them, customer satisfaction levels would also be affected. This idea is also supported by Adelman et al. (1994) who maintains that interpersonal relationships established between bank personnel and the customers are a big driving force behind ensuring that a customer is satisfied or dissatisfied. Reynolds & Beatty (1999) add that the relationship established between the employees and the customers may lead to an increase in value perception with regards to the bank's products and services. When a high perception of value is achieved, then it is also highly likely that the customer will be satisfied, thereby bringing in more business for the bank.

Herzberg's Hygiene and Motivation Factors

In the very first chapter, the researcher discussed that Herzberg's Two factor theory would be the focal point of this study. Again, it must be pointed out that the factors that cause satisfaction are not the same as the factors that cause dissatisfaction. In other words, dissatisfaction cannot be said to be the opposite of satisfaction.

According to Herzberg, the opposite of satisfaction has to be 'no satisfaction.' There are a total of top six factors that lead to dissatisfaction. These are 1) the company policy, 2) the supervision received by the employee from his/her boss, 3) the relationship established between the employee and the boss, 4) the working conditions involved, 5) the salaries of the employee, and 6) the relationship that the individual established with his./her colleagues.

On the other hand, the top six factors that lead to satisfaction include 1) the employee's achievement, 2) recognition, 3) the work itself, 4) the responsibility undertaken, 5) advancement and 6) growth. It has been suggested that in order for companies to be successful, especially when it comes to the performance produced by their workforce, there is a need for the management to consider the factors mentioned above. These factors then, must not only strive to avoid the incidence of dissatisfaction, but it must also consider factors that are intrinsic to the work involved, in order to encourage work satisfaction. It is absolutely important for managers to take responsibility in making sure that they make the jobs in the

workplace as 'enriching' as possible for the employees. This is a process that is continuous. Based on Herzberg (1968)'s theory, the job should be able to provide challenges to the employee so that he/she is driven to work to the best of his/her individual abilities. Once the employee is shown to possess increasing levels of ability, it would follow that he/she should also be given further responsibilities that are also challenging. If the company is not successful in maximizing the characteristics of the job to go hand in hand with the full abilities of the employee, then the company should consider rendering the task at hand to be 'automated' instead. On the other hand, the management can also consider replacing the current employee with another employee who possesses lower skill levels. Put simply, Herzberg iterates that if the abilities of an employee cannot be maximized, then it can be assumed that he/she has a motivation problem. The main point of Herzberg's theory is that the success of a task emanates from the abilities and effort of an individual and not simply from external forces (such as that controllable by the management) (Herzberg, 1968).

Empirical Studies Related to the Use of Tangible and Intangible Rewards in Employee Motivation

According to Viteles (1932), money is not always the answer to ensure that the employees in companies are constantly working. Thus, there is a need for managers to consider other factors as well. Examples of this includes recognition, status and

job security. During the early 20th century, it was not uncommon to come across another research study that concluded that a good job performance stems from the employee's satisfaction level with his/her job satisfaction. Thus, most researchers during such an early period usually made conclusions that stated how happy workers are those that are most productive. Recent studies however have shown that this is not always true.

Johnson et al. (2010), conducted a study on how an employee's motivation can encourage an increase in commitment to his/her work. Based on the information gathered by the researchers, it was found out that when employees work in groups, they are likely to be more motivated in their respective jobs, as a result of collective interaction. One of the main reasons for this is that employees are able to be more conscious of the social norms that they adhere to, the values and the goals that they follow, especially those that are being encouraged by the company itself. This can be described to be a 'notion of identification' and is one of the identified motivating factors, according to O'Reilly & Chatman (1986).

In a study conducted by Herzberg et al. (1959), there are a number of situational factors that may either help accelerate the 'growth' of an employee or slow it down. Herzberg, in his research studies, focused on investigating the mental health of the participants of his study, all of whom were workers. He conducted interviews which resulted in the conclusion that a person cannot simply motivate an employee as

most people would assume would be the case. In fact, what is even more manageable is that an employee would be more motivated if the manager or the leader can actually convert an environment to encourage self-motivation within the individual.

Carlson (1974) stated that there are six ways through which one can learn about impact assessment. These include 1) event logging, 2) attitude surveys, 3) rating items, 4) system measurement, 5) system analysis and 6) cost/ benefit analysis. Based on the researcher's findings, these six ways are interrelated and each factor has its own strengths and weaknesses, despite being used as effective assessment tools. Other popular assessment tools include subjective estimation and economic evaluation. For this study, the researcher has decided to make use of attitude surveys, to be discussed in detail in the following chapter.

Conclusion

In this chapter, the researcher has discussed the concept of Herzberg's theory of employee motivation, involving the Two Factor theory. The latter involves Hygiene Factors and Motivation Factors which are both needed in order make sure that the employee works to the best of his/her abilities. To bring increases in performance levels, it is the duty and the responsibility of the management to take each factor

(whether hygiene or motivation) into consideration and apply these factors to boost motivation levels inside the workforce. Previous researchers such as Maslow and Porter have stated that employers should address the needs of the employees starting from the lower levels. In other words, employers should take into consideration the basic needs of the individual, since this is what would mostly motivate them to work harder. However, Herzberg states that satisfying the lower level needs of an individual such as the provision of food, shelter and security, the individual may not necessarily be satisfied. Thus, in order to help boost employee performance, it is advised that both hygiene factors and motivation factors should be considered. Out of these factors, it has been found out that employees are more motivated if they are challenged at work and they are provided with tasks that require more effort and more responsibility.

Since the researcher wants to determine the factors that are considered to be the most effective and most important in motivating employees, a quantitative research approach shall be adopted. In the following chapter, the researcher shall discuss the methodology of this research study, wherein attitude surveys shall be distributed to members of the banking and hospitality industry.

