

**WORK MOTIVATION AND SATISFACTION AMONGST EMPLOYEES IN A  
FINANCIAL SERVICES ORGANISATION IN THE WESTERN CAPE**

**by**

**BIANCA ARENDSE**

**Submitted in partial fulfilment of the requirements for the degree of**

**MAGISTER COMMERCII**



**UNIVERSITY of the**

**DEPARTMENT OF INDUSTRIAL PSYCHOLOGY**

**at the**

**UNIVERSITY OF THE WESTERN CAPE**

**SUPERVISOR: KARL HESLOP**

**MAY 2013**

## **ABSTRACT**

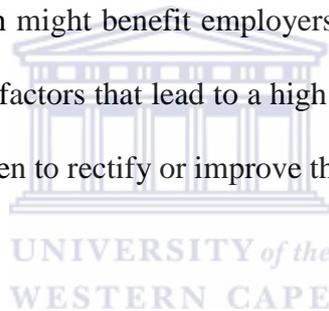
In any field of Human Resource Management and in any organisation, the human being is seen as an asset and remains the most valuable and also the most difficult to understand. The past decade has seen an increased focus on employees, their level of motivation and their satisfaction at work. Theorists have been endeavouring to compartmentalise and comprehend those aspects which are of most importance in certain jobs.

Tremendous pressure is put on organisations to improve their performance and increase their competitiveness in the continuously changing world of work. This is no different to the challenges financial institutions face such as globalisation, economic shocks, technological changes and downsizing. The aim of the research was to explore the motivation and job satisfaction levels of employees of a financial services organisation within the Western Cape, with particular focus on gender differences. Motivating employees is one of the most important managerial functions. According to Nel, Werner, Poisat, Sono, Du Plessis and Ngalo (2011) success in this endeavour is essential in the quest to utilise the full potential of people so as to ensure quality products and service.

The population for this study was a financial services organisation within the Western Cape. A non-probability sampling based on the method of convenience was used of which 95 employees were drawn from the employee pool. Statistical analyses will involve both descriptive (measures of central tendency and dispersion) and inferential statistics (correlation, t-test and analysis of variance).

Research has shown that factors such as work content, payment, work conditions, leadership/supervision, personal, general, recognition and benefits influence employees' levels of motivation and job satisfaction. The current research findings also indicated that biographical variables have an impact on motivation and satisfaction and that gender, race, marital status, tenure, educational level, nature of work, salary level and age differences exist.

However, there are a few limitations associated with the study and therefore it is suggested that a bigger sample size, quantitative and qualitative data gathering methods, as well as more than one financial services organisation be used to contribute to greater representativeness and generalizability. The research might benefit employers and employees which may allow them to take cognizance of those factors that lead to a high degree of motivation. In so doing, the appropriate actions can be taken to rectify or improve these conditions.



#### **KEYWORDS**

Motivation, gender, work content, pay, promotion, recognition, working conditions, benefits, supervision, job satisfaction

## DECLARATION

The researcher hereby declares that the thesis “**Work motivation and satisfaction amongst employees in a financial organisation in the Western Cape**”, is her own work and that all sources that have been referred to and quoted have been indicated and acknowledged with complete references.



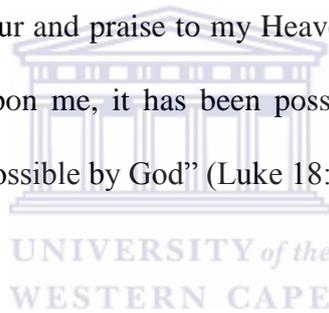
---

**BIANCA ARENDSE**

## ACKNOWLEDGEMENTS

Completing my dissertation has been a wonderful learning curve, providing me with an enriched understanding of those factors which influence motivation and simultaneously it has been a tough journey which could not have been accomplished without the love, support and encouragement from the special people in my life. I therefore, would like to take the opportunity to express my sincere gratitude and appreciation to the following people:

Firstly, I would like to give honour and praise to my Heavenly Father. With the strength and undeserved mercies bestowed upon me, it has been possible to complete my dissertation. “What is impossible by man, is possible by God” (Luke 18:27).



A special thank you is given to my Parents. Thank you Mom (Veronica Arendse) and Dad (David Arendse) for your unconditional love, understanding, support and encouragement throughout my schooling. Thank you for all the sacrifices you have made to give me a good education and encouraging me to pursue tertiary education. Today, I can only bring thanks to you, as without you completing this Master’s degree would not have been possible. I will always cherish you.

To my siblings, my brother (Godfrey Arendse) and sister (Sheena Hoffman), a huge thank you to you as well. Being the first individual to graduate within my family has been an

honour and you have been supported thereof. Encouraging me every step of the way to follow my dreams. To my brother-in-law, who has six years ago inspired me to pursue tertiary education. I appreciate those words spoken and six years later, I can look back and say you have assisted me in one of the best choices in my life.

To my amazing boyfriend (Colvin Breda), I sincerely thank you for your assistance in my dissertation and your willingness to help at all times. Thank you for being my pillar of strength throughout the many tough times I experienced whilst completing my dissertation. Your love and support will forever be treasured.



Whilst studying I have met incredible friends, which filled this journey with much fun. Elethea, Hyren and Robin thank you so much for making this experience one of which I will never forget. You have made the late nights studying and doing assignments together worthwhile. Many thanks are given to the tutors whom I have worked with the past two years. Your friendship, encouragement and guidance have made both my studies and tutoring experience remarkable. Good luck to you all in your future endeavours as Industrial Psychologists.

To those that have assisted me in the distribution of my questionnaires. A huge thank to you all and to those who have taken out the time to complete the questionnaires.

Finally, I would like to express much thanks to my exceptional Supervisor, Karl Heslop. Thank you for the advice and assistance you so readily offered. Thank you for your willingness to share your knowledge and experience with me. Your guidance throughout this dissertation has not gone unseen. It is much appreciated.

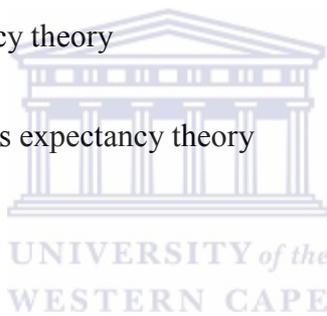


## TABLE OF CONTENTS

	<b>PAGE</b>
<b>CHAPTER 1: INTRODUCTION AND OVERVIEW</b>	
1.1 Introduction	1
1.2 Problem statement	5
1.3 Objectives of the study	7
1.4 Hypotheses	7
1.5 Definition of important terms	8
1.6 Limitations of the study	10
1.7 Overview of the chapters	12
1.8 Summary of the chapter	13
 <b>CHAPTER 2: LITERATURE REVIEW</b>	
2.1 Introduction	14
2.2 Motivation and job performance	16
2.3 Theories of motivation	20
2.3.1 The content theories of motivation	21



2.3.1.1 Maslow's hierarchy of needs theory	21
2.3.1.2 Theory X and theory Y	23
2.3.1.3 Herzberg's two-factor theory	25
2.3.1.4 Alderfer's ERG theory	27
2.3.1.5 McClelland's acquired needs theory	30
2.3.2 The process theories of motivation	31
2.3.2.1 Equity theory	31
2.3.2.2 Vroom's expectancy theory	34
2.3.2.3 Porter and Lawler's expectancy theory	36
2.3.2.4 Value theory	38
2.3.2.5 Goal-setting theory	39
2.3.2.6 Reinforcement theory	41
2.4 Job satisfaction	43
2.4.1 Dimensions of job satisfaction impacting on motivation	45
2.4.1.1 Work itself	45
2.4.1.2 Promotional opportunities	46
2.4.1.3 Supervision	47
2.4.1.4 Co-workers	48

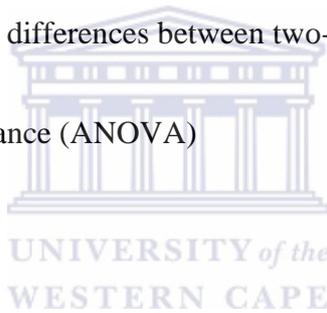


2.4.1.5 Working conditions	49
2.4.1.6 Pay	49
2.5 The relationship between job satisfaction, motivation and biographical	
Characteristics	51
2.5.1 Occupational level	51
2.5.2 Age	52
2.5.3 Marital status	53
2.5.4 Educational level	54
2.5.5 Race	56
2.5.6 Gender	56
2.5.7 Tenure	58
2.6 Consequences of demotivation and job dissatisfaction	59
2.6.1 Absenteeism	60
2.6.2 Turnover	61
2.6.3 Performance and productivity	62
2.6.4 Organisational commitment	63
2.6.5 Life satisfaction	63
2.7 Creating a motivating work environment	64



2.7.1 Job characteristics model	66
2.7.2 Job enrichment	67
2.7.3 Job enlargement	69
2.7.4 Job rotation	69
2.7.5 Job sculpting/crafting	70
2.8 Managing employee performance	73
2.9 Summary of the chapter	76
<b>CHAPTER 3: RESEARCH METHODOLOGY</b>	
	
3.1 Introduction	78
3.2 Population	78
3.3 Sample	79
3.3.1 Sampling design	80
3.3.2 Convenience sampling	80
3.4 Research design	81
3.4.1 Gathering of data	81
3.4.1.1 Biographical questionnaire	82
3.4.1.2 Work satisfaction and motivation questionnaire	83

3.4.1.2.1 Nature and composition	83
3.4.1.2.2 Reliability and validity	84
3.5 Statistical techniques	86
3.5.1 Data analysis	86
3.5.2 Descriptive statistics	86
3.5.3 Inferential statistics	87
3.5.3.1 The Pearson Product Moment Correlation Coefficient	87
3.5.3.2 Significant mean differences between two-groups: The t-test	88
3.5.3.3 Analysis of Variance (ANOVA)	88
3.6 Summary of the chapter	89



## **CHAPTER 4: PRESENTATION OF RESULTS**

4.1 Introduction	90
4.2 Descriptive statistics	90
4.2.1 Biographical information	91
4.2.2 Measures of central tendency and dispersion	100
4.3 Inferential statistics	103
4.4 Summary of the chapter	106

## **CHAPTER 5: DISCUSSION, CONCLUSION AND RECOMMENDATIONS**

5.1 Introduction	107
5.2 Descriptive statistics	107
5.2.1 Descriptive statistics: The sample in relation to biographical variables	107
5.2.2 Descriptive statistics in relation to the dimensions of the work motivation and satisfaction questionnaire	109
5.3 Inferential statistics	110
5.3.1 Discussion of findings	110
5.4 Limitations of the study	129
5.5 Conclusion and recommendations	131
5.5.1 Conclusion	131
5.5.2 Recommendations for future research	132
<b>REFERENCE LIST</b>	<b>135</b>



## LIST OF FIGURES

	<b>PAGE</b>
<b>CHAPTER 1: INTRODUCTION AND OVERVIEW</b>	
Figure 1.1 Forces for change	1
<b>CHAPTER 2: LITERATURE REVIEW</b>	
Figure 2.1 Basic motivation process	16
Figure 2.2 Motivation and performance model	20
Figure 2.3 Maslow's hierarchy of needs theory	22
Figure 2.4 Hygiene factors and motivator factors	26
Figure 2.5 Herzberg's two-factor theory	27
Figure 2.6 Alderfer's ERG theory	29
Figure 2.7 Major components of the equity theory	33
Figure 2.8 Example of an individual's thought processes as viewed by the expectancy theory	36
Figure 2.9 Simplified model of Porter and Lawler's expectancy theory	38
Figure 2.10 The goal-setting theory of motivation	40
Figure 2.11 Skinner's reinforcement theory	43

Figure 2.12 Job characteristics model of work motivation	66
Figure 2.13 Summary of the characteristics and consequences of enriched jobs	68
Figure 2.14 Example of job enlargement	69
Figure 2.15 Organisational performance management cycle	74

## **CHAPTER 4: PRESENTATION OF RESULTS**

Figure 4.1 Racial classification of the sample	91
Figure 4.2 The gender distribution of the sample	92
Figure 4.3 The marital status of the respondents	93
Figure 4.4 The age of the respondents	94
Figure 4.5 The educational level of the respondents	95
Figure 4.6 The years of service of the respondents	96
Figure 4.7 The nature of the work of the respondents	97
Figure 4.8 The employment status of the respondents	98
Figure 4.9 The salary level of the respondents	99

## LIST OF TABLES

	<b>PAGE</b>
<b>CHAPTER 2: LITERATURE REVIEW</b>	
Table 2.1 Elements of work motivation	17
Table 2.2 McGregor's assumptions about people	24
Table 2.3 Work preferences of a person high in need for achievement affiliation and power	31
Table 2.4 Illustration of the three forms of job crafting and how it affects the meaning of work	72
 UNIVERSITY of the WESTERN CAPE	
<b>CHAPTER 3: RESEARCH METHODOLOGY</b>	
Table 3.1 Sample size (S) for a given Population size (N)	79
Table 3.2 Internal Consistency Reliabilities of the Work Satisfaction and Motivation questionnaire	85
<b>CHAPTER 4: PRESENTATION OF RESULTS</b>	
Table 4.1 Means, standard deviation, minimum and maximum scores for the work motivation and satisfaction questionnaire	100

Table 4.2 Correlation between facets of work motivation and satisfaction	103
Table 4.3 ANOVA – Biographical data and work motivation/satisfaction	104
Table 4.4 Reliability of the work motivation and satisfaction questionnaire	105



# CHAPTER ONE

## INTRODUCTION AND OVERVIEW

### 1.1 INTRODUCTION

In 2006 the average staff turnover in South African companies was 12.3%, but the rates range widely from a low of 6.5% in utilities, to a high of 21.3% in the hospitality industry (“National Remuneration Guide Survey” Deloit and Touche, 2007, as cited in van Zyl, 2011). According to Ingram (2011) employee turnover rates can increase for a variety of reasons and turnover includes both employees who quit their jobs and those who are asked to leave. Van Zyl (2011) states that thirteen possible reasons for resignations were identified within the banking sector, namely: desire to take on a new challenge, bad relationship with management, bad relationship with colleagues, lack of opportunity for advancement, lack of appreciation (perception of recognition), better compensation and benefits elsewhere, long working hours, lack of control over work or working environment, travelling distance to work, personal situation at home, lack of training and support to reach potential, the department is conducive to black advancement and the bank embraces diversity for all.

The employee turnover rate can be related to the economic recession that has placed major pressures on financial services organisations. According to Singh (2011) the economic recession and unemployment issues have caused substantial changes on the meaning and value of work and leisure of South Africans. A few years ago, between 2008 and 2010, the economy had a downturn causing many people to lose their jobs and in turn affected the

health of many individuals. In an editorial completed by Ogunbanjo (n.d) it is stipulated that there was a strong relationship between job loss and clinical and subclinical depression, anxiety, substance abuse and antisocial behaviour. This, however, created questions around the well-being of employees. In a study done in Nigeria, among bank employees, it was found that due to the economic meltdown, bank staff were under pressure and were instructed to meet the set target or bid bye to their jobs (Adejuwon & Lawal, 2013). Thus, bringing about issues of job insecurity.

One important issue surrounding financial institutions is the need to be proactive and holistic in managing risks. Risk management is at the centre of such organisations and is demanding greater expertise from staff (Chibayambuya & Theron, 2007). Along with this, technology advancement, as depicted in figure 1.1, also influences the operation of financial services organisations. According to Barker (2011, p. 27) “deregulation and rapid growth in technology removed entry barriers into the online environment, thereby forcing financial institutions to transform and at the same time to conquer consumer’s fear and the perceived risk of fraudulent online transactions. It is thus evident that these are among the many challenges surrounding financial institutions and thus it is imperative for management to maintain high levels of motivation and satisfaction in order to retain their employees.

**Figure 1.1 Forces for change**



*Robbins (2001)*

A study that van Zyl (2011) conducted within a financial services organisation revealed that gender differences shows that there is a statistical significance for personal situations at home as a reason for resignation and that females feel stronger about this than males. When examining the differences between ethnic groups, there are two reasons that are statistically significant namely, better compensation elsewhere and long working hours. Africans and Coloureds feel stronger about leaving for better compensation elsewhere than whites (van Zyl, 2011).

The issue of employee turnover within financial services organisations can be related to low levels of motivation and job satisfaction experienced by its employees. Motivation is defined as “the process of arousing and sustaining goal-directed behaviour” (Nelson & Quick, 2000).

It is thus important that employers enhance and maintain employee motivation and ultimately increase their job satisfaction experienced. However, people work for a variety of reasons. Even people within the same culture or organisation have a wide array of needs and motives. Some people want money, some want challenge and some want power (Moorhead & Griffin, 1998). What each unique person in an organisation wants from work plays an instrumental role in determining that person's motivation to work. The authors' further postulate that often the difference between highly effective organisations and less effective organisations lies in the motivations of their members. Thus, employers need to understand the nature of individual motivation, especially as it applies to work situations.

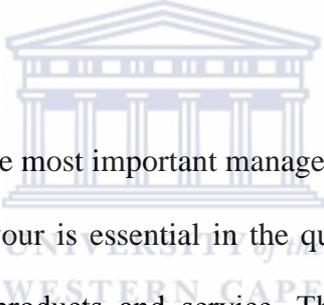
Another aspect that employees need to consider is the application of the knowledge of the individual motivation. Work processes and systems should be aligned with individual needs to ultimately lead to increased motivation and job satisfaction. For example: reward systems such as pay or status symbols, as future incentives should be implemented in an attempt to motivate employees to reach work-related and personal-related goals, simultaneously improving productivity (Nelson & Quick, 2000).

Motivating employees to make important contributions to their jobs can have a profound impact on organisational effectiveness (George & Jones, 2005). Organisations exploit various resources in order to compete successfully. These resources include material, machinery, money, methods and manpower. According to Nel, et al. (2011, p. 307) "few people realise that in comparison to other resources, human resources is the only resource that increases in quality and capacity the more it is utilised." Organisations cannot afford to ignore this valuable resource. Motivation is a calculated technique that managers can use to explore

human potential and talents (Nel et al., 2011). Motivation is therefore an important concept to investigate.

## **1.2 PROBLEM STATEMENT**

In today's competitive business environment companies are facing many challenges and among those challenges, acquiring the right workforce and retaining it, is of utmost importance. Nowadays, the human asset is considered to be the most important asset of any organisation. In order to get efficient and effective results from human resources, employee motivation is necessary.



Motivating employees is one of the most important managerial functions. According to Nel et al. (2011), success in this endeavour is essential in the quest to utilise the full potential of people so as to ensure quality products and service. The authors' further postulate that motivation is a very complex issue owing to the uniqueness of people and the wide range of internal and external factors that have an impact on it. If an employee is motivated, there will be an increase in job performance and ultimately they may experience an increase in job satisfaction. Therefore it can be said that there is a relationship between motivation and job satisfaction. Thus, motivation and job satisfaction is an important topic to study and to understand as it ultimately is one of the determinants of the success of any company or institution and also allows insight into which corrective measures could be implemented to increase job satisfaction in organisations. This view is supported by Grunenberger (1979) who stipulates that motivation and job satisfaction studies are relevant to improving the welfare of employees in important aspects of their lives. The author further hypothesises that

increasing the motivation of employees and job satisfaction experienced by the employees could increase the productivity and subsequently the profitability of organisations.

Literature conducted on the relationship between job satisfaction, motivation and gender are inconsistent. Some studies according to Grunenberger (1979) have found females to be more satisfied than men, others have found the opposite and some have found no difference. These findings can clearly not be drawn from to make absolute conclusions about the abovementioned. The author further postulates that females differ from males in terms of job expectations, where it was found that females value opportunities more where they are able to work more pleasantly whereas males regarded autonomy and leadership as more important.



A financial services organisation was selected, as employees within such organisations are constantly faced with challenging and ever-changing job tasks. Global changes have a tremendous impact on the daily operation of a financial services organisation and therefore employees are to be motivated at all times to work at an optimal level beneficial to both themselves and the organisation at large. According to Financial Services Sector Supplement (n.d), financial services organisations have to constantly work at achieving sustainable development. It is further stated that the goal of sustainable development is to “meet the needs of the present without compromising the ability of future generations to meet their own needs.” As key forces in society, organisations of all kinds have an important role to play in achieving this goal. One of the key challenges of sustainable development is that it demands new and innovative choices and ways of thinking. It is therefore reasonable to state that in order for the organisation to reach high performance and to keep abreast of national and

internal changes; this will be dependent on a workforce that has high levels of motivation and job satisfaction.

### **1.3 OBJECTIVES OF THE STUDY**

The objectives of this study are to determine:

- The levels of motivation among employees in a financial services organisation.
- The differences between female and males' motivation.
- If there is a relationship between the variables such work content, payment, promotion, recognition, working conditions, benefits, personal, leadership, general and work motivation and job satisfaction.
- The factors that contribute to the work motivation and job satisfaction experienced by the employees.
- The impact of biographical variables such as gender, marital status, age, occupational level, educational level, race and salary level on work motivation and job satisfaction experienced by the employees.

### **1.4 HYPOTHESES**

The following hypotheses will be investigated:

***H1:*** There is no statistically significant relationship between work content, payment, promotion, recognition, working conditions, benefits, personal, leadership, general and work motivation and job satisfaction in a financial services organisation.

**H2:** There is no statistically significant difference between the biographical variables (race, gender, marital status, age, educational level, years of service, nature of work, employment status and salary level) and work motivation and job satisfaction in a financial services organisation.

## 1.5 DEFINITION OF IMPORTANT TERMS

The following constructs are defined to facilitate the understanding of the various terminology used within the study.

### a) Motivation

The term “motivation” is derived from the Latin term *movere*, which means “to move” (Baron, Henley, McGibbon & McCarthy, 2002 as cited in Roos & van Eeden, n.d.). According to Pinder (1984, p. 8) motivation is defined “as a set of processes pertaining to the forces that energises both within and yonder an individual’s behaviour to create work-related behaviour and to identify its form, direction, intensity and duration”. Moreover, motivation can be described as the multifaceted forces and needs which provide the energy for an individual to perform a particular task.

### b) Gender

Gender refers to a person’s sex, for example: a male and female (Oxford Dictionary, 1993).

### **c) Work content**

Work content refers to the nature of the job itself. According to Oosthuizen (2001, as cited in Carr, 2005, p. 42) the work itself refers to “the doing of the work and the type of work. The job can be repetitive or changing, creative or monotonous, easy or difficult”. Bull (2005, p. 34) states that “the nature of the work performed by employees has a significant impact on their level of job satisfaction”.

### **d) Pay**

According to Charles (2008, p. 60) pay consists of “remuneration received for work done and the degree it is viewed as equitable compared to other individuals in similar positions”.

### **e) Promotion**

This refers to opportunities for advancement and professional growth (vertical and horizontal). Promotion is the recognition of achievement; however as in some organisations, promotion may result from seniority or length of stay in the organisation rather than from achievement on the job (Grunenberger, 1979).

### **f) Working conditions**

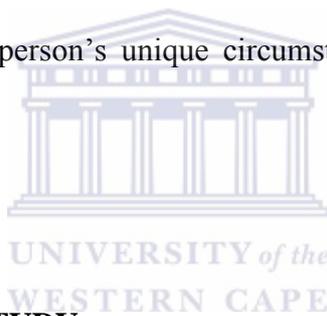
According to Adams (2007) working conditions refer to the extent to which the general work environment leads to satisfaction. Vorster (1992, as cited in Bull 2005, p. 43) maintain that “working conditions are only likely to have a significant impact on job satisfaction when, for example, the working conditions are either extremely good or extremely poor”.

### **g) Supervision**

Supervision refers to the support given by a supervisor to the subordinates. This support may either be technical or emotional but with regards to work-related tasks (Adams, 2007).

### **h) Job satisfaction**

According to Worrell (2004, p. 24) job satisfaction is “any number of psychological, physiological and environmental circumstances which leads a person to express satisfaction with their job”. Rieger and Roodt (2002, as cited in Carr, 2005, p. 39) further define job satisfaction as “to do with an individual’s perception and evaluation of the job and this perception is influenced by the person’s unique circumstances such as needs, values and expectations”.



## **1.6 LIMITATIONS OF THE STUDY**

For the purpose of this study a convenience sampling method was used. As this type of sampling is a non-probability method it is thus seen as a limitation because the results stemming from the research cannot be generalised to the population of employees in a financial services organisation as this method lends itself to in the majority of cases reflect a non-representative sample.

Another limitation of the study would be the relatively small sample size ( $N = 95$ ) of employees in a financial services organisation as this is not sufficient for the population of employees in all the financial services organisations in the Western Cape. This thus would

bring about issues of generalisability of the study to the entire population of employees in all financial services organisations within the Western Cape, as well as the study will lack statistical rigour.

The current study made use of one financial services organisation and this will also bring about issues of generalizability of the study to the entire population of employees in all financial services organisations within in the Western Cape.

The method of data gathering is quantitative, limiting the quality of responses as the study did not consider utilising qualitative measures. There is also a possibility that information gathered from the questionnaires did not provide for employees to make any comments as the questions force particular answers to be chosen. In this way, the particular perceptions of employees of their working conditions cannot be taken into account.

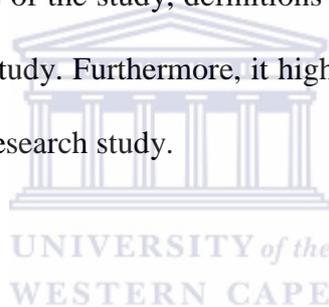
Issues relating to language and literacy levels were not anticipated as the questionnaire was only made available in English and this therefore can be seen as a limitation.

Another limitation of the current study could be the quality of responses collected from the sample. The possibility exists that the respondents could have just filled in the questionnaire for the sake of filling it out, undermining the quality of the research findings.

The results of the current research study may be considered as uncertain and exploratory/investigative. Ladebo (2004) hypothesises that research making use of larger and more heterogeneous samples is prone to be more beneficial, which should be a consideration for future studies.

## **1.7 OVERVIEW OF CHAPTERS**

*Chapter 1* provides the rationale, context and framework of the research. This includes the problem statement and objectives of the study, definitions of terms that are to be used in the study and the hypotheses of the study. Furthermore, it highlights the limitations of the study. It provides brief insight into the research study.



*Chapter 2* provides a comprehensive discussion of the theoretical background pertaining to the premise of the study. Literature focussing on work motivation, theories of motivation, intrinsic and extrinsic motivation, constructs of motivation and job satisfaction, and biographical characteristics impacting on motivation are reviewed. This chapter provides an insight into these concepts by focussing on previous research in this area and presents reviewed literature relevant to this study.

*Chapter 3* describes the research design utilised. Specifically, the chapter describes the sample of the study, the measuring instrument used, the procedure followed to gather the data, the hypotheses and the statistical techniques used to analyse the data.

*Chapter 4* presents and discusses the findings obtained from the analysis of data collected during the study. It reports on the results of the empirical analysis. An analysis of the descriptive statistics on the variables under consideration is also provided, along with inferential analysis.

*Chapter 5* describes the results of the study in greater detail. Comparisons with existing research, where available are provided. The limitations of the study and the implications for future research are addressed and the chapter concludes with recommendations for future research.

## **1.8 SUMMARY OF CHAPTER**

In this chapter the problem statement regarding the reasons for work motivation in a selected financial institution, the objectives of the study, the hypotheses and limitations of the study were discussed. Key constructs were highlighted, as well as an overview of each chapter were provided. The next chapters endeavour to clarify the above by discussing the literature and history of work motivation in general, as well as within financial services organisations.

## CHAPTER 2

### LITERATURE REVIEW

#### 2.1 INTRODUCTION

Motivating employees to make important contributions on their jobs can have a profound impact on organisational effectiveness. According to George and Jones (2005), motivation is central to understanding and managing organisational behaviour because it explains why people behave as they do in organisations.



Motivation is one of the most frequently researched topics, especially within Organisational Behaviour. One reason for its popularity is revealed in a Gallup poll, which found that the majority of U.S. employees (55%) have no enthusiasm for their work (Robbins, Judge, Odendaal & Roodt, 2009). It is thus evident that motivation is an issue within organisations.

Motivating employees is one of the most important managerial functions. According to Nel, Werner et al. (2011) success in this endeavour is essential in the quest to utilise the full potential of people so as to ensure quality products and service. Motivation is important in organisations because in conjunction with ability and environment, it determines performance (Moorhead & Griffin, 1998). Nel et al. (2011) postulate that motivation is a very complex

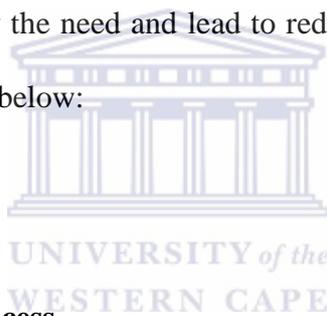
issue owing to the uniqueness of people and the wide range of internal and external factors that have an impact on it. If an employee is motivated, there is likely to be an increase in job performance and they ultimately may experience an increase in job satisfaction. Therefore, it can be said that there is a relationship between motivation and job satisfaction.

Thus, motivation and job satisfaction is an important topic to study and to understand as it ultimately is one of the determinants of the success of any company or institution and also allows insight into which corrective measures could be implemented to increase job satisfaction in organisations. This view is supported by Grunenberger (1979) who stipulates that motivation and job satisfaction studies are relevant to improving the welfare of employees in important aspects of their lives. The author further hypothesises that increasing the motivation of employees and job satisfaction experienced by the employees may increase the productivity and subsequently the profitability of organisations.

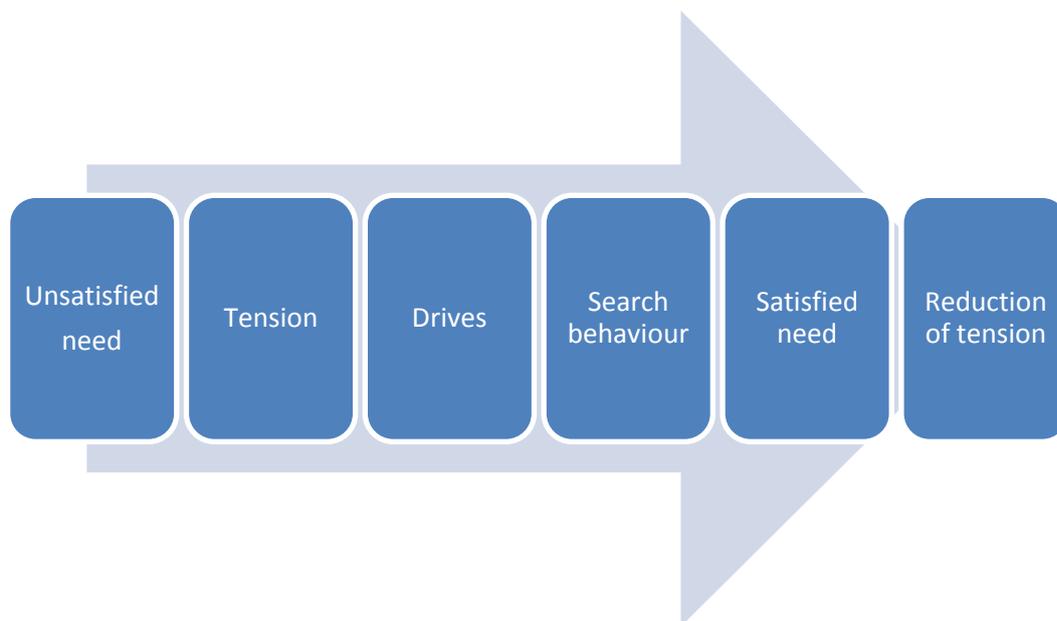
This literature review explores the concept of motivation, the various theories associated with motivation and how these theories have an influence on the motivation and performance of employees. The review then continues by providing an overview of job satisfaction and its relevant dimensions, along with the appropriate biographical characteristics. Thereafter, the consequences of demotivation and job dissatisfaction are discussed, which are followed by techniques to create a motivating work environment. The literature review concludes by explaining certain aspects of managing employee performance. This should provide a better understanding of not only how individuals within an organisation are motivated but also what motivates them.

## 2.2 MOTIVATION AND JOB PERFORMANCE

The term “motivation” is derived from the Latin root word *movere*, which means “to move” (Nelson & Quick, 2000). There are many definitions of motivation that have been postulated over the decades. According to Robbins (2003, p. 43) motivation is the “willingness to do something and is conditioned by this action’s ability to satisfy some need for an individual. The need being a physiological or psychological deficiency that makes certain outcomes appear attractive”. The author further states that an unsatisfied need creates tension, which stimulates drives within the individual. These drives generate the search to find particular goals that, if attained, will satisfy the need and lead to reduction of tension. This motivation process can be seen in Figure 2.1 below:



**Figure 2.1 Basic Motivation Process**



*Source: Robbins (2003)*

According to George and Jones (2005) work motivation can be defined as the psychological forces within a person that determine the direction of a person's behaviour in an organisation, a person's level of effort and level of persistence. The three key elements of work motivation are presented in the table 2.1 below:

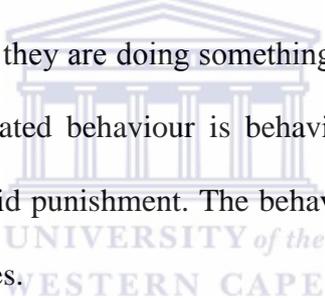
**Table 2.1 Elements of Work Motivation**

<i>Element</i>	<i>Definition</i>	<i>Example</i>
Direction of behaviour	Which behaviours does a person choose to perform in an organisation?	Does an engineer take the time and effort to convince sceptical superiors of the need to change the design specifications for a new product to lower production costs?
Level of effort	How hard does a person work to perform a chosen behaviour?	Does an engineer prepare a report outlining problems with the original specifications or does he/she casually mention the issue when he/she bumps into a supervisor in the hall and hope that the supervisor will take the advice on faith?
Level of persistence	When faced with obstacles, roadblocks and stone walls, how hard does a person keep trying to perform s chosen behaviour successfully?	When the supervisor disagrees with the engineer and indicates that a change in specifications is a waste of time, does the engineer persist in trying to get the change implemented or give up despite his/her strong belief in the need for change?

*Source: George and Jones (2005)*

Roberts (2005, p. 14) states that motivation represents “those psychological processes that cause the arousal, direction and persistence of voluntary actions that are goal directed”. Motivation therefore, is the set of forces that lead people to behave in particular ways.

Some authors see motivation as being contained within the individual (intrinsic motivation) and others view it as arising from sources outside the individual (extrinsic motivation). According to George and Jones (2005, p. 177) intrinsically motivated work behaviour is “behaviour that is performed for its own sake, where the source of motivation actually comes from performing the behaviour itself”. It therefore can be said that intrinsically motivated employees often remark that their work gives them a sense of accomplishment and achievement or that they feel that they are doing something worthwhile. The authors’ further postulate that extrinsically motivated behaviour is behaviour that is performed to acquire material, social rewards or to avoid punishment. The behaviour is performed not for its own sake but rather for its consequences.

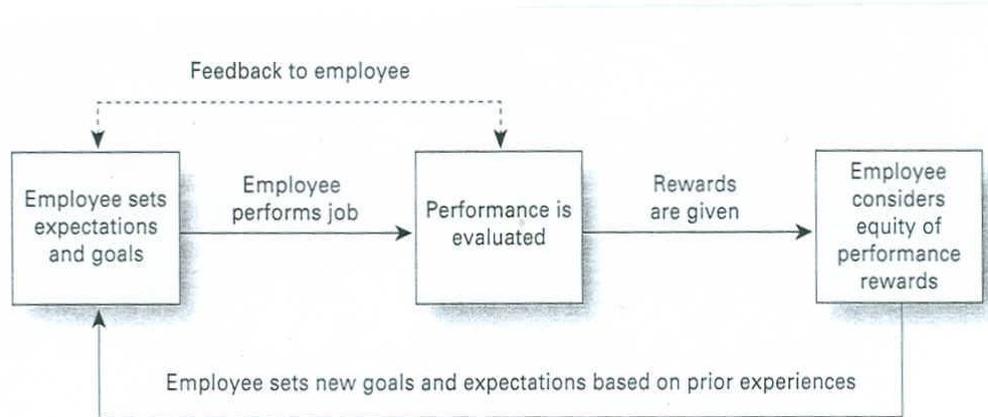
The logo of the University of the Western Cape is centered in the background of the text. It features a stylized building with a pediment and columns, with the text "UNIVERSITY of the WESTERN CAPE" below it.

According to Nel et al. (2011), motivation can further be described as intentional and directional. Intentional motivation refers to “personal choice and persistence of action, whereas directional motivation refers to the presence of a driving force aimed at attaining a specific goal” (Nel et al., 2011, p. 289). A characteristic of a motivated person is that he or she is always attentive to the specific goal that must be attained. This individual will constantly aim to reach this goal even when faced with difficulty.

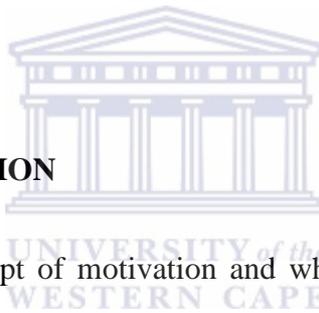
Many factors influence the performance of individual employees. La Motta (1995, as cited in Roberts, 2005) defines job performance as the result of motivation and ability. “Ability comprises of training, education, equipment, simplicity of task, experience and both mental and physical capacity” (Roberts, 2005, p. 14). According to Grobler, Wörnich, Carrell, Elbert and Hatfield (2006), the factors that influence the performance of employees are the employees’ abilities, efforts spent and the continued organisational support they receive. These individualistic factors may change over time depending on the particular needs and motives of the employee.

Roberts (2005, as cited in Adams, 2007) states that motivation influences job performance and that if performance is followed by rewards, a probability of motivating employees thus occurs. Therefore it is evident that a relationship exists between motivation and job performance. Gouws (1995, as cited in Roos and van Eeden, n.d.) is of a similar opinion, and postulates that the factors that motivate employees are the same factors that contribute towards the employees’ satisfaction in the workplace and concludes that motivated employees are generally also satisfied with their work. Motivation therefore manifests in job satisfaction and performance and thus provides the relationship between job satisfaction and employee performance. Below is a model which represents the relationship between motivation and job performance:

**Figure 2.2 Motivation and Performance Model**



*Source: Grobler et al. (2006)*



## 2.3 THEORIES OF MOTIVATION

In order to understand the concept of motivation and what motivates people one needs to understand the various theories of motivation. According to George and Jones (2005) theories of motivation provide answers to questions such as:

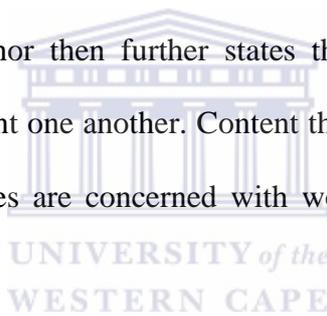
- What motivates people?
- Why do they become motivated?
- How do they sustain their motivation?

The theories help answer such questions by explaining why employees behave the way they do in organisations.

Theories of motivation can be divided into content theories and process theories. “Content theories offer ways to profile or analyze individuals to identify the needs that motivate their

behaviour,” (Schermerhorn, Hunt & Osborn, 1994, p. 168). According to Grunenberger (1979) Maslow’s Hierarchy of Needs, Herzberg’s Two Factor Theory, Alderfer’s ERG Theory and McClelland’s Acquired Needs Theory have been described by Campbell as content theories of motivation.

In contrast, process theories “seek to understand the thought process that takes place in the minds of people and that act to motivate their behaviour,” (Schermerhorn et al., 1994, p.168). The process theories which are discussed include Vroom’s Expectancy Theory, Porter and Lawler’s Expectancy Theory, Equity Theory, Goal-Setting Theory, Value Theory and Reinforcement Theory. The author then further states that both the content and process theories of motivation complement one another. Content theories are directly linked with job satisfaction while process theories are concerned with work efforts and their performance implications.



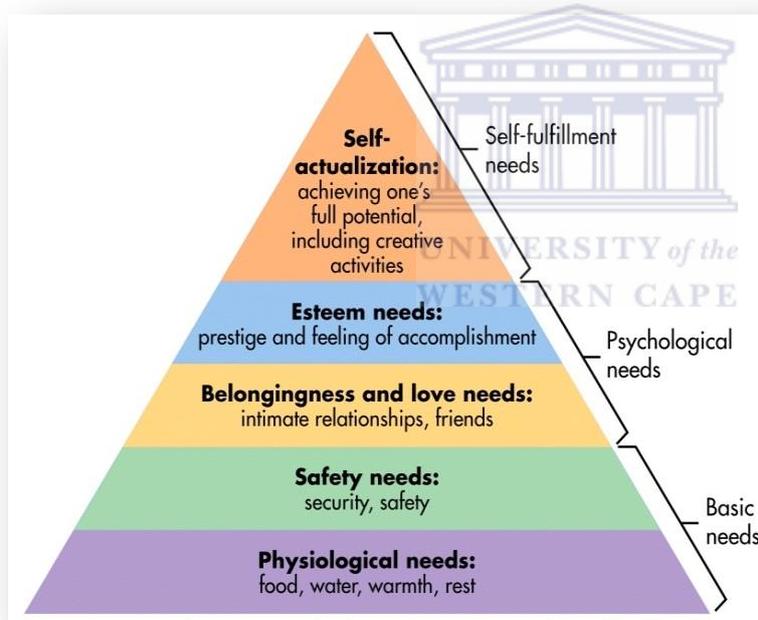
## **2.3.1 THE CONTENT THEORIES OF MOTIVATION**

### **2.3.1.1 Maslow’s Hierarchy of Needs Theory**

Maslow’s hierarchy of needs theory claims that employees are motivated to satisfy five basic types of needs as illustrated in a five-tier model of human needs (Worrell, 2004). Schermerhorn et al., (1994) postulate that these needs are divided into higher-order needs which are the self-actualization and esteem needs and the lower-order needs which are the belongingness, safety and physiological needs.