Chapter 3

Methodology

Chapter 3

Methodology

Introduction

The current chapter presents the methodology that has been used in the research. The justification for the use of the research approach is explained. This is followed by a discussion of the descriptive-correlational research design which has been utilized in the investigation. The non-probability sampling technique, purposive sampling, has been described in the Sampling section. The secondary and primary data gathering procedures shall also be expounded on in the Procedure portion. The ethical procedures that have been complied with are also included in the chapter. The chapter is concluded with the method of data analysis.

Research Approach

The present study adopts a purely quantitative research approach, which is aligned with the objectives that it aims to attain. The quantitative approach has several advantages. First, it is highly structured, which allows for the cost efficient and less tedious data analysis (Schutt 2006). Typically, close ended questions are posed in the survey questionnaire which is the tool through which the quantitative approach is carried out. Such questions are direct and offer concrete options which the respondent may choose from to represent his view on the subject (Creswell1994). In addition, the quantitative approach allows for the computation of statistics, from

whose interpretation are derived the conclusions of the study.

The hypotheses that are put forth by the researcher are tested through statistical outcomes, and the choice of statistical test are based upon the level of measurement of the data; the validity of the instrument utilized for measuring the variables of interest; the power of the statistical test selected; and the methodological limitations of the research (Teddie & Tashakkori 2008,).

Statistics are the main bases for conclusions that are derived from a quantitative research. Briefly, the method involves the deployment of a structured survey questionnaire to a sample . The numbers generated from statistical analysis are then interpreted substantively to arrive at meaningful insights about the phenomenon being investigated (Creswell 1994). While there are advantages to this approach, there are also certain disadvantages. For one, the quantitative approach does not allow the in-depth probing of responses or the reasons behind respondents' answers. This issue is best resolved through follow-up qualitative analyses, in the form of interview or focus group discussions. The latter are some means through which responses may be profoundly understood, from the phenomenology or unique experience of the participant (Denzin & Lincoln 2005).

In the context of the present research, the main intent was to determine the influence of intrinsic and extrinsic rewards on banking and hospitality employees' performance. The thrust is to be able to generalize for all employees belonging to these sectors, at least in Nigeria which is the setting of the study. In addition, the intent was not to understand the experiences of the employees in an in-depth manner but rather to

make statistical generalizations from the data. The researcher thus decided to adopt a purely quantitative approach for this purpose.

Research Design

The research design used in the current study is basically descriptive-correlational in nature. Descriptive research permits the explanation of phenomena as they naturally transpire and without intervention from the researcher (Bernard 2005). In effect, the intrinsic and extrinsic rewards being experienced by both banking and hospitality employees are described as they naturally occur within their respective workplaces. To enable such a description of rewards, frequency and percentage distributions, along with means and standard deviations have been used (Teddie & Tashakkori 2008).

In addition to being descriptive, the study is also said to be correlational in design because there was intent to establish the relationship between intrinsic and extrinsic rewards on one hand, and the performance of employees on the other. Correlational research aims to ascertain if there are significant associations between two variables (Reid 1987). Finally, the study is also said to be comparative because there was intent to statistically compare the means of banking vs. hospitality employees on intrinsic and extrinsic rewards. This justifies its being comparative in design, as well.

Sampling Plan

There are two populations of interest in the present research: banking employees and hospitality employees, both residing and working in Nigeria. For pragmatic purposes, only a sample from both populations have been enlisted to participate in

the study. The main sampling technique used was purposive sampling, which is a non-probability sampling technique. In non-probability sampling, not all members of the population have an equal chance of being enlisted onto the sample. In the case of the current study, the researcher set forth criteria that are the basis for qualifying a prospective respondent into the sample. For the first phase of sampling, only the banks and hospitality institutions that meet the following criteria were used: 1) should be an institution based in Nigeria; and 3) has expressed explicit consent for its employees to participate in the study. Based on the number of letters which have been sent out by the researcher, 5 banks and 5 hospitality companies have met the inclusion criteria. Since there are a total of 20 questions in the instrument used, the prescription of Reid (1987) has been followed in deciding on the sample size to be culled from each industry. In following a 1:5 ratio of survey items to number of respondents, the total number is 100 for each. A total of 240 accomplished questionnaires have been gathered from banks and hospitality institutions, with 120 forms coming from each sector.

Procedure

There are two methods of data collection which were used in the research, namely, secondary and primary data collection. To be able to build a comprehensive background of the study, the researcher gathered material from books, journals, and online references. The references which are in hard copy were from various university libraries, while online references were downloaded from databases such as Google, Proquest, Emerald, and Sage. The following search terms were used: *intrinsic and extrinsic rewards, rewards in the banking sector, rewards in the*

hospitality sector, employee motivation and rewards, and determinants of employee motivation. The hits were initially screened for relevance based on their titles, and re-screened manually after downloading. All relevant material were collated into a review of related literature.

Primary data gathering was conducted through the use of a questionnaire. The short form of the MSQ authored by Weiss, Dawis, England, & Lofquist (1967) was selected for the purpose of the present research. There was no need to ascertain its reliability and validity indices because these have been established previously (see Instrument section below). Before administering the questionnaires, it was necessary to seek approval from banking and hospitality institutions in Nigeria whose employees shall serve as respondents. From the 30 banks and 30 hospitality institutions who have been contacted by the researcher, only 5 banks and 5 hospitality institutions gave their permission. The total number of respondents was 240, with 120 employees coming from each sector. The accomplished survey forms were collated, encoded and statistically analyzed. Analysis was carried out through the Statistical Package for the Social Sciences (SPSS) version 16.0. The statistics that have been generated with interpreted in light of the findings of past empirical studies.

Instrument

The short form of the Minnesota Satisfaction Questionnaire (MSQ) has been used in measuring level of satisfaction with rewards. The instrument is the seminal work of Weiss et al (1967). The researcher chose this instrument because it represents the

most comprehensive types of rewards that are not found in other measures. The 20 types of motivators or rewards were classified by Weiss et al (1967) as follows.