Worrell (2004) states that the first-level need which is the physiological need consists of basic life sustaining needs such as water, food, shelter and sex. The next level of needs is the physical and financial security needs. The third-level needs are the need for social acceptance, belonging and love. The fourth level-needs include self-esteem needs and recognition by one's peers. Lastly the fifth-level need, that is, self-actualization needs which is at the top of the pyramid includes needs such as personal autonomy and self-direction.

**Figure 2.3 Maslow's Hierarchy of Needs Theory**



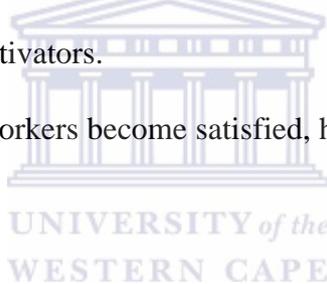
*Source: Stone (2005)*

Figure 2.3 above indicates the various levels of needs.

Stone (2005) stipulates that individuals' needs exist in a logical order and that the basic needs, which are the lower order needs, must first be satisfied before those at the higher levels can be satisfied. Therefore to satisfy one's physiological needs, one would need to have a job and receive the basic wage before one can move on to safety needs (Stone, 2005).

According to Ott, Parkes and Simpson (2008) Maslow's theoretical premises can be summarised in a few phrases:

- All humans have needs that underlie their motivational structure.
- As lower levels of needs are satisfied, they no longer "drive" behaviour.
- Satisfied needs are not motivators.
- As lower-level needs of workers become satisfied, higher-order needs take over as the motivating factors.



"Maslow's theory alerts managers to the dangers of unsatisfied needs dominating employee attention and influencing their attitudes and behaviour at work. One should also take into account that once a need is satisfied, it may no longer act as an effective motivator of employee behaviour" (Stone, 2005, p. 415).

### **2.3.1.2 Theory X and Theory Y**

McGregor understood people's motivation using Maslow's need theory. His theory is about much more than the motivation of people at work. According to Ott et al. (2008) in its

totality, it is a cogent articulation of the basic assumptions of the organisational behaviour perspective. McGregor proposed two distinct views of human beings: one basically negative labelled as *Theory X* and the other basically positive labelled as *Theory Y* (Robbins, 2003). The author adds that McGregor concluded that a manager's view of the nature of human beings is based on a certain grouping of assumptions and that he or she tends to mould his or her behaviour towards employees according to those assumptions. The assumptions are summarised in table 2.2 below:

**Table 2.2 McGregor's assumptions about people**

<i>Theory X</i>	<i>Theory Y</i>
<ul style="list-style-type: none"> <li>○ People are by nature indolent. That is, they work as little as possible.</li> <li>○ People lack ambition, dislike responsibility and prefer to be led.</li> <li>○ People are inherently self-centred and indifferent to organisational needs.</li> <li>○ People are by nature resistant to change.</li> <li>○ People are gullible and not very bright, the ready dupes of the charlatan and the demagogue.</li> </ul>	<ul style="list-style-type: none"> <li>○ People are not by nature passive or resistant to organisational needs. They have become so as a result of experience in organisations.</li> <li>○ The motivation, the potential for development, the capacity for assuming responsibility and the readiness to direct behaviour toward organisational goals are all present in people. Management does not put them there. It is a responsibility of management to make it possible for people to recognise and develop these human characteristics for themselves.</li> <li>○ The essential task of management is to arrange conditions and methods of operation so that people can achieve their own goals best by directing their own efforts toward organisational objectives.</li> </ul>

*Source: Nelson and Quick (2000)*

McGregor believed that Theory X assumptions are appropriate for employees motivated by lower order needs, whereas Theory Y assumptions are appropriate for employees motivated by higher order needs (Nelson & Quick, 2000). Robbins (2003) states that there is no evidence to confirm that either set of assumptions is valid or that accepting Theory Y and altering one's actions will increase employees' motivation. Either Theory X or Theory Y assumptions may be appropriate in a particular situation.

### **2.3.1.3 Herzberg's Two-Factor Theory**

Herzberg built on the theory of Maslow and stipulates that the work itself could serve as a primary source of job satisfaction (Worrell, 2004). According to Worrell (2004), Herzberg based his research on motivation by asking workers to comment on two statements. After analysing the statements, Herzberg and his associates developed the two-factor theory which is also known as the motivator-hygiene theory. They noticed that respondents identified different things as sources of work dissatisfaction subsequently called 'dissatisfiers' or 'hygiene factors' than they did as sources of satisfaction subsequently called 'satisfiers' or 'motivator factors' (Schermerhorn et al., 1994).

Below is figure 2.4 which contains examples of hygiene factors and motivator factors:

**Figure 2.4 Hygiene factors and Motivator factors**



Source: Robbins (2003)

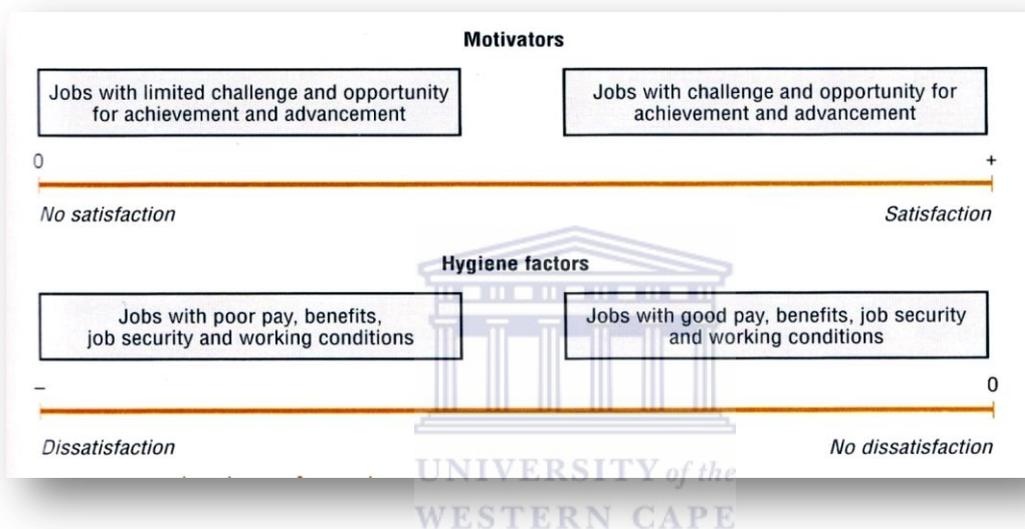


These motivator factors are intrinsic factors and motivate the employees to reach their full potential and thus to reach their highest level of performance (Roberts, 2005). The fulfilment of higher level needs such as achievement, recognition and opportunity for growth is associated with the motivator factors (Worrell, 2004). According to Roberts (2005), the hygiene factors are extrinsic variables which describe the environment and serves primarily to prevent job dissatisfaction. Factors such as working conditions, pay and interpersonal relationships must be met to prevent dissatisfaction.

Factors that produce job satisfaction are true motivators and are directly related to job content and factors leading to dissatisfaction are hygiene or maintenance factors (Stone, 2005). The

author further state that Herzberg concluded that only the presence of motivators can produce employee satisfaction and performance and that hygiene factors do not motivate individuals but their absence can result in job dissatisfaction.

**Figure 2.5 Herzberg’s Two-Factor Theory**



Source: Stone (2005)

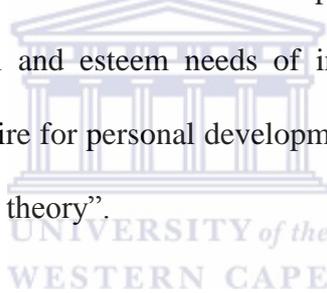
### 2.3.1.4 Alderfer’s ERG Theory

Alderfer, while recognizing the value of Maslow’s understanding motivation, believed that the original need hierarchy was not quite accurate in identifying and categorizing human needs (Nelson & Quick, 2000). The ERG theory differs from Maslow’s theory in that it is revised to align work with more empirical research. The ERG theory consists of existence, relatedness and growth needs and the theory is thus grounded on these three needs (Bull, 2005).

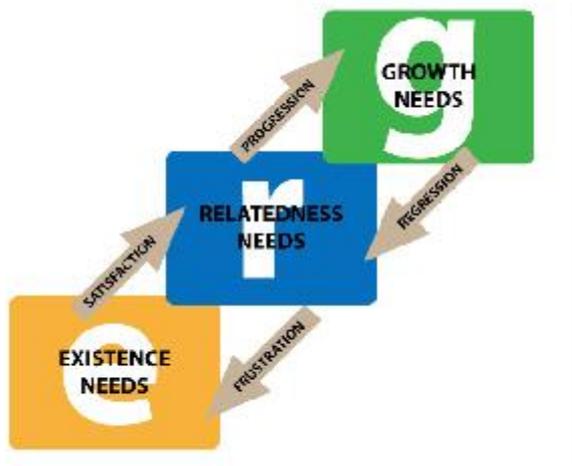
According to Schermerhorn et al. (1994), the three needs can be defined as follows:

- *Existence needs* relate to a person's desire for psychological and material well-being.
- *Relatedness needs* relate to the desires for social and safety.
- *Growth needs* relate to the individuals desires for continuous personal growth and development.

Bull (2005, p. 32) defines the three needs as follows: “existence refers to the provision of basic needs to individuals and includes the physiological and safety needs of individuals identified by Maslow. Relatedness is the need to develop and maintain good interpersonal relationships and includes social and esteem needs of individuals identified by Maslow. Growth needs are an intrinsic desire for personal development based on the self-actualization needs identified by Maslow in his theory”.



**Figure 2.6 Alderfer's ERG Theory**



Source: <http://www.googleimages.com>

According to Champoux (2000) movement through the hierarchy is both similar to and different from Maslow's description. Satisfaction of a need leads to movement upward in the hierarchy and this movement is known as *satisfaction-progression*, which is the same as described for Maslow's Hierarchy of Needs Theory (Champoux, 2000). The author continues by stipulating that frustration of a need that a person wants to satisfy leads to movement down the hierarchy and this movement is known as *frustration-regression*, a concept introduced by the ERG theory that gives additional insight about motivation and human behavior.

Alderfer's ERG theory is clearly based on Maslow's Theory but does not make use of the hierarchical progression of needs and alerts us to the fact that needs do not need to progress in linear fashion as Maslow postulated (Hamman-Fisher, 2008).

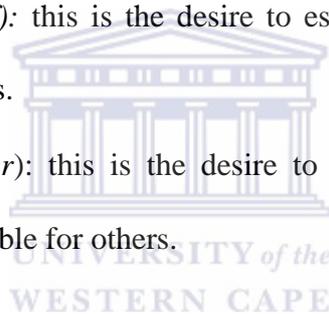
### 2.3.1.5 McClelland's Acquired Needs Theory

McClelland's needs theory focuses on personality and learned needs (Nelson & Quick, 2000).

McClelland identified three learned or acquired needs which he called manifest needs which include the achievement, power and affiliation needs.

According to Schermerhorn et al. (1994) the three types of acquired needs can be defined as:

- *Need for Achievement (nAch)*: this is seen as the desire to do something better or more efficiently to solve problems or to master complex problems.
- *Need for Affiliation (nAff)*: this is the desire to establish and maintain friendly and warm relations with others.
- *Need for Power (nPower)*: this is the desire to control others, to influence their behaviour and be responsible for others.



McClelland hypothesizes that employees differ in terms of their needs for achievement, affiliation and power (Hamman-Fisher, 2008). The basic theory of McClelland's is that these three needs are acquired over time as a result of life experiences, people are motivated by these needs each of which can be associated with individual work preferences (Schermerhorn et al., 1994). "The theory encourages managers to learn how to identify the presence of nAch, nAff and nPower in themselves and in others and to be able to create work environments that are responsive to the respective need profiles" (Schermerhorn et al., 1994, p. 172). This theory is particularly practical when each need is linked with a set of work preferences, this can be seen in Table 2.3.

**Table 2.3 Work preferences of person High in need for Achievement, Affiliation and Power**

<i>Individual needs</i>	<i>Work preferences</i>	<i>Example</i>
High need for achievement	Individual responsibility; challenging but doable goals and feedback on performance.	Field salesperson with challenging quota and opportunity to earn individual bonus and entrepreneur
High need for affiliation	Interpersonal relationships and opportunities to communicate	Customer service representative and member of work unit subject to group wage bonus plan
High need for power	Influence over other persons; attention and recognition	Formal position of supervision responsibility, appointment as head of special task force or committee.

*Source: Schermerhorn et al. (1994)*

## **2.3.2 THE PROCESS THEORIES OF MOTIVATION**

### **2.3.2.1 Equity Theory**

The equity theory of work motivation was developed in the 1960s by Adams (George & Jones, 2005). The equity theory is a useful way to explain the behavioural dynamics of human exchange relationships (Champoux, 2000). The author further postulates that any

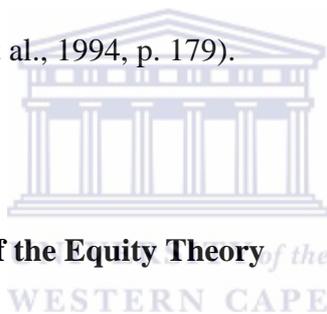
social relationship in which one person gives something to get something in return is an exchange relationship. Adams proposed that employees perceive their job as a series of inputs and outcomes. “Inputs are factors such as experience, ability and effort while outcomes include salary, recognition, and opportunity” (Worrell, 2004, p. 22). The author thus stipulates that the employees’ perception of how they are treated in comparison to that of their colleagues directly influences their job satisfaction.

According to Moorhead and Griffin (1998) the theory defines *equity* as the belief that we are being treated fairly in relation to others and *inequity* as the belief that we are being treated unfairly compared to others. The referent that employees choose to compare themselves against is an important variable in the equity theory. According to Robbins (2003), there are three referent categories classified as the following:

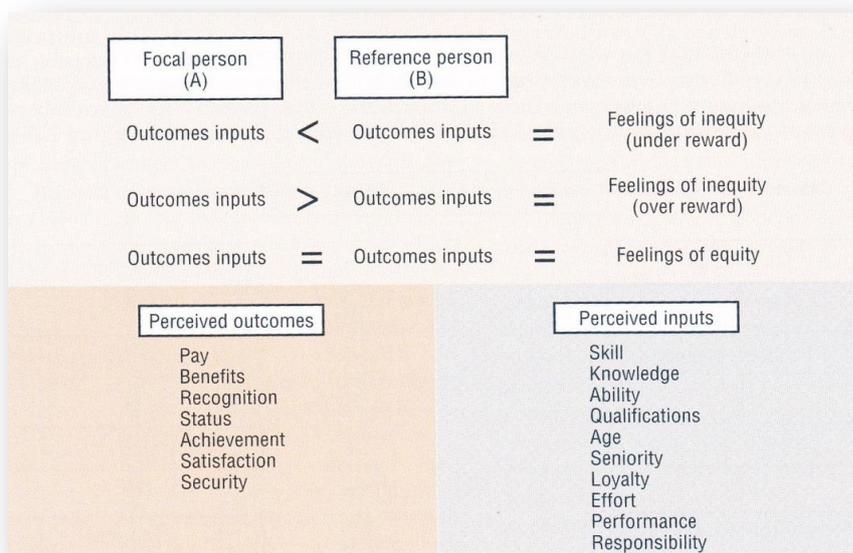
- *The “other” category*: includes other individuals with similar jobs in the same organisation and also friends, neighbours or professional associates. On the basis of information that employees receive through word of mouth, newspapers and magazines on such issues as executive salaries or recent union contract, employees can compare their pay with that of others.
- *The “system” category*: considers organisational pay policies and procedures as well as the administration of this system, both implied and explicit. Precedents set by the organisation in terms of allocation of pay would be a major determinant in this category.
- *The “self” category*: refers to input-outcome ratios that are unique to the individual. This category is influenced by criteria such as past jobs or family commitments.

According to Stone (2005), the equity theory states that if an employee sees an inconsistency between the outcomes they receive and their input compared with those of other employees, that employee will be motivated to do more or less work. This equity theory proposes that people seek social equity in the rewards they expect for performance. In other words, “people feel satisfied at work when the input or contribution to a job and the resulting outcome are proportionate to that of their co-workers” (Worrell, 2004, p. 22).

“Inequities exist whenever people feel that the rewards or inducements they receive for their work inputs or contributions are unequal to the rewards other people appear to have received for their inputs” (Schermerhorn et al., 1994, p. 179).



**Figure 2.7 Major components of the Equity Theory**



Source: Stone (2005)

Once a person establishes the existence of an inequity, various strategies can be used to eliminate this situation. According to Nelson and Quick (2000), the theory provides seven basic strategies to restore equity for the person, which are as follows:

- To alter the person's outcomes
- To alter the person's inputs
- To alter the comparison to other's outcomes
- To alter the comparison to other's inputs
- To change who is used as a comparison other
- To rationalise the inequity
- To leave the organisational situation

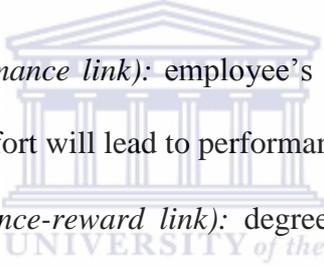
#### **2.3.2.2 Vroom's Expectancy Theory**

Vroom's theory gains insight into the interaction between personal and workplace variables. The expectancy theory makes certain assumptions about what people do when deciding how to behave. According Champoux (2000) the following are the four assumptions underlying the Expectancy theory:

- Forces in the environment and the individual interact to affect behaviour.
- People choose among different courses of action.
- People make those choices based on preferences for the outcomes of those actions.
- The choices among alternatives are rational and based on a person's perceptions of the value of the results of various actions. An individual moves toward outcomes valued positively and avoids outcomes valued negatively.

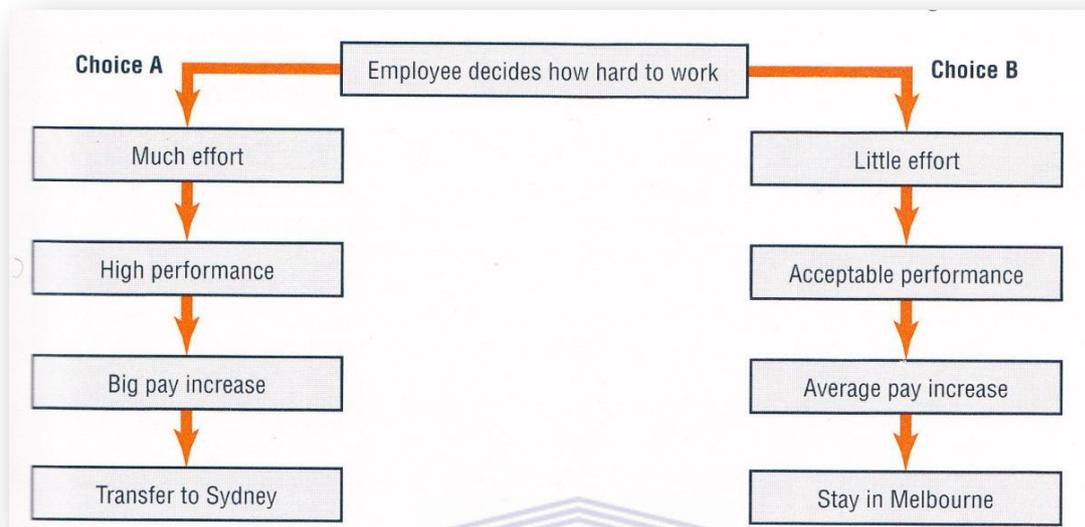
According to Roberts (2005), individuals make decisions based on their perception of the rewards they will receive according to their efforts made. The principle of this theory is that if employees increase their efforts leading to an increased level of performance, they will therefore be compensated for it (Worrell, 2004).

According to Stone (2005), expectancy theory argues that an employee's choice of behaviour depends on the likelihood that their action will bring about specific results that is attractive to them. The author further states that to better understand this process Vroom suggests that managers need to understand the following three factors:

- 
- *Expectancy (effort-performance link)*: employee's perceived probability that putting forth a given amount of effort will lead to performance.
  - *Instrumentality (performance-reward link)*: degree to which an employee believes that performing at a specific level will bring about a desired result.
  - *Valence (attractiveness)*: the value or importance that an employee places on a potential result or reward that can be achieved.