Extrinsic rewards include supervision-human relations, supervision-technical, company policies, co-workers, and recognition. On the other hand, the following rewards were grouped under the intrinsic category: activity, independence, variety, social status, moral values, security, social service, authority, ability utilization, responsibility, creativity, and achievement. Working conditions was not classified in the MSQ manual, but Wernimont (1966) has categorized it as an extrinsic reward, and this was adopted for the present study. The co-worker category was likewise classified as an extrinsic reward. Cronbach's alpha for the instrument is acceptable (Peters Jackofsky, & Salter, 1981).

The following are the items of the short form of the MSQ and the corresponding categories: Being able to keep busy all the time for Activity; The chance to work alone on the job for Responsibility; The chance to do different things from time to time on Variety; The chance to be "somebody" in the community for Social Status; The way my boss handles his/her workers on Supervision (HR); The competence of my supervisor in making decisions for Supervision (Technical); Being able to do things that don't go against my conscience for Moral Values; The way my job provides for steady employment on Security; The chance to do things for other people for Social Service; The chance to tell people what to do on Authority; The chance to do something that makes use of my abilities on Ability Utilization; The way company policies are put into practice for Company Policies; My pay and the amount of work I do on Compensation; The chances for advancement on this job on Advancement; The freedom to use my

own judgment for Independence; The chance to try my own methods of doing the job for Creativity; The working conditions for Working Conditions; The way my co-workers get along with each other on Co-workers; The praise I get for doing a good job on Recognition; and The feeling of accomplishment I get from the job for Achievement.

Ethics

There are certain ethical protocol that have been followed by the researcher. The first is soliciting explicit consent from the respondents. This ensures that their participation to the study is out of their own volition. The researcher also ensured that the respondents were aware of the objectives of the research and their contribution to its completion. One other ethical measure exercised by the researcher is treating the respondents with respect and courtesy (Schutt 2006). This was done so that the respondents will be at ease and are more likely to give candid responses to the questionnaire.

There were also ethical measures that have been followed in the data analysis. To ensure the integrity of data, the researcher checked the accuracy of encoding of the survey responses. This was carried out to ensure that the statistics generated from the study are truthful and verifiable (Schutt 2006)..

Method of Data Analysis

The software that has been used for data analysis is SPSS v. 16.0. Both descriptive and inferential statistics were used to analyze the data. The statistical tools were aligned with the objectives of the research. Objective 1 is as follows: To determine

the level of satisfaction of banking and hospitality employees on their intrinsic rewards. Thus, to answer this, the means and standard deviations of intrinsic rewards were computed and substantively interpreted. In addition, Objective 2 is: To ascertain the level of satisfaction of banking and hospitality employees on their extrinsic rewards. Descriptive statistics, mainly the mean and standard deviation, were computed for this purpose. The third objective is as follows: To identify the rewards that are positively correlated with employee performance in the banking and hospitality sectors. An inferential statistic has been used to ascertain the relationship between rewards and employee performance. Pearson r was used to determine if there is a significant, positive association between each reward type and employee performance. Pearson r is a measure of the degree of association between two variables which are both measured in either the interval or ratio scale. Its value ranges from -1.0 to +1.0, with bigger absolute values indicating stronger relationship; the sign denotes the direction of association. A positive correlation indicates that as one variable increases, the other also goes up; meanwhile a negative correlation suggests that as one variable increases, the other correspondingly goes down (Reid 1987). The last objective, Objective 4, is stated as follows: To ascertain if there are significant differences in the level of satisfaction on rewards between banking and hospitality sector employees. This has been carried out through the computation of the t-test for two independent groups, which is used to determine if there are significant differences between two unrelated or unmatched means (Reid 1987).

Conclusion

The chapter explains the quantitative research approach, and the descriptive-

correlational research design which were used to ascertain the influence of rewards on the performance of employees in the banking and hospitality sectors of Nigeria. A total of 240 respondents, with 120 from each sector, were enlisted as respondents through purposive sampling. Secondary data were culled from books, online references and journal articles to form the theoretical backdrop of the study. Primary data were yielded from responses to the short form of the MSQ. SPSS v. 16 was utilized for the computation of descriptive statistics, Pearson correlation coefficients, and the t-test. Conclusions were drawn from the statistics.

Chapter 4

Results and Discussion

Introduction

Results

Banking Sector Results

Table 1. Frequency and percentage breakdown: Gender (Banking).

	Frequency	Percent
Male	60	50.0
Female	60	50.0
Total	120	100.0

Exactly half of the respondents are males, while the remaining half are females.

Table 2. Frequency and percentage breakdown: Age (Banking).

	Frequency	Percent
18-25	18	15.0
26-35	60	50.0
36-45	42	35.0
Total	120	100.0

Majority of the respondents from the banking group (50%) are between 25-35 years old. 35% are between 36-45 years old, while 15% are within the 18-25 years old age range.

Table 3. Frequency and percentage breakdown: Educational attainment (Banking).

	Frequency	Percent
Diploma	60	50.0
Degree	60	50.0
Total	120	100.0

Table 4. Frequency and percentage breakdown: Civil status (Banking).

	Frequency	Percent
Single	54	45.0
Married	66	55.0
Total	120	100.0

When broken down by civil status, 55% of the sample is composed of married employees, while the remainder are single.

Table 5. Frequency and percentage breakdown: Tenure (Banking).

	Frequency	Percent
1-<3	17	14.2
3-<5	64	53.3
5-<10	38	31.7
10-<15	1	.8
Total	120	100.0

For the percentage breakdown by tenure of banking employees, 53% have been with their companies for 3-<5 years. 32% have between 5-<10 years tenure, while 14% have worked for their companies for 1-<3 years. 1% have been with the company for 10-<15 years.