The employee's own expectations of performance, reward and goal satisfaction outcomes; not the objective outcomes themselves; will determine his or her level of effort (Robbins, 2003). Very simply, the expectancy theory claims that people are motivated by calculating how much they want something, how much of it they think they will get, how likely it is that their actions will cause them to get it and how much others in similar circumstances have received (Ott et al., 2008).

**Figure 2.8 Example of an individual's thought processes as viewed by the expectancy theory**



Source: Stone (2005)



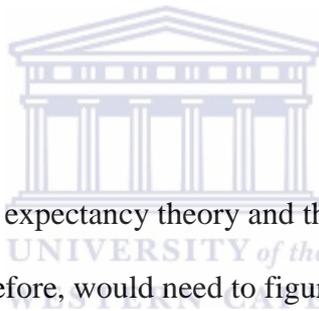
### 2.3.2.3 Porter and Lawler's Expectancy Theory

Porter and Lawler's Expectancy Theory is an extended version of Vroom's theory which the two researchers Lyman Porter and Edward Lawler extended (Nel et al., 2001 as cited in Hamman-Fisher, 2008). According to the author the model attempted to:

- Recognize the origins of individuals' valences and expectancies.
- Provide a link between effort, performance and job satisfaction.
- Emphasise the significance of impartial rewards.

According to Moorhead and Griffin (1998) the Porter and Lawler expectancy theory suggests that a high performance level, if followed by equitable rewards, may lead to increased satisfaction.

Nel et al. (2001, as cited in Hamman-Fisher, 2008) postulates the similarity between the value of rewards and valence in Vroom's theory. The author then states that employees desire a combination of outcomes or rewards for the efforts they put into their jobs with the perceived effort-reward probability being the extent to which employees believe that their effort will lead to the reward.

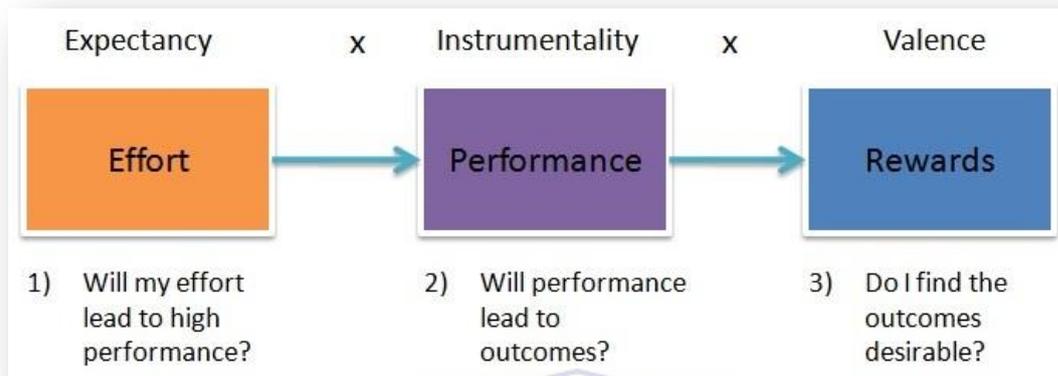


Complexity is associated with the expectancy theory and thus it is difficult to apply it directly in the workplace. A manager therefore, would need to figure out what rewards each employee wants and how valuable those rewards are to each person, measure the various expectancies and finally adjust the relationships to create motivation (Moorhead & Griffin, 1998). The authors further states that theory, however suggests fundamental guidelines for the practicing manager, which are as follows:

- Determine the primary outcomes each employee wants.
- Decide what levels and kinds of performance are needed to meet organisational goals.
- Make sure the desired levels of performance are possible.
- Link desired outcomes and desired performance.
- Analyse the situation for conflicting expectancies.
- Make sure the rewards are large enough.

- Make sure the overall system is equitable for everyone.

**Figure 2.9 Simplified model of Porter and Lawler’s expectancy theory**



Source: <http://www.googleimages.com>



### 2.3.2.4 Value Theory

“Individuals differ in what they value in a job and this too is likely to affect the degree to which they are satisfied” Grunenberger (1979, p. 25). In a study conducted by Kuhlin in 1963 on schoolteachers and cited by abovementioned author he found that male teachers expected far more from their job in terms of achievement in contrast to female teachers. Ultimately this discovery brings cognizance of the fact that we differ in terms of what we want in a job with numerous researchers coming to the conclusion that the degree to which the job fulfils the need that ultimately determines the level of job satisfaction.

Grunenberger (1979) is of the opinion that we value what is most important to us and also argues that there should be an understanding of the difference between the actual amount of the value wanted and how much an individual wants a certain value to be. In support of this author's view, Grobler et al. (2006, as cited in Hamman-Fisher, 2008, p. 32) state that "almost any factor can be a source of job satisfaction as long as it is something that people value".

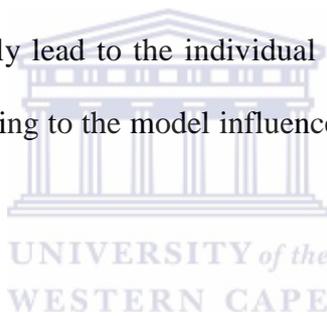
#### **2.3.2.5 Goal-Setting Theory**

Locke and his colleagues spent many years studying the effects of goals on human behaviour and performance. The goal-setting theory of motivation assumes that behaviour is a result of conscious goals and intentions (Moorhead & Griffin, 1998). The Goal-Setting Theory hypothesises that employees are motivated to satisfy their needs on the job as well as to strive for and attain goals (Greenberg & Baron, 2008). This theory states that intentions, expressed as goals, can be a major source of work motivation. Robbins (2003) states with a considerable degree of confidence that specific goals lead to increased performance and that difficult goals, when accepted, result in higher performance than easy goals. Champoux (2000, p. 142), is of a similar opinion and state that "goals that are specific, challenging, reachable and accepted by a person lead to higher performance than goals that are fuzzy, unchallenging, not reachable or not accepted.

The theory also suggests that if employees have the opportunity to participate in the setting of their own goals, this will increase performance (Robbins, 2003). The author adds by saying

that participative goals may have no superiority over assigned goals when acceptance is taken as a given, however participation does increase the probability that more difficult goals will be agreed to and acted upon. According to Champoux (2000) employees also need feedback about their performance and rewards while they are performing. Goal setting without feedback is not effective.

When employees believe they will be unsuccessful they tend to feel dissatisfied and will work harder to attain the goals set out for them. The opposite is also true that when employees succeed, feelings of competence and achievement follow. The model also assumes that assigned goals will eventually lead to the individual accepting them as personal goals. Beliefs about self-efficacy according to the model influences task performance (Greenberg & Baron, 2008).



**Figure 2.10 The Goal-Setting Theory of Motivation**



*Source: Moorhead and Griffin (1998)*

The model postulates that an allocated goal influences employees' belief about their own ability to perform that specific goal as well as their own personal goals. These two variables both have an influence on performance. The goal then serves as a motivator for the employee.

### **2.3.2.6 Reinforcement Theory**

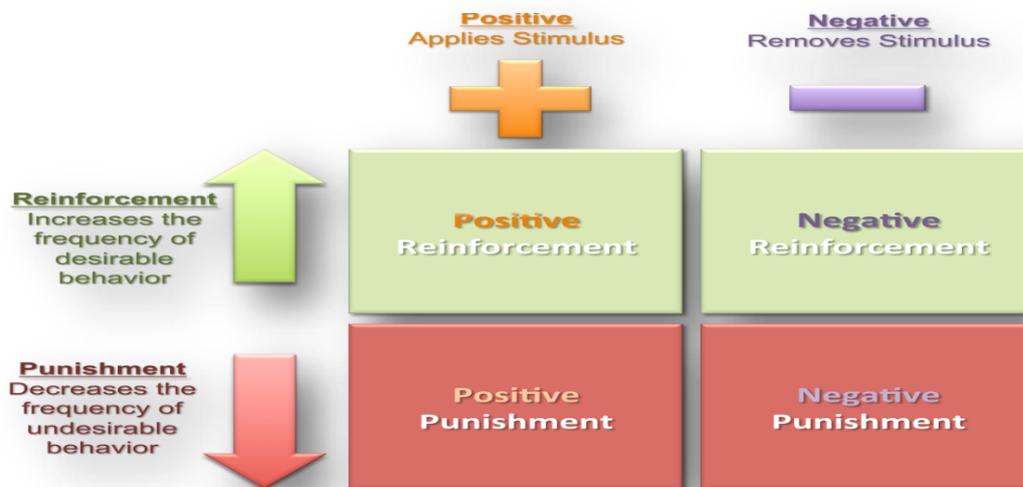
The reinforcement theory is generally associated with the work of B. F. Skinner. According to Robbins (2003) the reinforcement theory is a counterpoint to the goal-setting theory. In its simplest form, the reinforcement theory suggests that behaviour is a function of its consequences (Moorhead & Griffin, 1998). The authors further states that behaviour that results in pleasant consequences is more likely to be repeated (the employee will be motivated to repeat the current behaviour) and behaviour that results in unpleasant consequences is likely to be repeated (the employee will be motivated to engage in different behaviours).

According to Champoux (2000), the consequences of behaviour are called reinforcement and managers can try to shape behaviour by applying or withdrawing consequences of the behaviour. The author further elaborates that the following four approaches managers can make use of to affect the nature and direction of behaviour:

- *Positive reinforcement:* applies a positive event to increase the frequency or strength of desirable behaviour. For example, a manager who receives a quality improvement suggestion from an employee could praise the employee and give her and him recognition.

- *Negative reinforcement*: increase the frequency of desirable behaviour by drawing or withholding a negative event. Negative reinforcement causes the person to whom it is applied to try to escape from or avoid a negative event. For example, when a supervisor scolds at an employee for being late for work, the employee will then “escape” from the negative event by showing up for work on time in the future.
- *Punishment*: applies a negative event to decrease the frequency of behaviour considered undesirable by the manager. The sanction could be to reprimand or time off without pay.
- *Extinction*: withdraws something the employee considers positive to decrease the frequency of an undesirable behaviour. Punishment and extinction have the same target, undesirable behaviour, but the two differ with regards to punishment applies a negative event to a behaviour whereas extinction withdraws a positive even from a behaviour.

**Figure 2.11 Skinner’s reinforcement theory**



Source: <http://www.googleimages.com>



## 2.4 JOB SATISFACTION

Hopcock presented one of the earliest definitions of job satisfaction when he described the construct as being “any number of psychological, physiological and environmental circumstances which leads a person to express satisfaction with their job” (Worrell, 2004, p. 24). Rieger and Roodt (2002, as cited in Carr, 2005, p. 39) defines job satisfaction as “to do with an individual’s perception and evaluation of the job and this perception is influenced by the person’s unique circumstances such as needs, values and expectations”. Therefore people will evaluate their jobs on the basis of factors they regard as being imperative to them.

Roos and Van Eeden (n.d.) state that job satisfaction is a person’s attitude towards his or her job, which may vary along a continuum from positive to negative. The authors further

stipulate that the positive and negative feelings and attitudes that people hold about their jobs depend on many work-related and personal characteristics. In simple terms, job satisfaction explains what makes people want to come to work. What makes them happy about their job or not to quit their job?

Luthan (1998, as cited in Ajeni and Popoola, 2007, p. 4-5) posited that there are three important dimensions to job satisfaction:

- Job satisfaction is an emotional response to a job situation. As such it cannot be seen, it can only be inferred.
- Job satisfaction is often determined by how well outcome meet or exceed expectations. For instance, if organization participants feel that they are working much harder than others in the department but are receiving fewer rewards they will probably have a negative attitudes towards the work, the boss and or co-workers. On the other hand, if they feel they are being treated very well and are being paid equitably, they are likely to have positive attitudes towards the job.
- Job satisfaction represents several related attitudes which are most important characteristics of a job about which people have effective response. These to Luthans are: the work itself, pay, promotion opportunities, supervision and co-workers.

According to Robbins, Odendaal and Roodt (2003, as cited in Adams, 2007) work itself, promotional opportunities, supervision, co-workers, working conditions and pay has an impact on job satisfaction.

## **2.4.1 DIMENSIONS OF JOB SATISFACTION IMPACTING ON MOTIVATION**

### **2.4.1.1 Work itself**

Research indicates that in previous studies that were done not much emphasis has been placed on the nature of the job itself and the impact this variable has on job satisfaction (Grunenberger, 1979). According to Hussin (2011) the work itself is “what is done by someone” and it also refers to the working environment of the employees and their perception about the job itself that they are responsible for. Oosthuizen (2001, as cited in Carr, 2005, p. 42) stipulates that the job can be repetitive or changing, creative or monotonous, easy or difficult”.

Herzberg’s writings in 1959 drew attention to the fact that increasing job satisfaction would require an actual modification of the job (Shah, Rehman, Aktar, Zafar and Riaz, 2012). The authors further postulate that employees show satisfaction with the factors named as Motivators such as Growth, Responsibility, Achievement, Advancement, Recognition and Work itself which are the comprising the nature of the job. Manirum (2007) states that employees should be entrusted with some autonomy in how to carry out their tasks, which will bring about individuality and sovereignty in performing a job, leading to motivation and

job satisfaction. However, Pearson (1991) is of the opinion that if a challenge is continuously present in a job and interesting, there will be an increase in both the motivation and satisfaction experienced by employees, as it would bring about opportunities for recognition and self-actualisation.

#### **2.4.1.2 Promotional opportunities**

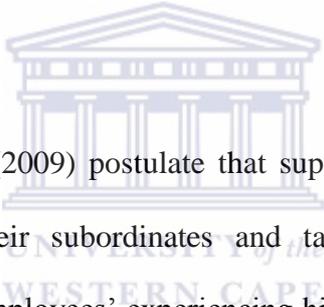
Grunenberger (1979) is of the opinion that in many commercial organisations as well as in academic life success is often externally signalled by promotions. “Promotion does not universally signal recognition of achievement; however as in some organisations promotion may result from seniority or length of stay in the organisation rather than from achievement on the job” (Grunenberger, 1979, p. 37). According Lim (2008) what constitutes the base of promotion may also affect the job satisfaction of employees. However, the author further stipulate that those who perceive more promotion opportunities due to their ability to do their jobs are more likely to be satisfied with their work.

Robbins et al. (2003, as cited in Charles, 2008), states that “the chances of promotion and advancement in the organisation, not necessarily associated with hierarchical progress in the organisation, but including opportunities for lateral movement and growth positively contributes to job satisfaction within the workplace.” According to Charles (2008) employees will feel motivated and satisfied if the employees are treated equally, that is, that they all have been given the opportunity of promotions and thus bringing about equality in the workplace.

It can therefore be said that the varying promotional opportunities has different effects on different employees.

#### **2.4.1.3 Supervision**

Supervision refers to the support given by the supervisor to the subordinates. This support may either be technical or emotional but with regards to work-related tasks (Adams, 2007). According to Bull (2004), the quality of the relationship between the supervisor and subordinate will have a significant impact on the motivation and job satisfaction experienced by the employee.



Abdullah, Uli and Parasuraman (2009) postulate that supervisors who establish supportive personnel relationships with their subordinates and take a personal interest in their subordinates may contribute to employees' experiencing higher levels of job satisfaction and motivation. According to Charles (2008, p. 61), "supervisors who displayed a democratic management style, their subordinates had higher levels of job satisfaction compared to supervisors who displayed an autocratic management style". Baron and Greenberg (2003, as cited in Maniram, 2007) maintain that if workers view their superiors as fair, competent and sincere; the level of motivation and job satisfaction will be high.

#### **2.4.1.4 Co-workers**

“Within the context of job satisfaction research, interpersonal relationships are the elements that make up the social and support network of the employee. These elements include the relationship with one’s supervisor, the social interaction with co-workers and even the interactions with clients and/or customers” (Worrell, 2004, p. 22). McCormick and Ilgen (1985, as cited in Hamman-Fisher, 2008) describe co-worker relations as all interpersonal relations both positive and negative that occurs within the work situation. It may include factors such as the competence, friendliness, helpfulness and co-operation of colleagues.

According to Brown (1982, as cited in Worrell, 2004), the interaction between employees have been found as a significant interpersonal factor when looking at job satisfaction. The relationship between co-worker relations and its effect on the work satisfaction of individuals have been studied for years. Maynard (1986, as cited in Worrell, 2004, p. 30) hypothesizes that “employees who belong to a social group and have friendships tend to be more satisfied and that employees who lack this type of interaction experiences more stress, have less coping techniques and are in general are less satisfied”.

Cohesiveness which refers to the group’s productivity is a significant characteristic of the relationship between co-workers. Tinzer (2002, as cited in Adams, 2007, p. 44) states that “both socio-emotional cohesiveness which is when individuals join a group to derive emotional satisfaction and instrumental cohesiveness which is the interdependency of individuals to achieve a common goal plays a significant role in realising job satisfaction”.

#### **2.4.1.5 Working conditions**

According to Adams (2007), working conditions refers to the extent to which the general work environment leads to satisfaction. Vorster (1992, as cited in Bull 2005, p. 43) maintains that “working conditions are only likely to have a significant impact on job satisfaction when, for example, the working conditions are either extremely good or extremely poor”. Pearson (1991) state that the factors that are related to the work environment are the organisational values, supervisory style and physical working conditions.

According to Carr (2005, p. 46), the physical working conditions refers to “the quantity of work and availability of resources such as machines and tools, ventilation, lighting, workspace and air conditioning”. Working conditions that are pleasing to the employees serve as an attraction and will lead to the employees feeling motivated to come to work and also in turn feel motivated to work. Employees’ working conditions may positively or negatively influence their productivity and as a result contribute to the level of motivation and job satisfaction they experience.

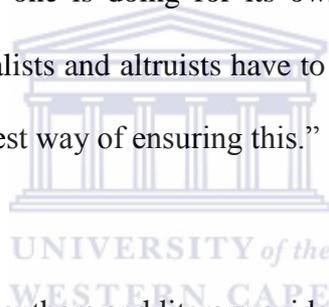
#### **2.4.1.6 Pay**

Many researchers have identified pay as an important variable to be explored in the study of job satisfaction. There is no doubt that monetary rewards play an influential role in determining motivation and job satisfaction. Maniram (2007) states that man has multiple needs and money provides the means to satisfy these needs. According to Charles (2008, p. 60), pay consists of “remuneration received for work done and the degree it is been viewed as equitable compared to other individuals in similar positions”. More recent studies have

shown a positive relationship between pay and job satisfaction (Worell, 2004). Pay was also one of the elements found by (Scheid, n.d.) to cause dissatisfaction if it was perceived by employees as being inequitable.

A job satisfaction study done on Nigerian teachers yielded the conclusion that low compensation was the biggest obstacle in the way of teacher satisfaction in Nigeria. Azare (1992 as cited in Evans and Olumide-Aluko, 2010, p. 80) postulates the following:

“It could be argued that other than favourable pay size ... such satisfaction can be found in the pure pleasure of doing what one is doing for its own sake, no matter the size of the rewarding income. But, even idealists and altruists have to eat. Working and getting a decent reward for it still represents the best way of ensuring this.”

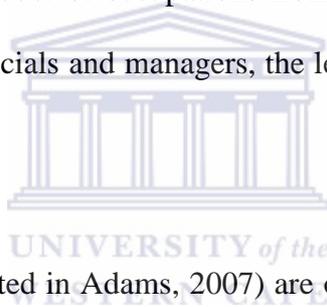


It is clear by the abovementioned authors and literary evidence that salary and job satisfaction is positively correlated. This already provides an insight to employers across professions that salaries should be equitable and fair as perceptions of inequitable pay could lead to industrial action.

## **2.5 THE RELATIONSHIP BETWEEN JOB SATISFACTION, MOTIVATION AND BIOGRAPHICAL CHARACTERISTICS**

### **2.5.1 Occupational level**

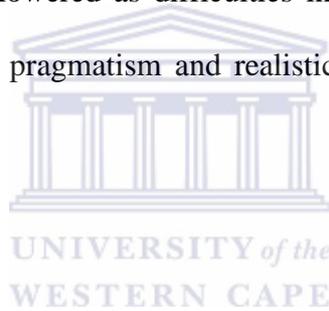
Pearson (1991, as cited in Carr 2005) states that occupational level is positively related to satisfaction. Research suggests that there is a relationship between level of occupation and factors that motivate employees. According to Butler and Ehrlich (1991, as cited in Bull 2005, p. 46), “the organisational position held by a job incumbent influences the attitudes, job satisfaction and performance levels of employees”. Perez, D’Hombres and Mascherini (2010) surmise that as one climbs the ladder of occupations from elementary positions, to workers and professionals until senior officials and managers, the levels of general happiness and job satisfaction tend to increase.