Table 6. Descriptive statistics: Intrinsic and extrinsic rewards (Banking).

	Mean	Std. Deviation
Ability Utilization (Intrinsic)	4.05	0.74
Co-workers (Extrinsic)	3.25	0.77
Moral Values (Intrinsic)	3.10	1.10
Achievement (Intrinsic)	3.25	0.83
Creativity (Intrinsic)	2.10	0.83

Recognition (Extrinsic)	4.05	0.67
Activity (Intrinsic)	2.80	1.21
Independence (Intrinsic)	3.05	0.98
Responsibility (Intrinsic)	2.30	0.96
Advancement (Extrinsic)	2.25	0.95
Security (Intrinsic)	4.15	0.57
Supervision—Human Relations (Extrinsic)	3.40	0.97
Authority (Intrinsic)	4.05	0.67
Social Service (Intrinsic)	4.20	0.60
Supervision--Technical (Extrinsic)	2.80	0.68
Company Policies (Extrinsic)	3.95	0.74
Social Status (Intrinsic)	2.60	0.80
Variety (Intrinsic)	2.55	0.81
Compensation (Extrinsic)	2.80	0.88
Working Conditions (Extrinsic)	2.50	0.93

For banking employees' intrinsic rewards, the following were rated as satisfactory:

Social Service ($X=4.20$, $sd=0.60$); Security ($X=4.15$, $sd=0.57$); Ability Utilization

($X=4.05$, $sd=0.74$); and Authority ($X=4.05$, $sd=0.67$). Moreover, the following intrinsic rewards were rated as neutral: Achievement ($X=3.25$, $sd=0.83$); Moral Values ($X=3.10$, $sd=1.10$); Independence ($X=3.05$, $sd=0.98$); Activity ($X=2.80$, $sd=1.21$); Social Status ($X=2.60$, $sd=0.80$); and Variety ($X=2.55$, $sd=0.81$). Finally, the following were rated as dissatisfactory: Responsibility ($X=2.30$, $sd=0.96$); and Creativity ($X=2.10$, $sd=0.83$).

The following external rewards were assessed as satisfactory: Recognition ($X=4.05$, $sd=0.67$); and Company Policies ($X=3.95$, $sd=0.74$). Moreover, these extrinsic rewards were evaluated as neutral: Supervision-HumanRelations ($X=3.40$, $sd=0.97$); Co-workers ($X=3.25$, $sd=0.77$); Supervision--Technical ($X=2.80$, $sd=0.68$); Compensation ($X=2.80$, $sd=0.88$); and Working Conditions ($X=2.50$, $sd=0.93$). One factor has been rated as dissatisfactory: Advancement ($X=2.25$, $sd=0.95$).

Table 7. Descriptive statistics: Overall satisfaction and performance (Banking).

	Mean	Std. Deviation
Overall	4.25	0.63
Perform	4.20	0.68

Overall satisfaction of banking employees was assessed as satisfactory ($X=4.25$, $sd=.63$), while their self-rated performance was likewise rated as satisfactory ($X=4.20$, $sd=.68$).

Table 8. Correlations: Pearson r for rewards and performance (Banking).

	Perform	P
Ability Utilization (Intrinsic)	.677**	.000
Co-workers (Extrinsic)	.289**	.001
Moral Values (Intrinsic)	.311**	.001
Achievement (Intrinsic)	-.178	.052
Creativity (Intrinsic)	-.035	.700
Recognition (Extrinsic)	.639**	.000
Activity (Intrinsic)	.293**	.001
Independence (Intrinsic)	-.242**	.008
Responsibility (Intrinsic)	-.247**	.006
Advancement (Extrinsic)	.313**	.000
Security (Intrinsic)	.824**	.000
Supervision—Human Relations (Extrinsic)	.487**	.000
Authority (Intrinsic)	.198*	.030

Social Service (Intrinsic)	.516**	.000
Supervision--Technical (Extrinsic)	-.022	.814
Company Policies (Extrinsic)	.120	.193
Social Status (Intrinsic)	-.037	.689
Variety (Intrinsic)	.440**	.000
Compensation (Extrinsic)	-.186*	.042
Working Conditions (Extrinsic)	.080	.385

The following intrinsic rewards were found significantly and positively correlated with self-reported performance for the year: Security ($r=.824$, $p=.000$); Ability Utilization ($r=.677$, $p=.000$); Social Service ($r=.516$, $p=.000$); Variety ($r=.440$, $p=.000$); Moral Values ($r=.311$, $p=.001$); Activity ($r=.293$, $p=.001$); and Authority ($r=.198$, $p=.030$)

On the other hand, the following external rewards were found to be significantly and positively correlated with performance: Recognition ($r=.639$, $p=.000$); Supervision-Human Relations ($r=.487$, $p=.000$); Advancement ($r=.313$, $p=.000$); and Co-workers ($r=.289$, $p=.001$).

Hospitality Sector Results

Table 9. Frequency and percentage breakdown: Gender (Hospitality).

	Frequency	Percent
Male	66	55.0
Female	54	45.0
Total	120	100.0

For the breakdown by gender of hospitality employees, 55% of the respondents from the hospitality industry are male, while 45% are female.

Table 10. Frequency and percentage breakdown: Age (Hospitality).

	Frequency	Percent
18-25	24	20.0
26-35	72	60.0
36-45	18	15.0
>45	6	5.0
Total	120	100.0

On the age breakdown of hospitality employees, 60% are within 26-35 years old. Moreover, 20% are between 18-25 years old, while 15% are within the 36-45 years old age range. Only 5% of the respondents are greater than 45 years old.

Table 11. Frequency and percentage breakdown: Educational attainment (Hospitality).

	Frequency	Percent
Diploma	48	40.0
Degree	72	60.0
Total	120	100.0

60% of the hospitality sector employees have degrees, while 40% have diplomas.

Table 12. Frequency and percentage breakdown: Civil status (Hospitality).

	Frequency	Percent
Single	72	60.0
Married	48	40.0
Total	120	100.0

The percentage breakdown for civil status shows that 60% of the respondents are single, while 40% are married.

Table 13. Frequency and percentage breakdown: Tenure (Hospitality).

	Frequency	Percent
1-<3	27	22.5
3-<5	60	50.0
5-<10	32	26.7
10-<15	1	.8
Total	120	100.0

The tenure breakdown for hospitality employees shows that 50% of the respondents have worked for their companies from 3-<5 years. 27% fall within the 5-<10 years range. 22% have been with their companies for 1-<3 years, and 1% has worked for his company for 10-<15 years.

Table 14. Descriptive statistics: Intrinsic and extrinsic rewards (Hospitality).

	Mean	Std. Deviation
Ability Utilization (Intrinsic)	3.20	0.75
Co-workers (Extrinsic)	3.20	0.68
Moral Values (Intrinsic)	3.05	0.98
Achievement (Intrinsic)	3.95	0.67
Creativity (Intrinsic)	2.55	0.92
Recognition (Extrinsic)	3.65	0.73
Activity (Intrinsic)	2.70	0.90
Independence (Intrinsic)	3.95	0.67
Responsibility (Intrinsic)	2.35	0.86
Advancement (Extrinsic)	2.40	0.92
Security (Intrinsic)	3.00	0.78
Supervision—Human Relations (Extrinsic)	4.10	0.54
Authority (Intrinsic)	3.75	0.63
Social Service (Intrinsic)	3.65	0.91

Supervision--Technical (Extrinsic)	3.00	0.78
Company Policies (Extrinsic)	2.90	0.83
Social Status (Intrinsic)	2.75	0.95
Variety (Intrinsic)	3.80	0.75
Compensation (Extrinsic)	3.10	0.95
Working Conditions (Extrinsic)	2.90	1.14

For the internal rewards, hospitality sector employees have rated the following as satisfactory: Achievement ($X=3.95$, $sd=0.67$); Independence ($X=3.95$, $sd=0.67$) Variety ($X=3.80$, $sd=0.75$); Authority ($X=3.75$, $sd=0.63$); and Social Service ($X=3.65$, $sd=0.91$). In addition, the following internal rewards were rated as neutral: Ability Utilization ($X=3.20$, $sd=0.75$); Moral Values ($X=3.05$, $sd=0.98$); Security ($X=3.00$, $sd=0.78$); Social Status ($X=2.75$, $sd=0.95$); Activity ($X=2.70$, $sd=0.90$); and Creativity ($X=2.55$, $sd=0.92$) Finally, Responsibility ($X=2.35$, $sd=0.86$) was assessed as dissatisfactory.

The external rewards, on the other hand, were rated by hospitality employees as follows. Supervision-Human Relations ($X=4.10$, $sd=0.54$) and Recognition ($X=3.65$, $sd=0.73$) were assessed as satisfactory. In addition, Co-workers ($X=3.20$, $sd=0.68$);

Compensation (X=3.10, sd=0.95); Supervision--Technical (X=3.00, sd=0.78); Company Policies (X=2.90, sd=0.83); and Working Conditions (X=2.90, sd=1.14) were rated as neutral. Lastly, Advancement (X=2.40, sd=0.92) has been assessed as dissatisfactory.

Table 15. Descriptive statistics: Overall satisfaction and performance (Hospitality).

	Mean	Std. Deviation
Overall	4.10	.70
Perform	4.20	.68

The mean for overall satisfaction suggests that hospitality employees are satisfied (X=4.10, sd=.70). They have also rated their performance as satisfactory.

Table 16. Correlations: Intrinsic and extrinsic rewards vs. performance (Hospitality).

	Perform	R
Ability Utilization (Intrinsic)	.020	.831
Co-workers (Extrinsic)	.457**	.000

Moral Values (Intrinsic)	.061	.511
Achievement (Intrinsic)	.353**	.000
Creativity (Intrinsic)	-.336**	.000
Recognition (Extrinsic)	-.264**	.004
Activity (Intrinsic)	-.229*	.012
Independence (Intrinsic)	.353**	.000
Responsibility (Intrinsic)	-.467**	.000
Advancement (Extrinsic)	.032	.727
Security (Intrinsic)	.190*	.037
Supervision—Human Relations (Extrinsic)	.356**	.000
Authority (Intrinsic)	.355**	.000
Social Service (Intrinsic)	.032	.725
Supervision—Technical (Extrinsic)	-.095	.301
Company Policies (Extrinsic)	.124	.176
Social Status (Intrinsic)	-.078	.396
Variety (Intrinsic)	.079	.392

Compensation (Extrinsic)	-.031	.735
Working Conditions (Extrinsic)	.091	.324

The following were the intrinsic rewards that are significantly and positively correlated with performance as rated by hospitality employees: Authority ($r=.355$, $p=.000$); Achievement ($r=.353$, $p=.000$); Independence ($r=.353$, $p=.000$); and Security ($r=.190$, $p=.037$). On the other hand, the extrinsic factors which yielded a significant and positive correlation with performance are as follows: Supervision-HumanRelations ($r=.356$, $p=.000$); and Co-workers ($r=.457$, $p=.000$).

Table 17. Descriptive statistics: Overall mean for intrinsic and extrinsic rewards (Banking vs. hospitality sectors).

	Group	Mean	Std. Deviation
Intrinsic	Banking	3.18	.33
	Hospitality	3.22	.29
Extrinsic	Banking	3.00	.38
	Hospitality	3.19	.39

Satisfaction over intrinsic rewards was rated as satisfactory by both sectors as satisfactory. Moreover, extrinsic rewards were also assessed as satisfactory, based on their averages.