Gazioglu and Tanzel (2002, as cited in Adams, 2007) are of a similar opinion that managers and professionals were more satisfied with the influence over their jobs compared to sales executives. The authors further postulate that this satisfaction was the result of the sense of achievement and respect that these managers and professionals received from their supervisors. It therefore can be concluded that the higher the level of occupation in an organisation the greater the job satisfaction.

### 2.5.2 Age

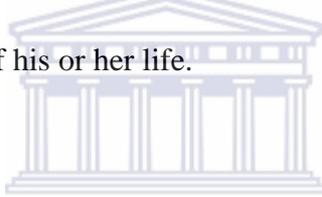
The age of an individual has been found to influence the level of job satisfaction and individual experience in his or her career. Different authors as cited in Griffin (2010) established that job satisfaction in terms of age tended to start high, declined and then started to improve again with an increasing U-shaped curve. The authors contribute this to sequential movement of the career stages: as one gets older one's prestige and confidence also increases which influences job satisfaction positively. The authors further state that extrinsic rewards of work tended to increase with age. Wright and Hamilton (1978, as cited in Griffin, 2010) explained the above mentioned phenomena on the individual's initial excitement and high hopes of success which is then lowered as difficulties in the job are encountered but this eventually changes with age as pragmatism and realistic ideals in the job becomes more evident with age.



Worrell (2004) is of a similar opinion and hypothesises that there is a positive correlation between age and job satisfaction. This is due to the fact that as employees learn to modify their job or their personal needs as they grow older and gain more experience. A positive correlation was also found between age and job satisfaction in a study by Oshagbemi (1997, as cited in Hamman-Fisher, 2008) which included a population of 554 tertiary institution lecturers.

There are several explanations for the positive correlation between an employee's age and their level of job satisfaction (Hamman-Fisher, 2008, p. 61) which are as follows:

- Prestige and confidence tends to increase with age resulting in older employees experiencing higher levels of job satisfaction.
- Younger employees are likely to be more inclined to be overly optimistic about job expectations and their goals which may remain unfulfilled as jobs prove to be more challenging than initially thought.
- Graduates may in certain cases be overqualified for a specific job.
- The differences in the levels of autonomy for graduates that go from university to the working environment may be very contrasting.
- Older employees tend to have found the job they are content with; and
- Older employees tend to focus more on holistic living, focusing on both the personal and professional aspects of his or her life.



According to Grunenberg (1979), it should be mentioned that Salih and Otis found that job satisfaction declined for some five years before retirement. The author explains this decline as a decrease in the possibilities of growth and achievement; it could be also be attributed to the career plateauing which is described by Leibowitz as the point in an employee's career there is no longer any opportunity to progress in the organisational hierarchy (Schreuder & Coetzee, 2009).

### **2.5.3 Marital status**

Research has consistently indicated that married employees are more satisfied with their jobs than unmarried co-workers. Chambers (1999) found being married significantly correlated

with increased satisfaction in the pay, work, supervision and co-worker subscales of the Job Description Index.

According to Scott, Swortzel and Taylor (2005), both divorced and married employees are more satisfied with their jobs than employees who were never married, remarried, or widowed. Married men and women are more satisfied with their jobs than their single co-workers, presumably because marriage increases responsibilities and limits alternatives (Hamman-Fisher, 2008). Employees' personal lives are narrowly integrated with their work lives. As a result an employee's dissatisfaction at work may at times be due to personal problems than the characteristics of the job itself.



#### **2.5.4 Educational level**

The relationship between education and motivation and job satisfaction has been studied by many researchers. Some researchers hypothesise that there is a positive correlation between education and job satisfaction, whereas other researchers found that the two variables are too large and indirect to measure (Hamman-Fisher, 2008). According to Berns (1989, as cited in Scott et al. 2005) a teacher's educational level also affected his or her overall job satisfaction level. A teacher with a master's degree was more satisfied with his or her teaching position than a teacher with only a bachelor's degree.

In a study conducted by Abdullah et al. (2009), the results revealed substantial differences in the overall job satisfaction of teaching staff based on their qualifications. The study

undertook a comparative analysis between graduate and non-graduate teachers' level of overall job satisfaction and the results revealed that graduate teachers experienced more job satisfaction than non-graduate teachers. This could be attributed to the fact that graduate teachers' salary level is higher than those of non-graduate teachers and as discussed earlier in the review pay and job satisfaction is positively correlated.

In a study conducted by Gardner and Oswald (2002), in whom they were determining how education affects well-being and job satisfaction, their findings were congregated as follows:

- Education does have indirect beneficial effects upon job satisfaction because of greater pay.
- Education is also associated with greater hours of work, which reduce satisfaction.
- For people with similar pay and hours, satisfaction falls (monotonically) with education.
- The same patterns of results were found for both men and women, and when examined in full-time work alone.

On the other hand, Ting (1997) found that education has no impact on the level of job satisfaction and motivation experienced by federal government employees. It therefore can be said that inconsistencies in research do exist. However the more recent studies that have been consulted indicate that there is a positive correlation between educational level and motivation and job satisfaction, which implies that those employees that are more educated will be more prone to experience higher levels of job satisfaction.

### **2.5.5 Race**

There appears to be little research that reviews the relationship between race and motivation and job satisfaction. In research conducted amongst Information Technology specialists in the local government sector it was found that “a significant difference along racial lines as to which organizational and personal factors motivates employees and contributes to job satisfaction” (Franks, 2002 as cited in Adams, 2007, p. 38).

Pearson (1991) states that there is a relationship between race and job satisfaction. However, according to Robbins et al. (2001, as cited in Carr, 2005) amongst women, job satisfaction varies between races. The following points were highlighted with regards to the study:

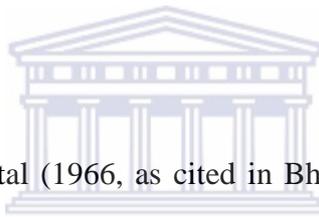
- They highlight that pay and benefits were reasons cited for dissatisfaction among African female employees within the human resources profession.
- Both groups, African and non-African female employees, indicated that flexible working hours, recognition, support, social interaction and teamwork are important to job satisfaction. This may be a result of their traditional roles as housewives.

### **2.5.6 Gender**

Literature conducted on the relationship between job satisfaction, motivation and gender are inconsistent. Some studies according to Grunenberger (1979) have found females to be more satisfied than men, others have found the opposite and some have found no difference. These findings can clearly not be drawn from to make absolute conclusions about the above mentioned. The author further postulates that females differ from males in terms of job

expectations, where it was found that females value opportunities more where they are able to work more pleasantly whereas males regarded autonomy and leadership as more important.

According to Mertler (2002, as cited in Griffin, 2010), it was reported that 23% of the teachers in his study indicated dissatisfaction with their jobs while males reported a greater level of satisfaction than females. Contradicting this is a study conducted in Bangladesh by Alam, Talha, Sivanand and Ashan (2005), this study focused on the level of job satisfaction amongst male and female teachers. The study revealed that females reported higher levels of job satisfaction.



According to Centres and Bugental (1966, as cited in Bhutto, Anwar & Khawaja, 2012), a study showed deviations in change of values for both male and female. Females' more desirable value was the social factor of a job, whereas males demand expression in work. Bhutto et al. (2012) continues by stating that women prefer pleasant employers to work with in comparison to men, whereas to have authority on important decisions and opportunities and to direct the work for others is more desirable by men at the work place.

In a study done by Riggs and Beus (1993, as cited in Scott et al., 2005), they arrived at the following findings:

- As the number of areas of responsibility increased for female agents, job satisfaction increased as well.

- The opposite was true for males. When their areas of responsibility increased, their job satisfaction levels decreased. However, males with more areas of responsibility were more satisfied with their colleagues than were female agents.
- Both male and female alike that had fewer areas of responsibility and fewer children living at home were more satisfied.

Schulze (2006) determined that female academics were less likely than males to describe themselves as 'very satisfied'. The predisposition existed that females moderated their satisfaction level to 'fairly satisfied'. According to the findings by Hemmasi, Graf and Lust (1992, as cited in Schulze, 2006), males were marginally more satisfied with their work than females. Males tended to have higher satisfaction with pay than females while females tended to have higher satisfaction with co-workers than males, hypothesized by Tang and Talpade (1999, as cited in Schulze, 2006). This proves as evidence of the contradictory nature of correlative studies between job satisfaction and gender.

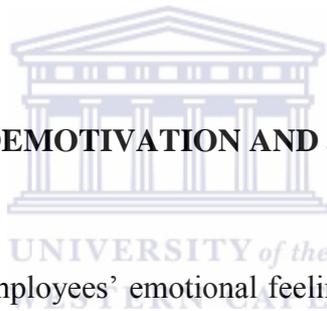
### **2.5.7 Tenure**

Tenure refers to the employees' length of service to the organisation (Carr, 2005). Various studies indicate that there is a positive correlation between tenure and motivation and job satisfaction. A study was conducted amongst agricultural teachers in Ohio and it was found that there is a relationship between the two variables and states that age, years in current position and total years in teaching were significantly related to job satisfaction (Cano & Miller, 1992 as cited in Charles, 2008). Roberts (2005, as cited in Adams, 2007) found that in

a study conducted at an insurance company in the Western Cape employees who worked less than 5 years for the organisation, were the least motivated and experienced the lowest levels of job satisfaction.

According to Lambert et al., (2001 as cited in Hamman-Fisher, 2008) “the reason the literature is both inconsistent and inconclusive in this regard may be because the relationship between these variables depends on the specific organisation and how tenure is viewed. In some organisations senior employees are highly respected, while high tenure is viewed as a liability in other organisations”.

## **2.6 CONSEQUENCES OF DEMOTIVATION AND JOB DISSATISFACTION**



Since job satisfaction involves employees’ emotional feelings, it has major consequences on their lives. According to Carr (2005), the most common consequences of job satisfaction impact on an individual’s physical health and longevity, mental health and social life in general. The general concern for management is what the outcome should be, should an employee be satisfied or dissatisfied and how this will have an effect on the organisation. Consequences that are associated with demotivation and dissatisfaction are Absenteeism, Turnover, Performance and Productivity, Organisational commitment and Life satisfaction.

### **2.6.1 Absenteeism**

Employees not showing up for work when scheduled can be a major problem for organizations. Most researches had concluded that absence is a complex variable and that it is influenced by multiple causes, both personal and organizational (Obasan, 2011). Job satisfaction has been noted as one of the factors influencing an employee's motivation to attend. According to Robbins (2001, as cited in Manirum, 2007), there is an inverse relationship between job satisfaction and absenteeism. Therefore it can be said that when satisfaction is high, absenteeism tends to be low and when satisfaction is low, employees tend to be absent more.

Dineen, Noe, Shaw, Duffy and Wiethoff (n.d.) are of a similar opinion and states that satisfaction and absenteeism are negatively related at the individual level. The authors continue by stipulating that this relationship has received little research attention at the team level, however, there is similar reason to expect that average or mean satisfaction levels within a team will relate negatively to mean levels of absenteeism. Dineen et al. (n.d.), Ostroff (1992) and Ryan, Schmit, and Johnson (1996) found positive relationships between mean levels of satisfaction and unit-level performance.

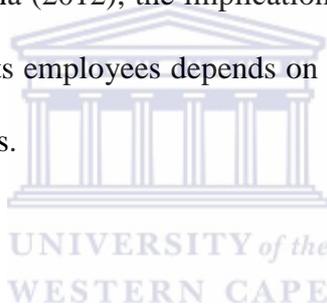
Absenteeism is a costly personnel problem that concerns employers. According to Clenney (1992), the cost of absenteeism can be a significant drain on agency budgets. The author postulates that the following are significant costs associated with absenteeism:

- Overtime, extra hours for part-time employees or overstaffing.
- Regular fringe benefits that must be paid when employees are absent.
- Costs of maintaining and administering an absence control system.

- Time spent by supervisors revising work schedules, counselling and reprimanding employees and checking on output of substitutes.
- Reduced productivity and morale among co-workers.
- Higher level of turnover, grievances and tardiness.

### **2.6.2 Turnover**

Employee turnover occurs when employees leave their jobs and must be replaced (Shahi Md, 2012). Employee job satisfaction has influence on employee turnover in organisations. According to Mbah and Ikemefuna (2012), the implication of this is that the extent to which an organisation is able to retain its employees depends on the level of job satisfaction that is made available to these employees.



Carr (2005) states that studies demonstrate a significant negative relationship between satisfaction and turnover. That is, the higher the level of overall job satisfaction, the lower the degree of turnover intentions. Manirum (2007) is of a similar opinion and advocates that if the levels of job satisfaction are consistently low, the employee is more likely to leave the job. Replacing existing employees is costly to organizations and destructive to service delivery. It is therefore imperative for management to reduce, to the minimum, the frequency at which employees, particularly those that are crucial to its operations leave (Shahi Md, 2012).

### 2.6.3 Performance and Productivity

A study by Judge, Thoresen, Bono, and Patton (2001), found that when the correlations are appropriately corrected (for sampling and measurement errors); the average correlation between job satisfaction and job performance is a higher 0.30. In addition, the relationship between job satisfaction and performance was found to be even higher for complex (for example, professional) jobs than for less complex jobs. Thus, it appears that job satisfaction is, in fact, predictive of performance, and the relationship is even stronger for professional jobs.

Many authors state that “happy employee is a productive employee”. However, according to Manirum (2007, p. 38), for four decades researchers have disagreed with this statement due to two reasons, which are as follows:

- 1) Firstly, there exists a relationship between job satisfaction and job performance. Empirical research studies have shown that these two variables are closely related to each other. For example: the conditions of the work equipment or the employees’ own abilities have a greater impact on how much one can produce than his or her job satisfaction does.
- 2) Secondly, there is sufficient evidence to indicate that job performance results in job satisfaction.

According to Carr (2005), if workers are not motivated, then turnover will increase and workers will become apathetic and decrease their productivity.

#### **2.6.4 Organisational commitment**

As the employees are the most important asset for a successful organisation, there is no doubt that increasing their job satisfaction is one of the vital tasks to be deeply taken into considerations by an organisation's management in order to enhance its employees' commitment. Organisational commitment has been conceptualised as a psychological state or mindset that binds individuals to a course of action relevant to one or more targets, and a willingness to persist in a course of action (Eslami & Gharakhani, 2012).

According to Robbins and Judge (2007, as cited in Tat, Pei-Ni & Rasli, n.d.), when an employee has a low level of commitment to the organisation, he or she will tend to have low productivity and consequently, the profit of an organisation will be affected. Indeed, this will also lead to bad image to its customers. Finally, it will lead to high turnover rate. In the study done by Eslami and Gharakhani (2012), job satisfaction has positive and significant effects on organisational commitments. The practical implication of the results is that managers need to actively improve their organisations job satisfaction for employees to achieve higher levels of organisational commitments. Furthermore, research suggests that appropriate investments in job satisfaction can enhance organisational commitments.

#### **2.6.5 Life satisfaction**

An emerging area of study is the interplay between job and life satisfaction. As organisations are struggling to survive and to become more efficient, an accrued interest has evolved into the concept of work-life relationships. Researchers examine why people behave the way they

do, how does these behaviors effect their health and performance, how to manage these behaviors so that the organisation can achieve better economic results and survive in an increasingly competitive business environment (Dolan & Gosselin, n.d). These interests gave rise to many organisational innovations of which individuals' life outside work becomes an important concern for the organisation, it gave rise to organisation sponsoring such programs as Employee Assistance, Recreational Activities, and many more.

Saari and Judge (2004, p. 4) surmise that researchers have speculated that there are three possible forms of the relationship between job satisfaction and life satisfaction, which are as follows:

- 1) Spill-over, where job experiences spill over into non-work life and vice versa.
- 2) Segmentation, where job and life experiences are separated and have little to do with one another.
- 3) Compensation, where an individual seeks to compensate for a dissatisfying job by seeking fulfilment and happiness in his or her non-work life and vice versa.

## **2.7 CREATING A MOTIVATING WORK ENVIRONMENT**

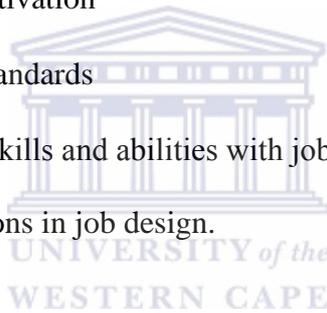
Organisations can create a motivating work setting by the way it designs its jobs and the objectives and goals for its employees. According to George and Jones (2005), job design can have a profound effect on employee motivation. The authors' further state that the specific

goals employees strive for and the more general corporate objectives that an organisation pursues over time are important sources of motivation for employees.

Job design is defined as the “process of determining the specific tasks and responsibilities to be carried out by each member of the organisation and/or teams” (French, 2003). French (2003) continues by stipulating that effective job design is a complex process that must be reviewed from several stand-points, such as the following:

- Meshing jobs with organisational goals
- Maximising employee motivation
- Achieving performance standards
- Matching an employee’s skills and abilities with job requirements.

The above are all key considerations in job design.

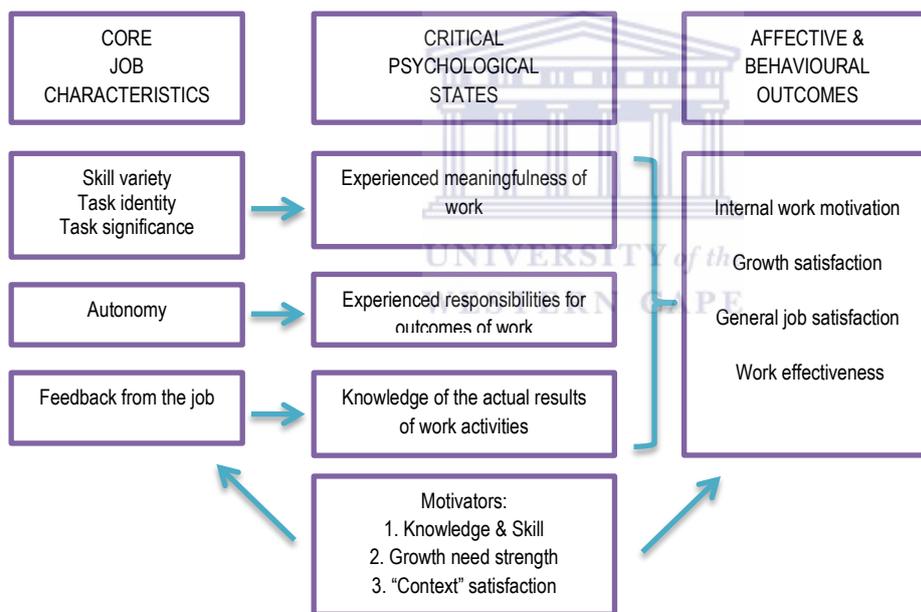


According to DuBrin (2005), a major strategy for enhancing motivation is to make the job so challenging and the employee so responsible that he or she is motivated just by performing the job. There are many methods which can be utilised within designing the job such as the job characteristics model, job enrichment, job enlargement, job rotation and job sculpting/crafting.

### 2.7.1 The Job Characteristics Model

If the type of work a person does is important, then identifying those specific job characteristics that affect productivity, motivation and satisfaction are imperative. The Job Characteristics model has been developed by Hackman and Oldham that identifies five such factors and their interrelationship (De Cenzo & Robbins, 1996). Below is an indication of the factors such as Skill variety, Task identity, Task significance, Autonomy and Feedback from job.

**Figure 2.12 Job Characteristics Model of Work Motivation**



Source: Champoux (2000)

At the core of the model is the idea of *critical psychological states*. These states are presumed to determine the extent to which characteristics of the job enhance employee responses to the task (Moorhead & Griffin, 1998). These states are triggered by the job characteristics. If

employees experience these states at a sufficient high level, they are likely to feel good about themselves and to respond favourably to their jobs.

The model stipulates that the design of a person's job produces two major classes of outcomes. According to Champoux (2000, p. 156), *behavioural outcomes* are "observed employee behaviour such as individual productivity and quality of work, whereas *affective outcomes* are the individual's internal reactions to a job's design such as satisfaction and motivation".