Table 18. T-test: Satisfaction over intrinsic and extrinsic rewards.

	t	Sig. (2-tailed)
Intrinsic	-1.04	.299
Extrinsic	-3.72	.000

The t-test shows that there are no significant differences between banking and hospitality sectors' satisfaction over intrinsic rewards ($t=-1.04$, $p=.932$). However, hospitality employees seem to be more satisfied with their extrinsic rewards compared to banking sector employees ($t=-3.72$, $p=.00$).

Discussion

The following discussion juxtaposes the results of the present research with those found from past empirical studies. This analysis has been carried out for each objective:

Objective 1: To determine the level of satisfaction of banking and hospitality employees on their intrinsic rewards.

The current study found that for banking employees' intrinsic rewards, the following were rated as satisfactory: Social Service; Security; Ability Utilization; and Authority. In addition, the following intrinsic rewards were rated as neutral: Achievement; Moral Values; Independence; Activity; Social Status; and Variety. Finally, the following was rated as dissatisfactory: Responsibility.

These results suggest that the banking employees in Nigeria are satisfied because they have the chance to do things for other people. They also have a strong sense of stability in terms of their employment and feel that they have the chance to manage other people. There is uncertainty in terms of the feeling of accomplishment which they get from their jobs. There is also neutrality about doing things that are aligned to one's values and the freedom to use their personal discretion on the job. They are also not sure about being preoccupied at all times; of being acknowledged in the community; and the opportunity to do varied tasks. Lastly, they are not satisfied with being able to do things autonomously and to exercise their own way of doing things on the job.

For the intrinsic rewards, hospitality sector employees have rated the following as satisfactory: Achievement; Independence; Variety; Authority; and Social Service. Moreover, the following internal rewards were rated as neutral: Ability Utilization; Moral Values; Security; Social Status; and Activity. Finally, Responsibility; and Creativity were assessed as dissatisfactory.

The hospitality sector employees in Nigeria, on the other hand, feel that they have a strong sense of achievement in their jobs and that they are permitted to exercise their own sense of judgment. They are also satisfied with the chance to do varied tasks and being able to manage the activities of other people. They are also satisfied with being able to do service for others. They are uncertain about making full use of their competencies and with the alignment of their job to their values. They are also neutral about the sense of stability of their jobs; being recognized in the community;

and being preoccupied with activities at all times. Finally, they have expressed dissatisfaction on being able to use their own methods in doing tasks.

The results for Objective 2, on extrinsic rewards, shall be discussed before comparing the outcomes to literature.

Objective 2: To ascertain the level of satisfaction of banking and hospitality employees on their extrinsic rewards.

The following extrinsic rewards were assessed as satisfactory by banking employees in Nigeria: Recognition; and Company Policies. In addition, these external rewards were evaluated as neutral: Supervision-Human Relations; Co-workers; Supervision--Technical; Compensation; and Working Conditions. One factor has been rated as dissatisfactory: Advancement.

These results suggest that banking employees are satisfied with the praise that they get for good performance. They are likewise satisfied with the way their company practices are exercised. They have also expressed uncertainty over the way their superiors managed them and how they get along with their co-workers. The technical competence of their superiors has also been a neutral area as well as their pay and work conditions. Finally, an area of dissatisfaction is the chances for moving up on the job.

The extrinsic rewards, on the other hand, were rated by hospitality employees as follows. Supervision-Human Relations and Recognition were assessed as satisfactory. In addition, Co-workers; Compensation; Supervision--Technical; Company Policies; and Working Conditions were rated as neutral. Lastly, Advancement has been assessed as dissatisfactory.

These outcomes indicate that hospitality sector employees are satisfied with the management of their bosses and the praise they receive good job. There is also neutrality on how they get along with co-workers, their pay, and the technical competence of their bosses. They are also uncertain about their working conditions. Similar to banking employees, they are also dissatisfied with the opportunity that their company accords to them for moving up the corporate ladder.

These results show that there are areas of improvement for both banking and hospitality employees' rewards management. This is particularly important because rewards are an effectual means of retaining employees and averting burnout on the job. According to Schaufeli et al. (2002), the burnout commonly experienced by employees at work can be countered by rewards. Effective management of rewards can help preclude feelings of lack of fulfilment, their negativity, and their lack of dedication and spirit when performing their tasks.

Both professions would benefit greatly if companies and leaders alike took time to encourage their employees to give the best possible service to customers, who have begun to demand more exemplary service. Because both sectors are involved with service, it is important to reward them adequately to reinforce a strong service quality

orientation (Wong et al., 1999). Thus managers and leaders alike need to encourage better service among their employees, and to match their interests with the customers' (Bitner et al 1994). This is effectively carried out when employees perceive that the amount of effort they put on the job is compensated through rewards.

As for satisfaction, the factors influencing it are achievement among employees; recognition for these achievements; the nature of the work; the level of responsibility; and finally opportunities for advancement and growth. All in all, management needs to be aware of the aforementioned factors if they want their companies to be successful and if they want the workforce to perform well. Rather than merely avoiding dissatisfaction, these factors also need to consider the very nature of the work itself if satisfaction is to be promoted. More than anything, managers need to make sure that work is as enriching an experience as possible for their employees, which is a continuous process. According to Herzberg (1968), the more challenging the job, the more driven the employee would be to give his best. And when his abilities are shown to be improving, he can then rightly be given more important responsibilities and tasks.

In cases the company is having some trouble suiting employees in such a way that they take full advantage of their abilities while on the job, it may help if they make the task automated. The employee in question could also possibly be replaced with someone whose level of competence is more appropriate. In short, a motivation problem clearly exists when an employee has trouble using the full extent of his abilities. And all in all, more than external factors within the management's control, it

is the employee's abilities and efforts that determine whether tasks succeed or fail (Herzberg, 1968). These suggest that neutral and dissatisfactory areas must be addressed by banking and hospitality management.

Objective 3: To identify the rewards that are positively correlated with employee performance in the banking and hospitality sectors.

For banking employees, the following intrinsic rewards were found significantly and positively correlated with self-reported performance for the year: Security; Ability Utilization; Social Service; Variety; Moral Values; Activity; and Authority. On the other hand, the following extrinsic rewards were found to be significantly and positively correlated with performance: Recognition; Supervision-Human Relations; Advancement; and Co-workers.

Analyzing these results against the means gathered from the banking employees, bank management needs to leverage on the following intrinsic rewards: employees security, ability utilization, social service, and authority. However, there needs to be efforts to improve on variety, moral values, and activity. Moreover, they need to leverage on their employees' strong sense of recognition. They likewise need to improve on supervision-HR, and on getting along with co-workers. These factors increase sense of performance for the sector, and must thus be enhanced.

On the other hand, hospitality employees have rated the following intrinsic rewards to be significantly and positively correlated with performance as rated by hospitality employees: Authority; Achievement; Independence; and Security. On the other hand, the extrinsic factors which yielded a significant and positive correlation with performance are as follows: Supervision-Human Relations; and Co-workers.

When analyzed side by side with the averages of these factors, it may be concluded that authority, achievement, and independence are strong areas for the hospitality sector in terms of intrinsic rewards. However, security must be improved because it is neutrally assessed only and is a correlate of high performance. Moreover, for extrinsic rewards, supervision-HR is a strength and co-workers is a development area.

Pay and benefits was not even found to be a determinant of employee performance in the present study. This is supported by Nelson and Spitzer (2002) who advise against resorting to cash rewards to try and motivate employees. While employees actually welcome and are appreciative of cash rewards, they might then miss the whole point of the reward. Bowen (2000) likewise stresses the importance of awareness of 'nonrewards', which should be used only in special situations. Being passive, they are highly unlikely to reinforce or to encourage positive behaviours. And even when the applicable satisfiers are all present, managers still need to be aware that motivators may vary from employee to employee. Bruce and Pepitone (1998) recommend that managers to this by simply asking the employees for their job expectations and desires, as well as for their ideal working conditions. The sense

of advancement of employees, in the present study, has been rated as dissatisfactory and yet has not been found to be correlated with employee performance. Managers also need to know whether their employees would be more satisfied if more responsibility were given to them, and if the prospect of promotion would be an incentive for them to work harder. Nelson and Spitzer (2002) agree that a trial and error method is best when it comes to finding out what motivates employees; that is, try and try until they get it right.

Objective 4: To ascertain if there are significant differences in the level of satisfaction on rewards between banking and hospitality sector employees.

Satisfaction over intrinsic rewards was rated as satisfactory by both sectors as satisfactory. Moreover, extrinsic rewards were also assessed as satisfactory, based on their averages. Hospitality sector employees seem more satisfied with their extrinsic rewards.

Bartol and Srivastava (2002) speculate that rewards may be the way through which managers tell their employees that their behaviour is being observed and shall be rewarded if deserving. Such favourable, deserving behaviours could then be used by the company to match its interests both with its employees and consumers.

According to Eisenberger et al. (1998), when rewards are given to employees who deserve it, the company becomes capable of directing, sustaining and motivating good behaviour and values. Such things as knowledge sharing, creativity and performance improvement fall under this heading, as does increased satisfaction among customers. Chiang and Birtch (2010) thus stress the need for managers to

understand the importance of rewards with respect to service quality orientation among employees, which itself is directly responsible for deciding whether the provided service is excellent or lackluster.

Buick and Thomas (2001) focused on burnout intensity among employees in the hotel sector, a subsection of the hospitality industry. The results showed that burnout was more likely and more intense in females than it was in males. This study, which also studied burnout among managers, pinpointed the cause for their burnout as coming from lack of support from colleagues, subordinates and family. These results are supported by the present study which found that relationship with co-worker and boss were both rated neutrally only. Cordes and Dougherty (1993) likewise attested to this viewpoint in a similar study. Specifically, their research attributed burnout to the emotional exhaustion that comes with working for a company.

Goodwin and Gremler (1996) note that the banking industry in particular badly needs satisfaction and motivation among its employees, whose performance in turn affects satisfaction among customers. Adelman et al (1994) also agree, and add that the interpersonal relationships between customers and staff also play a part in determining the customers' satisfaction. These results are only partly supported by the present research since co-worker relationship was rated neutrally but superior relationship has been assessed as satisfactory. And according to Reynolds and Beatty (1999), such relationships help promote value perception with respect to services and products. Customers are more satisfied when value perception is high, which means that on the whole it is good for business.

Viteles (1932) also rejects the idea that money is the key to ensure consistent

productivity among employees. Instead, he notes that managers need to take other factors into account, such as job security, recognition and status. Even in the early 20th century, most research had already been attesting that more satisfied employees were more likely to perform well on the job, and that the most productive employees were often the happiest ones. However, such a viewpoint has since been refuted by more recent studies.

Johnson et al's. (2010) study sought to determine how motivation could heighten a sense of commitment among employees. The researchers discovered that motivation was more likely when employees experienced collective interaction by working within groups. This was said to be a result of their consciousness of the various social norms, values, goals especially those espoused by the company. This notion of identification was also cited by O'Reilly and Chatman (1986) as a motivating factor in itself. Values are particularly important for banking employees, since it has been found to be significantly and positively correlated with performance.

Chapter 5

Conclusions and Recommendations

Conclusions

The present research aimed to determine the levels of satisfaction of banking and hospitality employees in Nigeria on their intrinsic and extrinsic rewards. The present study concludes that banking employees' intrinsic rewards, the following are satisfactory: Social Service; Security; Ability Utilization; and Authority. In addition, the following intrinsic rewards were rated as neutral: Achievement; Moral Values; Independence; Activity; Social Status; and Variety. Finally, the following was rated as dissatisfactory: Responsibility. In addition, hospitality sector employees have rated the following as satisfactory: Achievement; Independence; Variety; Authority; and Social Service. Moreover, the following internal rewards were rated as neutral: Ability Utilization; Moral Values; Security; Social Status; and Activity. Finally, Responsibility; and Creativity were assessed as dissatisfactory.