### **2.7.2 Job Enrichment**

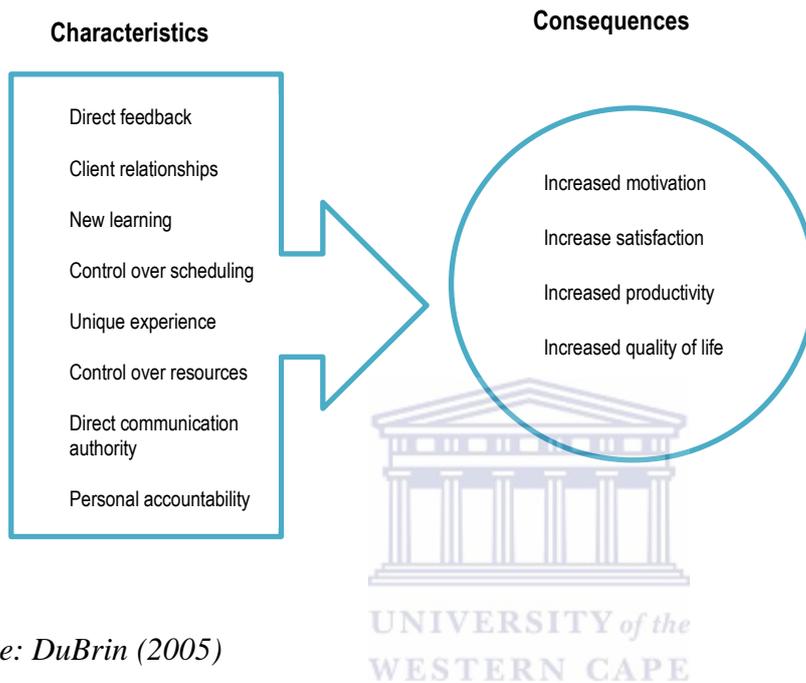
Job enrichment is a planned program for enhancing job characteristics. According to French (1998, p. 159), job enrichment can be defined as the "process of enhancing the five core job characteristics of skill variety, task identity, task significance, autonomy and feedback from the job for the purpose of increasing worker motivation, productivity and satisfaction". De Cenzo and Robbins (1996) state that job enrichment is the process of expanding the depth of the job by allowing employees to do more planning and controlling of their work.

Harris (1997) postulates that job enrichment has four major features, which are as follows:

- Each employee is made responsible for a complete unit of work.
- Each employee is accountable to the customer.
- The work should be designed to provide feedback to the employee.

- Employees should have greater opportunities to make decisions regarding their work.

**Figure 2.13 Summary of the characteristics and consequences of enriched jobs**



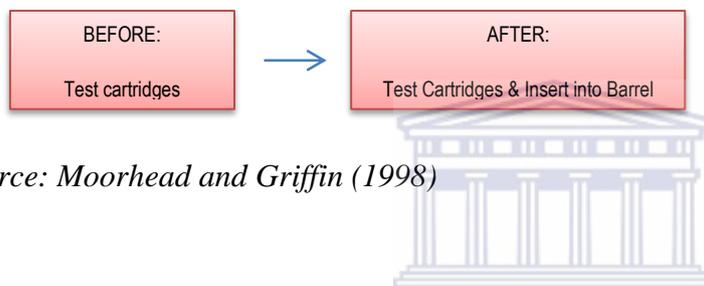
*Source: DuBrin (2005)*

According to DuBrin (2005), a highly enriched job has all eight of the preceding characteristics and gives the job holder an opportunity to satisfy growth needs such as self-fulfilment, whereas a job with some of these characteristics would be moderately enriched and an impoverished job has none. George and Jones (2005) stipulate that job enrichment is aimed at increasing intrinsic motivation so that employees enjoy their jobs more. The authors add by saying that when employees are given more responsibility, they are more likely to feel competent and like they have control over their own work behaviours.

### 2.7.3 Job Enlargement

According to George and Jones (2005, p. 206) job enlargement is defined as “increasing the number of tasks an employee performs but keeping all of the tasks at the same level of difficulty and responsibility”. Job enlargement is also called horizontal job loading. Job enlargement involves broadening the scope of the job to include tasks that previously preceded or followed in the flow of the work (1998).

**Figure 2.14 Example of job enlargement**



*Source: Moorhead and Griffin (1998)*

Job enlargement combines small tasks into somewhat larger ones and an individual employee is assigned to each of the new enlarged jobs. According to Moorhead and Griffin (2005), the logic behind this change is that the increased number of tasks in each job reduces monotony and boredom.

### 2.7.4 Job Rotation

Job rotation involves systematically shifting employees from one job to another to sustain motivation and interest (Moorhead & Griffin, 2005). According to De Cenzo and Robbins (1996), job rotation is an on-the-job employee development technique and offers a potential

for dealing with the problem of general employee dissatisfaction caused by over-structuring or career plateauing.

For example: an employee may spend two weeks attaching bumpers to vehicles and the following two weeks making final checks of the chassis. During the same month, the same employee may be assigned to two different jobs (Grobler, et al., 2006). The advantage of job rotation is that employees do not have the same routine day after day.

The strengths of job rotation are that it reduces boredom, increases motivation through diversifying the employee's activities and helps better understand how their work contributes to the organisation (Robbins, Judge, Odendaal & Roodt, 2009). The authors' further state that it has indirect benefits for the organisation because when employees have a wider range of skills; management has more flexibility in scheduling work, adapting to changes and filling vacancies.

### **2.7.5 Job Sculpting/Crafting**

According to DuBrin (2005), job crafting refers to the physical and mental changes employees make in the task or relationship aspects of their job. Wrzesniewski and Dutton (2001, p. 179) are of a similar opinion and stipulate that "employees craft their jobs by changing cognitive, task, and/or relational boundaries to shape interactions and relationships

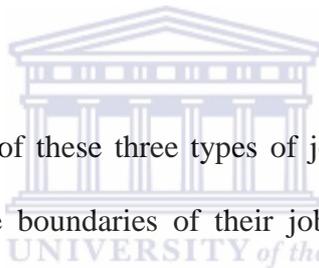
with others at work”. These altered task and relational configurations change the design and social environment of the job, which in turn, alters work meanings and work identity.

DuBrin (2005) states that there are three common types of job crafting, which are as follows:

- Changing the number and type of job tasks (Task sculpting).
- Changing the interaction with others on the job (Relational sculpting).
- Changing one’s view of the job (Cognitive sculpting).

The more frequent purpose of crafting is to make the job more meaningful.

Through using any combination of these three types of job crafting techniques, employees become job crafters, altering the boundaries of their jobs in ways that change how they experience the meaningfulness of their work (Berg, Dutton & Wrzesniewski, n.d).



**Table 2.4 Illustration of the three forms of Job Crafting and how it affects the meaning of work**

<i>Form</i>	<i>Example</i>	<i>Effect on Meaning of Work</i>
Task sculpting	Design engineers engage in changing the quality or amount of interactions with people, thereby moving a project to completion.	Work is completed in a more timely fashion; engineers change the meaning of their jobs to be guardians and movers of projects.
Relational sculpting	Hospital cleaners actively care for patients and families, integrating themselves into the workflow of their floor units.	Cleaners change the meaning of their jobs of the sick; see the work of the floor unit as an integrated whole of which they are a vital part.
Cognitive sculpting	Nurses take responsibility for all information and “insignificant” tasks may help them to care more appropriately for a patient.	Nurses change the way they see the work to be more about patient advocacy, as well as high-quality technical care.

Source: DuBrin (2005)

## 2.8 MANAGING EMPLOYEE PERFORMANCE

Nel et al. (2011, p. 407), define performance management as “a process of creating a work environment or setting in which people are enabled to perform to the best of their abilities for the achievement of shared goals”. The authors’ further postulate that performance management is a whole work system that begins when a job is defined as needed and ends when an employee leaves the organisation. Flynn (1998, as cited in Roberts, 2005, p. 53) is of the similar opinion that performance management is “the process that ensures that specific goals and outcomes are established, that employees understand their roles in supporting the organisational goals that they understand what they must do for a reward and why the reward is being offered in the first place”.



According to Meyer and Kirsten (2005, as cited in Adams, 2007, p. 40), performance management should be implemented in organisations to achieve amongst others the following objectives:

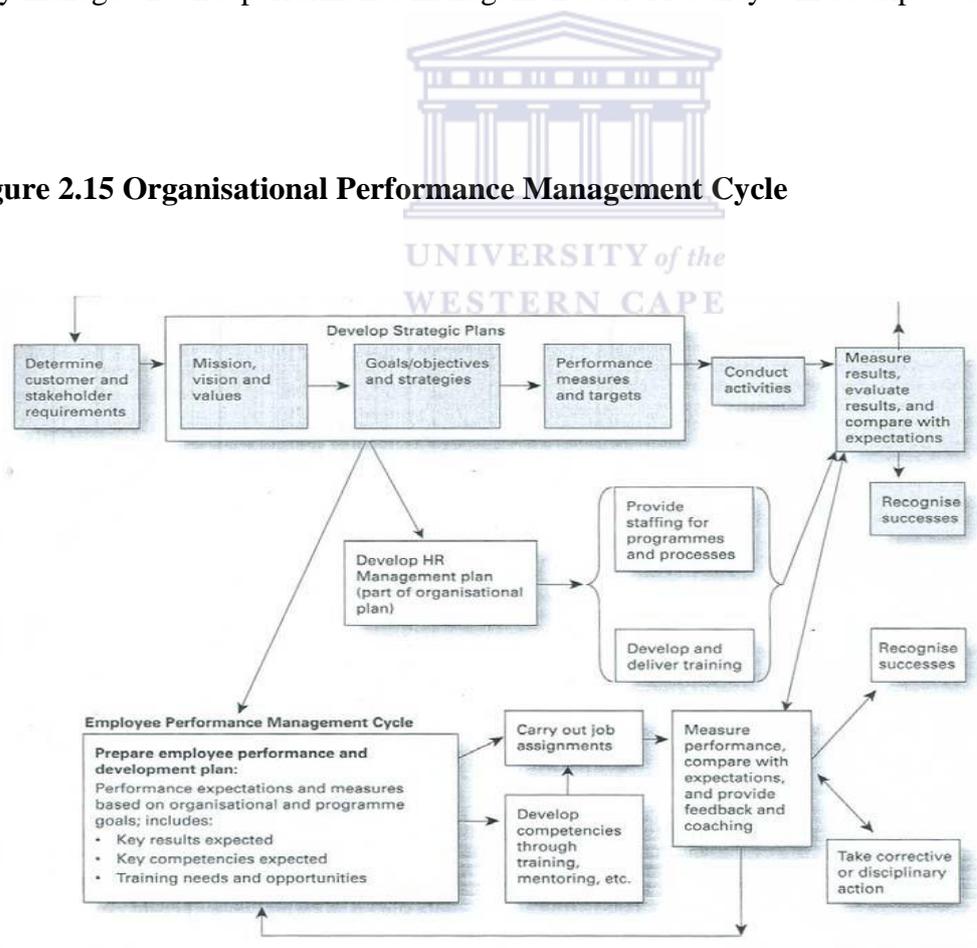
- Create a performance culture
- Create a climate of motivation
- Link remuneration with performance
- Form a basis for career management

Sloman (1997, as cited in Nel et al., 2011, p. 408) suggests that the following are conditions for promoting the implementation of effective performance management systems:

- A vision of organisational strategic objectives is communicated to the employees.
- Departmental and individual performance targets are set within wider objectives.
- A formal review of progress towards targets is conducted.
- The whole process is evaluated to improve effectiveness.

According to Grobler, et al. (2006) in order to implement an effective performance management system managers must take into account certain performance management activities. Below is a model that provides guidance to managers, individuals and the teams they manage on what performance management activities they will be expected to carry out.

**Figure 2.15 Organisational Performance Management Cycle**



Source: Graham, J. (2004, as cited in Grobler et. al., 2006)

The core of performance management is the actual measurement of the performance of an individual or group. According to Moorhead and Griffin (1998) performance measurement or performance appraisal is the process by which someone:

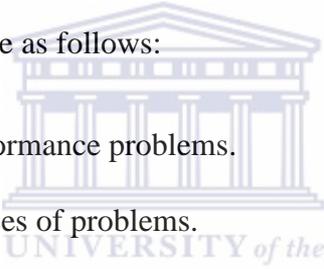
- 1) Evaluates an employee's work behaviours by measurement and comparison with previously established standards
- 2) Documents the results
- 3) Communicates the results to the employee

Formerly performance evaluation was conducted by a single rater, recently the 360° degree evaluation method is being used. According to Robbins et al. (2009), this method relies on feedback from co-workers or team members, customers, subordinates, managers, top management, suppliers, other department representatives and self-appraisals. Organisations that are making use of this method are hoping to give everyone more of a sense of participation in the review process and gain more accurate readings on employee performance.

One of the primary purposes of performance management is to provide a basis for rewarding employees. One function of a performance appraisal system is to provide input for rewards decisions. According to Nelson and Quick (2000), if an organisation wants good performance, then it must reward good performance and if it does not want bad performance, then it must not reward bad performance. The authors further stipulate that if organisations talk about "teamwork", "values" and "customer focus", then they need to reward behaviours

related to these ideas. The effective management of a reward system requires that performance be linked with rewards. The purpose of the reward system is to attract, retain and motivate qualified employees and to maintain a pay structure that is internally equitable and externally competitive (Moorhead & Griffin, 1998).

Formal appraisal interviews typically are conducted once a year and therefore they may not always have substantial and lasting impact on employee performance. Gómez-Mejia et al. (2001) state that much more important is the informal day-to-day performance management. The authors' further postulate that supervisors who manage performance effectively generally share four characteristics which are as follows:

- 
- Explore the causes of performance problems.
  - Direct attention to the causes of problems.
  - Develop an action plan and empower employees to reach a solution.
  - Direct communication at performance and provide effective feedback.

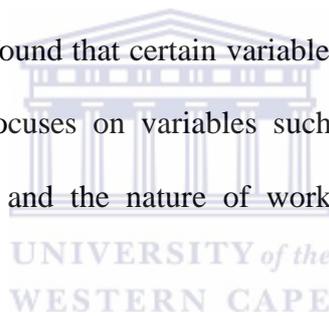
Each of these characteristics is critical to achieving improved and sustained performance levels.

## **2.9 SUMMARY OF CHAPTER**

Organisations exploit various resources in order to compete successfully. These resources include material, machinery, money, methods and manpower. According to Nel et al. (2011, p. 307) “few people realise that in comparison to other resources, human resources is the only resource that increases in quality and capacity the more it is utilised.” Organisations cannot

afford to ignore this valuable resource. Motivation is a calculated technique that managers can use to explore human potential and talents. Motivation is therefore an important concept to investigate.

The review clarified through literature that motivation is an integral part in the field of Industrial Psychology as it affects each and every employee in all professional fields. Various theories of motivation were provided to create a better understanding of the concept and its various characteristics. The variables that were identified as individual determinants in motivation were found to have a significant influence on the dependant variable, motivation and it is through this that it was found that certain variables have more impact on motivation than others. The current stud focuses on variables such as pay, promotion, supervision, working conditions, co-workers and the nature of work and the impact of biographical characteristics on motivation.



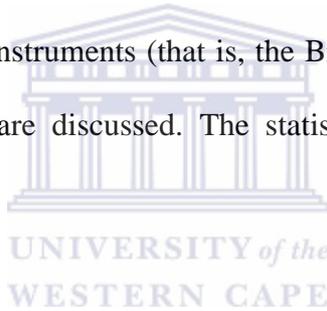
Motivation is a topic which has been accused of being “done to death” but still many a researcher explores and investigates one of the most studied topics in the history of Organisational Psychology, confirming its relevance in the field today.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 INTRODUCTION**

The chapter focuses primarily on addressing how the research problem was investigated. It provides an overview of the research design used to investigate the research hypotheses. It gives reference to the population, sampling method and characteristics of the sample. Furthermore, the data gathering instruments (that is, the Biographical and Work Satisfaction and Motivation questionnaires) are discussed. The statistical analysis used to assess the hypotheses concludes the chapter.



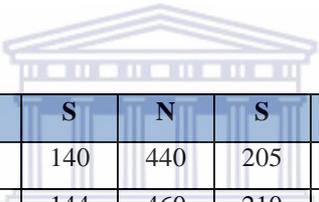
#### **3.2 POPULATION**

According to Sekaran (2003, p. 266), a research population refers to “the entire group of people, events or things of interest that the researcher wishes to investigate”. The population for this study comprised of the employees of a financial services organisation in the Western Cape (N=95).

### 3.3 SAMPLE

A sample is a subset of the population which consists of some members selected from the population (Sekaran, 2003). This means that not all the members from the population would form part of the sample. The author further states that a sample size of thirty percent is appropriate for most research, therefore, the current study utilised a sample of 84 employees within the financial services organisation. Accordingly, the sample consists of employees available to participate in the current research study.

**Table 3.1 Sample Size (S) for a given Population Size (N)**

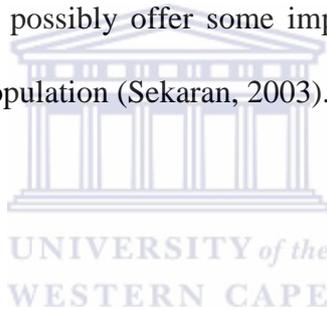


N	S	N	S	N	S	N	S	N	S	N	S
10	10	85	70	220	140	440	205	1200	291	4000	351
15	14	90	73	230	144	460	210	1300	297	4500	354
20	19	<b>95</b>	<b>76</b>	240	148	480	214	1400	302	5000	357
25	24	100	80	250	152	500	217	1500	306	6000	361
30	28	110	86	260	155	550	226	1600	310	7000	364
35	32	120	92	270	159	600	234	1700	313	8000	367
40	36	130	97	280	162	650	242	1800	317	9000	368
45	40	140	103	290	165	700	248	1900	320	10000	370
50	44	150	108	300	169	750	254	2000	322	15000	375
55	48	160	113	320	175	800	260	2200	327	20000	377
60	52	170	118	340	181	850	265	2400	331	30000	379
65	56	180	123	360	186	900	269	2600	335	40000	380
70	59	190	127	380	191	950	274	2800	338	50000	381
75	63	200	132	400	196	1000	278	3000	341	75000	382
80	66	210	136	420	201	1100	285	3500	346	100000	384

Source: Sekaran (2003)

### **3.3.1 SAMPLING DESIGN**

A non-probability sampling design was used based on the method of convenience. “In non-probability sampling designs the elements in the population have no probabilities attached to them being chosen as sample subjects. This means that the findings from the study of the sample cannot be confidently generalized to the population” (Sekaran, 2003, p. 277). According to Welman and Kruger (2001, as cited in Adams, 2007), non-probability sampling is less complicated than a probability sampling design and therefore researchers may at times be less worried about generalizability than they are about obtaining a number of preliminary information in a quick and inexpensive way. Certain non-probability sampling plans are more dependable than others and may possibly offer some important leads to potentially useful information with regards to the population (Sekaran, 2003).



### **3.3.2 CONVENIENCE SAMPLING**

When information is collected from members of the population who are most easily accessible and conveniently available to provide the required information, this refers to convenience sampling (Neuman, 2001 as cited in Adams, 2007). Several employees were approached from the financial services organisation and they distributed the questionnaires on behalf of the researcher to their colleagues who were available to complete the questionnaires. According to Sekaran (2003), convenience sampling is convenient, quick and less expensive than most other sampling techniques. The results are not generalisable except to the extent of the organisations which are represented in the study.

The advantages of making use of convenience sampling would be that it is “quick, convenient, cost-effective and also less time consuming” (Sekaran, 2003, p. 281). On the other hand, convenience sampling cannot be confidently generalized to the whole population of employees in all financial services organisations within South Africa (Sekaran, 2003). The author further postulates that to overcome the limitations of generalizability, it is thus recommended that larger sample sizes be used and should be taken into consideration for future studies.

### **3.4 RESEARCH DESIGN**

#### **3.4.1 GATHERING OF THE DATA**

A quantitative method was adopted for this study by making use of questionnaires. Sekaran (2003, p. 233) states that a questionnaire is defined as “a preformulated written set of questions to which respondents record their answers usually within rather closely defined alternatives”.

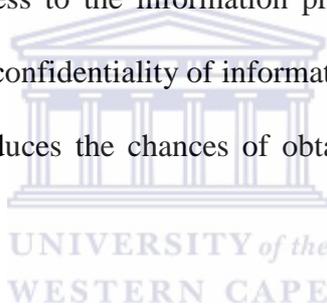
Denzin and Lincoln (2002) maintain that there are advantages associated with the use of questionnaires:

- The cost per questionnaire is relatively low.
- Structured information in the questionnaire and few open questions makes analysing questionnaires relatively straightforward.
- Questionnaires give respondents extended time to formulate accurate responses.

- This method of data collection produces quick results.
- Questionnaires are a stable, consistent and uniform method of collecting data.

The data gathering instruments that were used included a biographical questionnaire and the Work Satisfaction and Motivation questionnaire as set out by De Beer in 1987.

A cover letter was attached with the questionnaire explaining the nature of the study, assuring participants that their responses would be kept strictly confidential and that only members of the research team will have access to the information provided by the respondents. Clear instructions and the assurance of confidentiality of information given by the respondents must be maintained. This however reduces the chances of obtaining biased responses (Sekaran, 2003).