As regards Objective 2 which aimed to describe their satisfaction with extrinsic rewards, it has been found that the following extrinsic rewards were assessed as satisfactory by banking employees in Nigeria: Recognition; and Company Policies. In addition, these external rewards were evaluated as neutral: Supervision-Human Relations; Co-workers; Supervision--Technical; Compensation; and Working Conditions. One factor has been rated as dissatisfactory: Advancement. The extrinsic rewards, on the other hand, were rated by hospitality employees as follows. Supervision-Human Relations and Recognition were assessed as satisfactory. In

addition, Co-workers; Compensation; Supervision--Technical; Company Policies; and Working Conditions were rated as neutral. Lastly, Advancement has been assessed as dissatisfactory.

Yet another objective of the study is to determine the factors which are significantly rated to employee performance in both sectors. For banking employees, the following intrinsic rewards were found significantly and positively correlated with self-reported performance for the year: Security; Ability Utilization; Social Service; Variety; Moral Values; Activity; and Authority. On the other hand, the following extrinsic rewards were found to be significantly and positively correlated with performance: Recognition; Supervision-Human Relations; Advancement; and Co-workers. In addition, hospitality employees have rated the following intrinsic rewards to be significantly and positively correlated with performance as rated by hospitality employees: Authority; Achievement; Independence; and Security. On the other hand, the extrinsic factors which yielded a significant and positive correlation with performance are as follows: Supervision-Human Relations; and Co-workers. Finally, it has been found that extrinsic rewards are more satisfactory for hospitality employees than for banking employees.

Recommendations

Analyzing these results against the means gathered from the banking employees, bank management needs to leverage on the following intrinsic rewards: employees security, ability utilization, social service, and authority. However, there needs to be efforts to improve on variety, moral values, and activity. Moreover, they need to

leverage on their employees' strong sense of recognition. They likewise need to improve on supervision-HR, and on getting along with co-workers. These factors increase sense of performance for the sector, and must thus be enhanced.

When analyzed side by side with the averages of these factors, it may be concluded that authority, achievement, and independence are strong areas for the hospitality sector in terms of intrinsic rewards. However, security must be improved because it is neutrally assessed only and is a correlate of high performance. Moreover, for extrinsic rewards, supervision-HR is a strength and co-workers is a development area.

These outcomes suggest that banking and hospitality management need to be properly promote employee performance by the use of rewards. Specifically, hygiene factors such as the level of supervision and the current work environment need to be acceptable to the employees, or otherwise changed so that they become more acceptable. If a manager were to praise his employees' performance on a regular basis while neglecting the working conditions, his praise would be seen as mere lip service and he would be seen to be insincere.

Both intrinsic and extrinsic rewards are equally important in ensuring that employees do their best. Thus managers need to keep both these factors in mind as they come up with ways to further motivate their employees into providing excellent service. Employers should focus on lower level needs before moving on to higher level ones if the employees were to become more motivated. While an individual's satisfaction

does not solely hinge on whether his needs for food, security and shelter are satisfied, management of banking and hospitality sectors must be keen about sufficiently addressing these. Thus both hygiene and motivation factors are important in promoting employee performance.

The current study has certain limitations. First, the sampling technique used is not a probability sampling method which delimits the generalizability of the conclusions. Moreover, the conclusions may be made more valid if the samples used are larger in size. The performance of employees has also been measured through self-report and this may be more valid if actual performance data are gathered. Future studies may focus on the influence of rewards on employee performance in other sectors and other contexts (i.e. countries). The influence of demographic traits on performance may also be assessed.

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Appendix A – Survey Questionnaire

Part I. Demographics

1. Gender

- Male Female

2. Age

- 18-25 25-35 36-45 46- above

3. Educational Attainment

- High School graduate Diploma Degree
 Master's Degree Doctorate Degree
 Others, pls. specify _____

4. Marital Status

- Single Married

5. Tenure

- 1-<3 3-<5 5-<10
 10-<15 15-<20 <20

Part II.

Rate your levels of satisfaction to the following facets of your job. Use the following scale:

5 = Very Satisfied

- 4 = Satisfied
- 3 = Neutral
- 2 = Dissatisfied
- 1 = Very Dissatisfied

- 1) Being able to keep busy all the time
5 4 3 2 1

- 2) The chance to work alone on the job
5 4 3 2 1

- 3) The chance to do different things from time to time
5 4 3 2 1

- 4) The chance to be "somebody" in the community.
5 4 3 2 1

- 5) The way my boss handles his/her workers.
5 4 3 2 1

- 6) The competence of my supervisor in making decisions
5 4 3 2 1

- 7) Being able to do things that don't go against my conscience
5 4 3 2 1

- 8) The way my job provides for steady employment
5 4 3 2 1

- 9) The chance to do things for other people
5 4 3 2 1

- 10)The chance to tell people what to do
5 4 3 2 1

- 11)The chance to do something that makes use of my abilities
5 4 3 2 1

- 12)The way company policies are put into practice
5 4 3 2 1

- 13)My pay and the amount of work I do
5 4 3 2 1

- 14)The chances for advancement on this job
5 4 3 2 1

15)The freedom to use my own judgment

5 4 3 2 1

16)The chance to try my own methods of doing the job

5 4 3 2 1

17)The working conditions

5 4 3 2 1

18) The way my co-workers get along with each other

5 4 3 2 1

19)The praise I get for doing a good job

5 4 3 2 1

20)The feeling of accomplishment I get from the job

5 4 3 2 1

Your overall satisfaction on the job.

5 4 3 2 1

Your performance in the past year:

5 4 3 2 1