#### **3.4.1.1 BIOGRAPHICAL QUESTIONNAIRE**

The biographical questionnaire is a self-developed instrument, which included the following personal information of individual staff members:

- Race
- Gender
- Marital Status
- Age
- Educational level
- Years of Service in the financial services organisation

- Nature of work
- Employment status
- Salary Level

### 3.4.1.2 WORK SATISFACTION AND MOTIVATION QUESTIONNAIRE

#### 3.4.1.2.1 Nature and Composition

According to Roberts (2005), this questionnaire as set out by De Beer in 1987 includes all sixteen factors of Herzberg's motivator-hygiene or two-factor theory and consists of nine categories such as work content, payment, promotion, recognition, working conditions, benefits, personal, leadership or supervision and general. The dimensions are defined as follows:

- *Work content*: elicited the views of the respondents with regards to the type of work they do.
- *Payment*: examines the respondents' satisfaction with their salaries.
- *Promotion*: surveyed the promotional opportunities within the organisation.
- *Recognition*: explored whether the respondents' were being recognised and were receiving feedback for their performance on the job.
- *Working conditions*: attempts to determine whether opportunities were being created to socially interact with colleagues and establish interpersonal relations.
- *Benefits*: probed whether the benefits (that is; pension, medical schemes and leave, inter alia) were of a satisfactory nature.

- *Personal*: looked at the respondents' emotions towards their job.
- *Leadership or supervision*: ascertained whether respondents were satisfied with the level/nature of management and supervision and the level of such satisfaction.
- *General*: surveyed whether respondents' had contemplated exiting the organisation in favour of alternative employment, and hence their level of satisfaction with the organisation.

Each item allows the sample of subjects to make a choice between three answers, namely:

- |             |  |
|-------------|--|
| True        | = T which the responses are coded as 1.  |
| Not Certain | = NC which the responses are coded as 2. |
| False       | = F which the responses are coded as 3.  |

A total score can be calculated for every individual in the sample with reference to the nine appropriate categories. The individual scales can be plotted on a continuum of an extreme of one (satisfaction in terms of a specific need) and three (dissatisfaction in terms of the same need).

### **3.4.1.2.2 Reliability and Validity**

Reliability is “a matter of whether a particular technique, applied repeatedly to the same object, would yield the same result each time” (Babbie & Mouton, 2001, p. 119). Below are internal consistency reliabilities (coefficient alpha) of the Work Satisfaction and Motivation questionnaire:

**Table 3.2: Internal Consistency Reliabilities of the Work Satisfaction and Motivation questionnaire**

Scale	Alpha
Work content	.78
Payment	.86
Promotion	.84
Recognition	.90
Working conditions	.77
Benefits	.84
Leadership/supervision	.72
General	.75
<b>Total</b>	<b>.82</b>



According to Carr (2005), each item in the questionnaire has a positive correlation with the overall score and has average correlations ranging from a low of 0.42 to 0.74 with a median correlation of 0.64. The overall coefficient-alpha of the questionnaire is 0.82 and that strong positive item-homogeneity is present in this measuring instrument and is thus an illustration of the questionnaires test reliability.

Validity refers to “the extent to which an empirical measure adequately reflects the concept’s meaning” (Babbie & Mouton, 2001, p. 122). This instrument has face validity because it appears to measure the construct of work motivation.

The Work Satisfaction and Motivation Questionnaire was used because it is the most suitable questionnaire for this study. This is supported by the fact that:

- The reliability of the sub-components of the instrument is consistently high.
- The Internal consistency of the instrument is consistently high, ranging from 0.82 to 0.93.
- The overall reliability (0.82) of the instrument is consistently high which indicates high test reliability as well as a strong item-homogeneity in this questionnaire.

### **3.5 STATISTICAL TECHNIQUES**

#### **3.5.1 DATA ANALYSIS**

Once the data is processed and completed, a statistical analysis is performed in order to infer some properties of the population from the results of the sample. Thus the purpose of statistics is to summarise and answer questions about the behavioural variability that was obtained in the research. Statistical analyses involve both descriptive and inferential statistics.

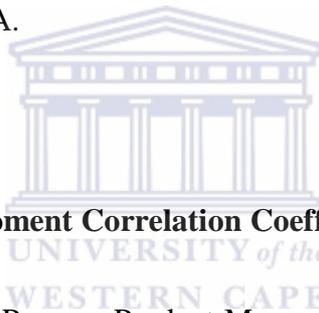
#### **3.5.2 DESCRIPTIVE STATISTICS**

Descriptive statistics help researchers to summarise data so they can easily be comprehended (Patten, 2004 as cited in Charles, 2008). For the purpose of this research the descriptive statistics used in this study includes means, frequencies, percentages and standard deviations. Frequency tables and graphical illustrations were used to provide information on key demographic variables, as well as the means and standard deviations for the responses on the

Work Satisfaction and Motivation Questionnaire. According to Babbie and Mouton (2001) the mean is a measure of central tendency, and provides an arithmetic average for the distribution of scores. However, standard deviation offers an index of the spread of a distribution or the variability in the data (Sekaran, 2003).

### **3.5.3 INFERENCEAL STATISTICS**

The inferential statistics are used to test the research hypotheses. For the purpose of this study the inferential tests that were used include the Pearson Product Moment Correlation Coefficient, the t-test and ANOVA.



#### **3.5.3.1 The Pearson Product Moment Correlation Coefficient**

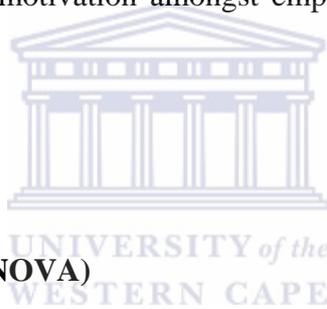
According to Sekaran (2003) the Pearson Product Moment Correlation Coefficient indicates the direction of the relationship between motivation and the independent variables as well as the strength and magnitude of that relationship. Roberts (2005, p. 71) states that “the sign of a correlation coefficient (+ or -) indicates the direction between -1.00 and +1.00. Variables may be positively and negatively correlated”.

Since the study attempts to describe and discuss the relationship between the different dimensions of the work motivation and job satisfaction questionnaire, as well as the relationship between the biographical variables and motivation, the Product Moment Correlation Coefficient, is therefore suitable for this study.

### **3.5.3.2 Significant mean Differences between Two groups: The t-test**

There are many instances in which researchers want to investigate whether two groups are different from each other on a particular interval-scaled or ratio-scaled variable of interest. For example, do MBA's perform better in organisational settings than business students who have only a bachelor's degree? According to Sekeran (2003), a t-test is done to see if there are any significant differences in the means for two groups on the variable of interest.

For the purpose of this study, the t-test is suitable to determine whether there are significant differences between gender and motivation amongst employees within a financial services organisation.



### **3.5.3.3 Analysis of Variance (ANOVA)**

In this type of analysis, comparisons can be made between groups such as those found from analysing the biographical data in comparing findings with regards to work motivation for example (Blaikie, 2003 as cited in Adams, 2007). According to Roberts (2005), this type of analysis has the distinct advantage that all groups are weighed against each other concurrently with the appropriate variables.

Roberts (2005, as cited in Adams, 2007, p. 72-73) states that the following are the underpinnings on which ANOVA is grounded:

- The groups must be normally distributed.

- The groups must be independent.
- The population variance must be homogeneous.
- The population distribution must be normal.

ANOVA can be used to determine whether there is a difference in work motivation amongst employees in different departmental units within a financial services organisation. This will be based on predetermined variables, including biographical variables.

### **3.5 SUMMARY OF THE CHAPTER**

The chapter provides a description of the research design, including the sample used, the method of data collection is also presented, data gathering instruments are discussed and the related reliability and validity of the Work Satisfaction and Motivation Questionnaire are highlighted. Statistical techniques are discussed, including both descriptive and inferential statistics. The chapter is concluded with an explanation of the statistical techniques used to test the hypotheses.

## **CHAPTER FOUR**

### **PRESENTATION OF RESULTS**

#### **4.1 INTRODUCTION**

The purpose of this chapter is to present the results that were obtained after applying the statistical techniques outlined in chapter 3. The results of the statistical analysis, determined through the application of descriptive statistics (measures of central tendency and dispersion) and inferential statistics (correlation, t-test and analysis of variance), are presented in the forms of tables, and graphical representations. The study analyses the work motivation and satisfaction amongst a sample of employees who were solicited to participate in the research within a financial services organization. The level of statistical significance for null hypothesis testing was set at 5%, with all statistical test results being computed at the 2-tailed level of significance in accordance with the non-directional hypotheses presented (Sekaran & Bougie, 2011).

#### **4.2 DESCRIPTIVE STATISTICS**

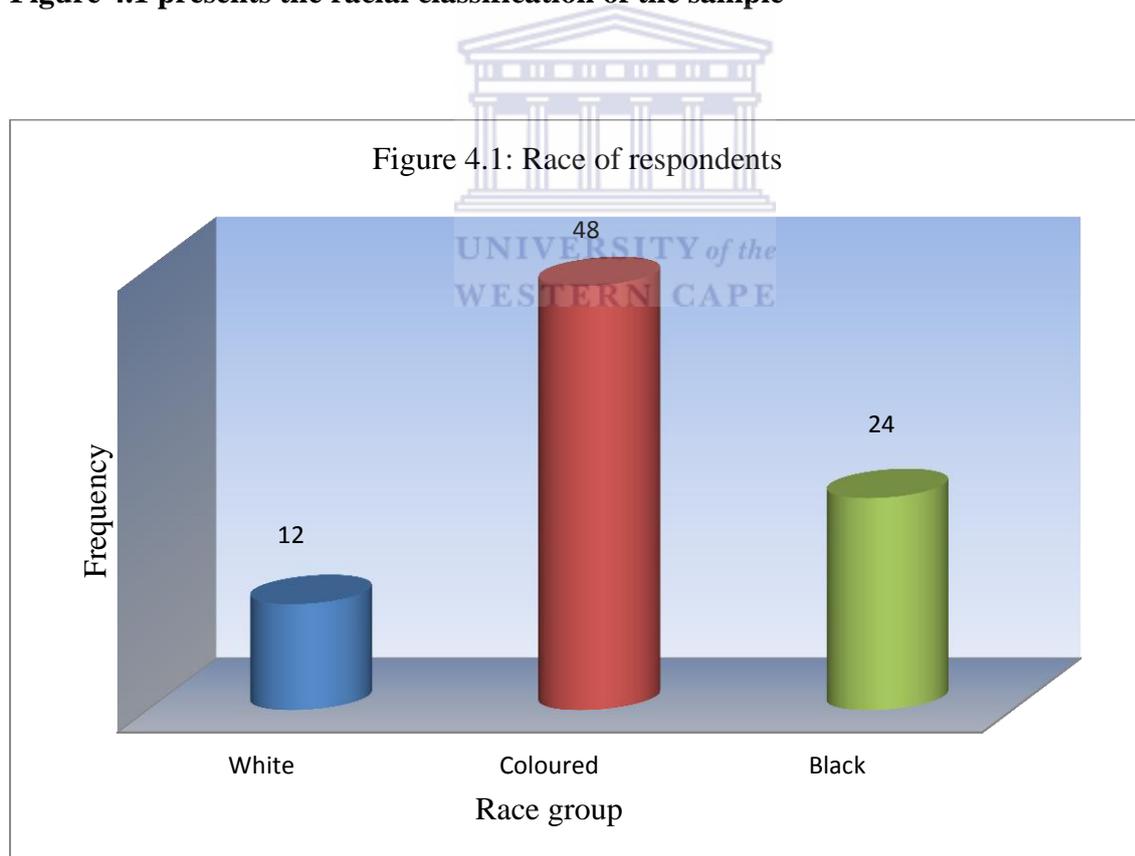
The descriptive statistics computed for the study are presented first in an outline of the characteristics of the sample with regards to the variables included in the study. Thereafter, the analyses of the constructs relevant to the study, that is, work motivation and satisfaction, are presented with the aid of inferential statistical procedures. Conclusions are then drawn on

the basis of the obtained results. Finally, the chapter concludes by providing some suggestions and recommendations that may prove fruitful in future research projects of a similar nature.

The information provided and discussed in the previous chapters will serve as a background against which the contents of this chapter will be presented and interpreted.

#### 4.2.1 BIOGRAPHICAL INFORMATION

Figure 4.1 presents the racial classification of the sample



Based on Figure 4.1, it can be seen that the majority of the respondents is Coloured, comprising 57% of the sample ( $n = 48$ ), while White respondents constituted 14% of the sample ( $n = 12$ ). Twenty-nine percent ( $n = 24$ ) of the respondents were Black.

Figure 4.2 provides a depiction of the gender distribution of the sample

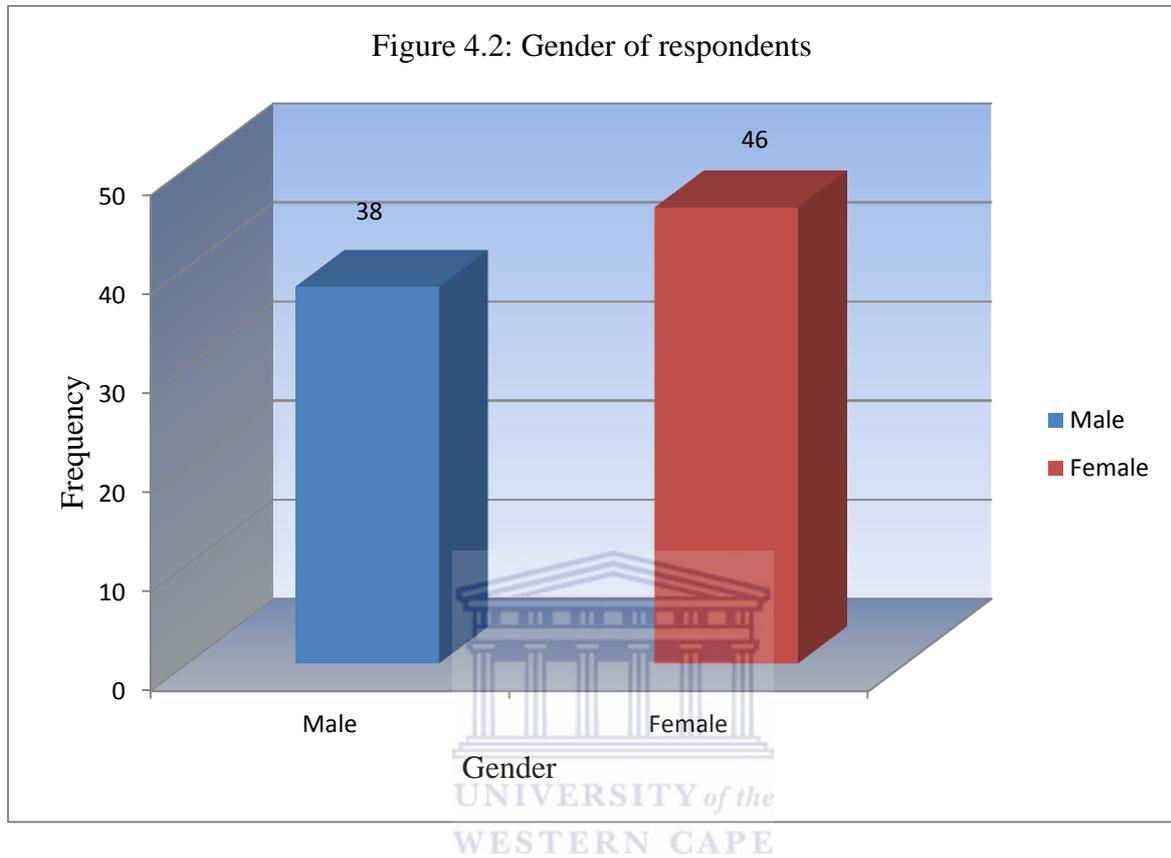


Figure 4.2 reveals that the sample comprised of 45% (n = 38) male respondents, while females comprised of 55% of the sample (n = 46).

Figure 4.3 depicts the marital status of the respondents

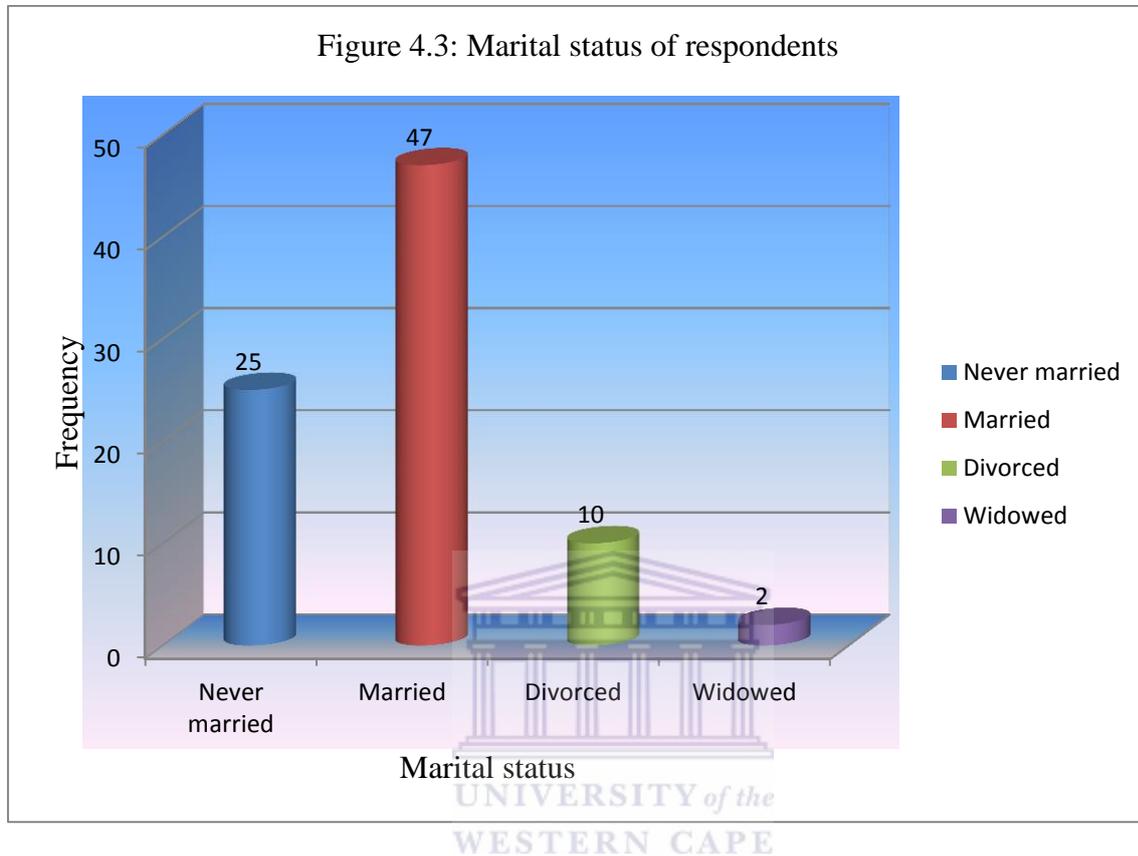
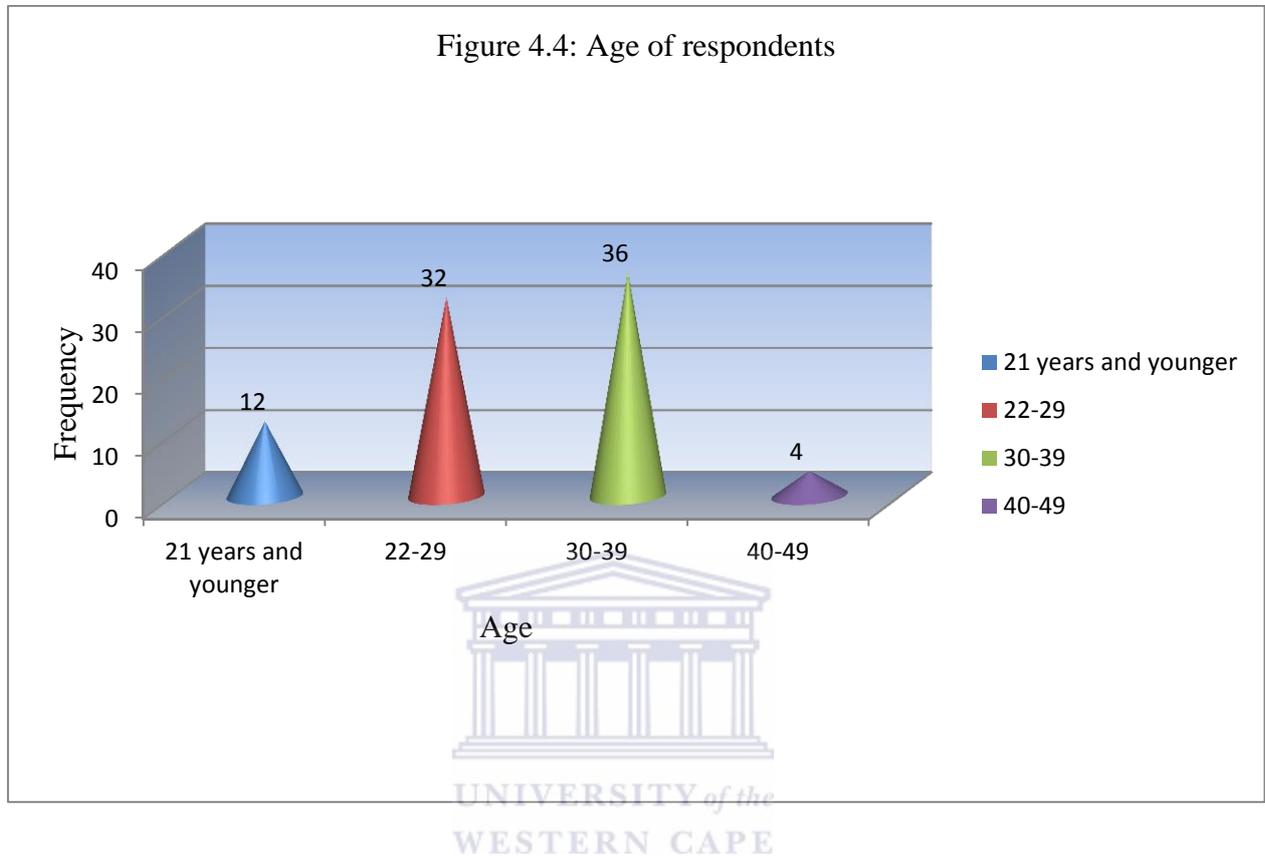


Figure 4.3 illustrates that 56% of the sample is married (n=47), and 30% indicated they were never married (n=25). While 12% of the respondents were divorced (n=10), 2% were widowed (n=2).

Figure 4.4 depicts the age of the respondents



With respect to the age distribution of the respondents, it may be seen that 43% were in the age group 30-39 (n=36), with a further 38% being in the age group 22-29 (n=32). While 14% of the sample was in the age group 21 years and younger, only 5% of the respondents were in the age category 50 years and older (n=4).

Figure 4.5 depicts the educational level of the respondents

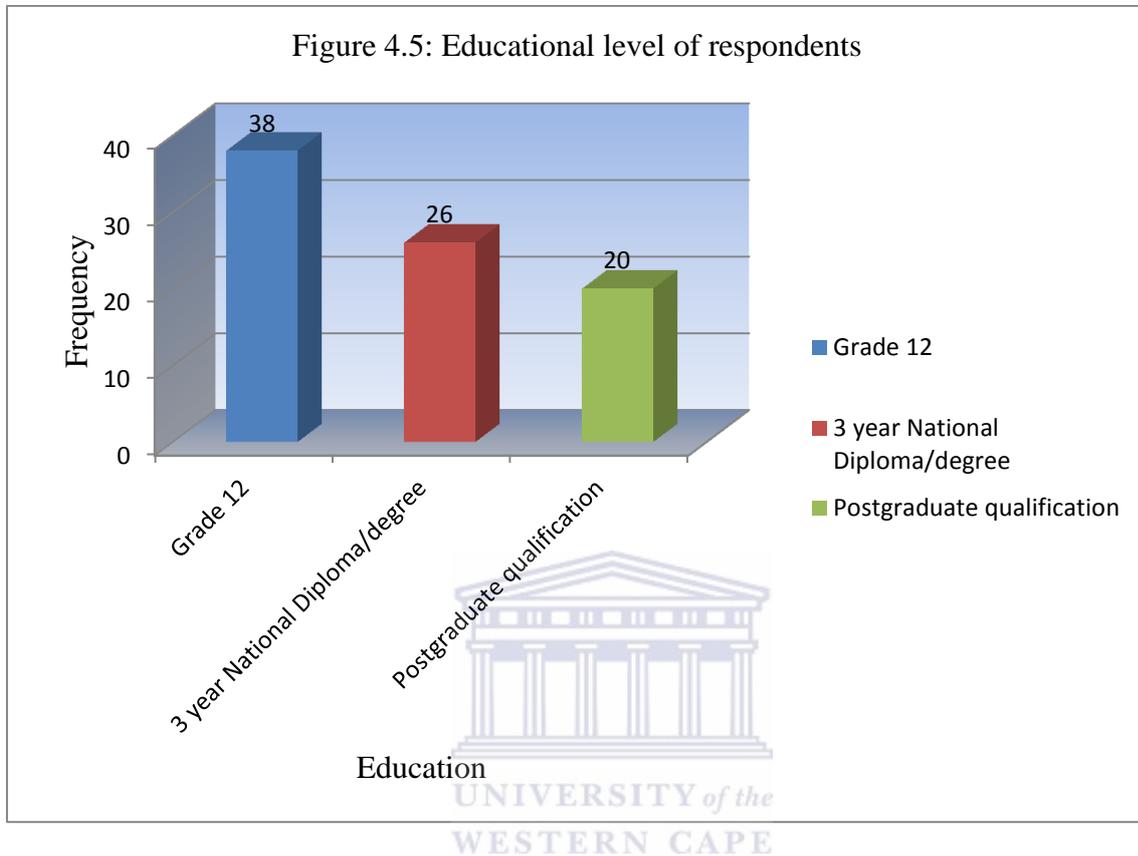
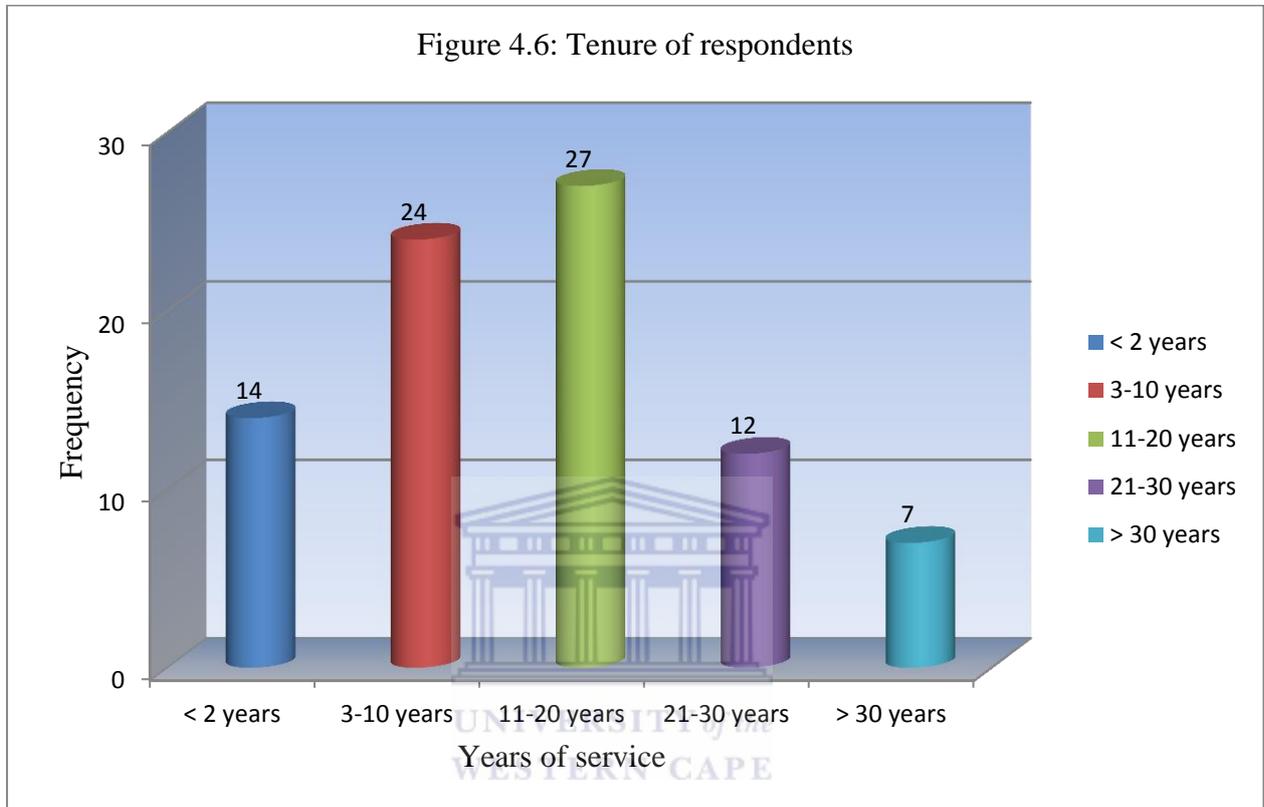


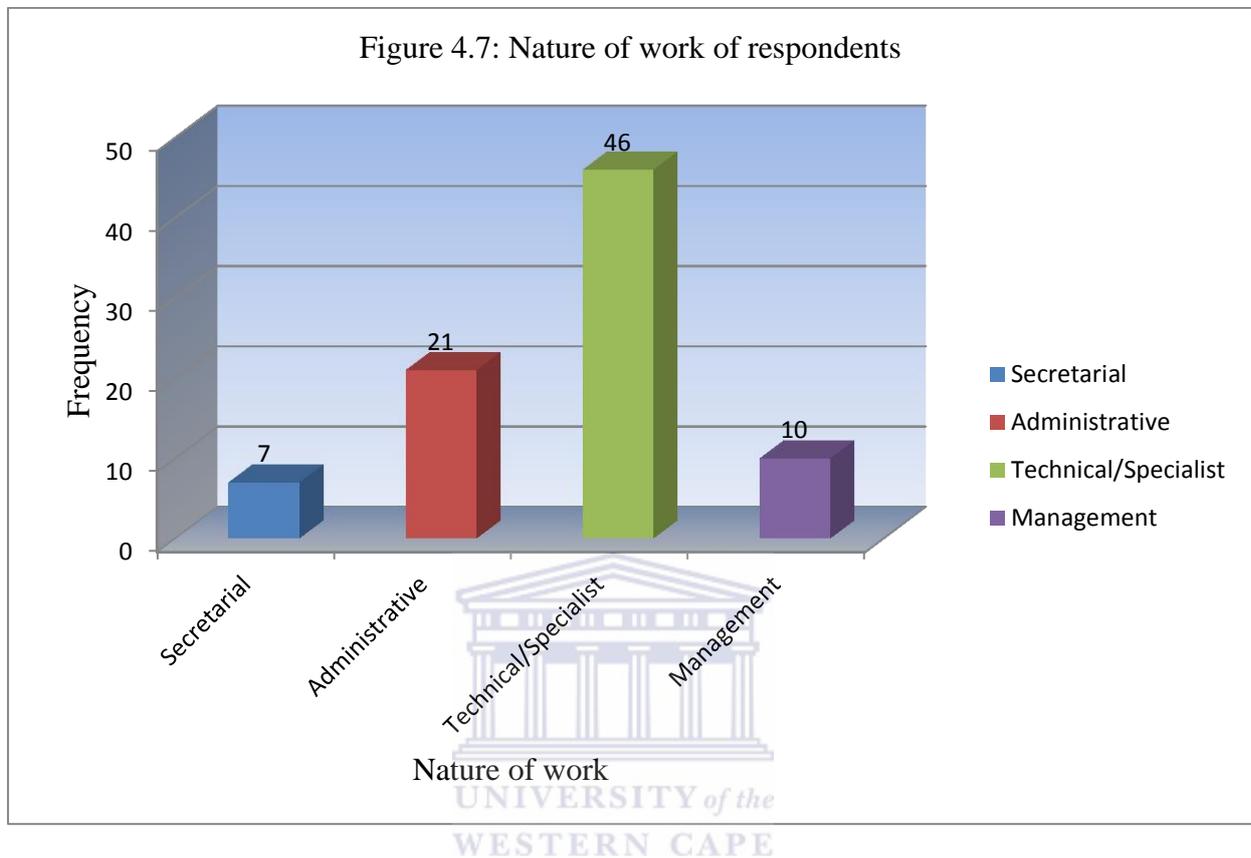
Figure 4.5 reveals that 45% of the sample had grade 12 qualifications (n=38). Those who had completed a 3 year National Diploma or degree constituted 31% of the sample (n=26), and those with postgraduate qualifications comprised of 24% of the respondents (n=20).

**Figure 4.6 indicates the years of service of the respondents in the financial services organisation**



With respect to tenure, 32% of the sample had been in the financial services organisation for 11-20 years (n=27). A further 29% of the respondents had been in the organisation for 3-10 years, and 17% (n=14) had less than 2 years tenure in the organisation. While 14% of the respondents had been in the service of the organisation for 21-30 years (n=12), only 7% (n=8) of the respondents had more than 30 years tenure in the financial services organisation at which the research was conducted.

**Figure 4.7 illustrates the nature of the work of the respondents**



The majority of the respondents, that is 55% (n=46) were in technical or specialist positions. In addition 25% of the sample comprised of those occupying administrative positions (n=21). While 12% of the respondents occupied management level positions (n=10), 8% of the sample were in secretarial positions.

Figure 4.8 depicts the employment status of the respondents

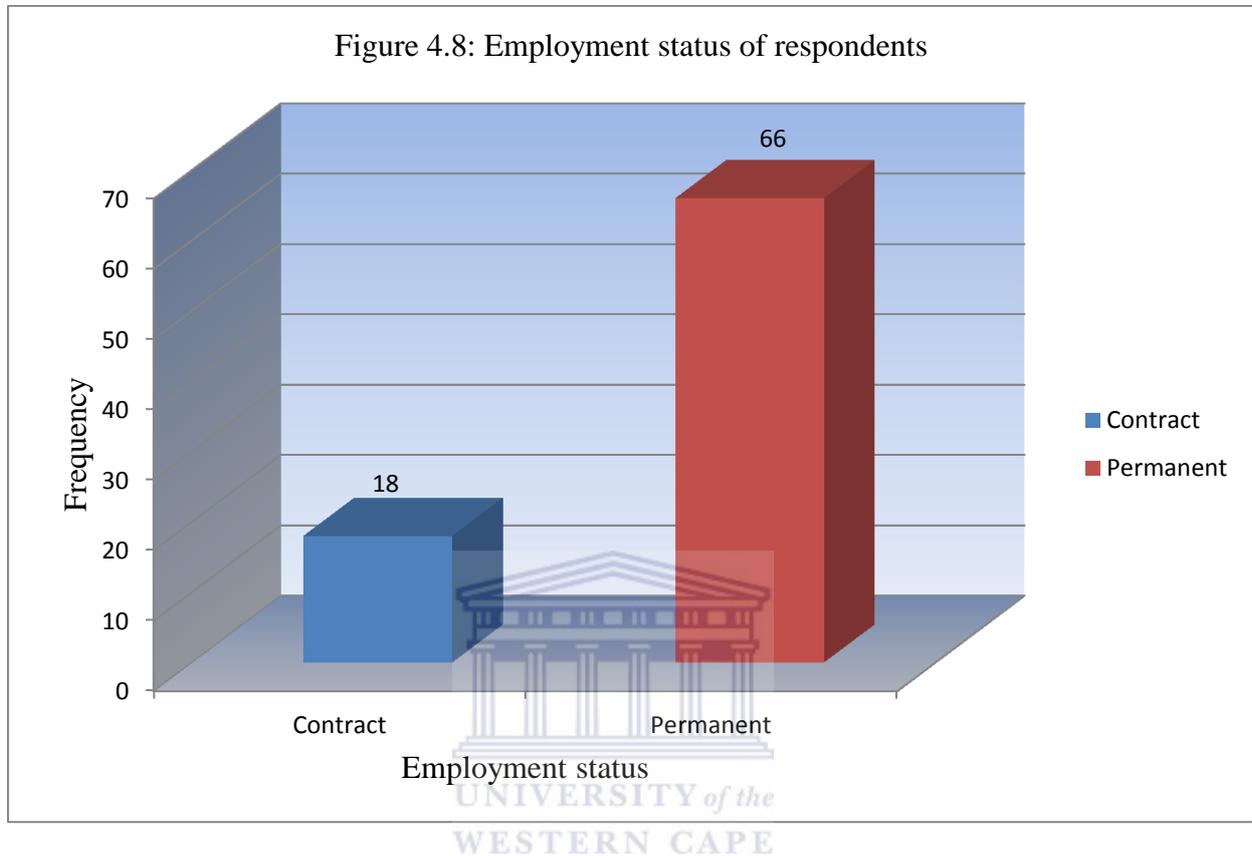
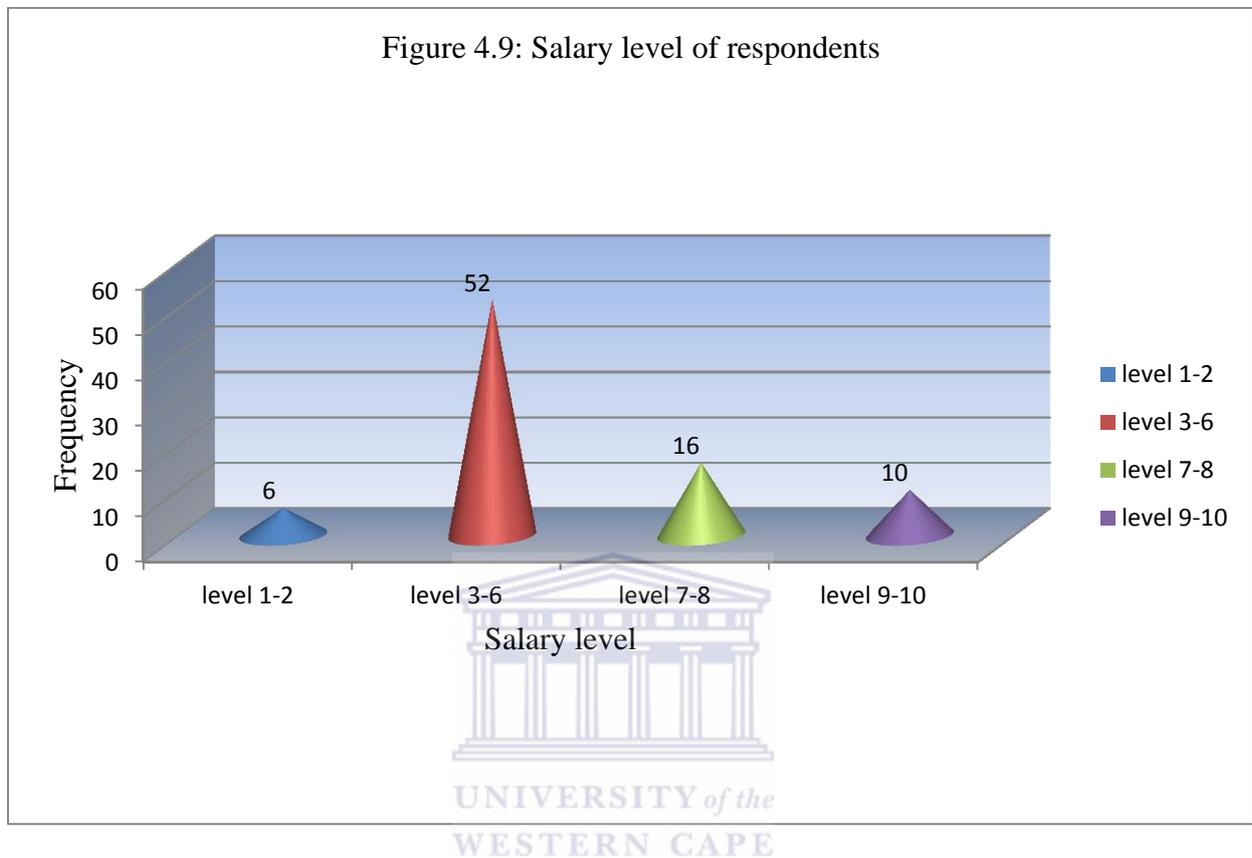


Figure 4.8 reveals that 79% of the respondents occupied permanent positions (n=66), and 21% of the respondents were employed on a contractual basis (n=18).

Figure 4.9 depicts the salary level of the respondents



Respondents on salary level 3-6 constituted the largest proportion of the sample, representing 62% of those sampled (n=52). A further 19% of the sample was on salary level 7-8 (n=16), and 12% were on salary level 9-10 (n=10). Those on level 1-2 constituted the remaining 7% of the sample (n=6).

#### 4.2.1 MEASURES OF CENTRAL TENDENCY AND DISPERSION

This section outlines the descriptive statistics calculated on the basis of the variables included in the questionnaire. The measures of central tendency and dispersion for the dimensions of work motivation and satisfaction are shown in Table 4.1.

**Table 4.1 Means, Standard deviation, Minimum and Maximum scores for the work motivation and satisfaction questionnaire**

Variable	N	Min	Max	Mean	Std. dev.
Work Content	84	1	3	25.28	4.69
Payment	84	1	3	19.56	3.37
Promotion	84	1	3	17.42	4.12
Recognition	84	1	3	24.39	3.68
My Leader/Supervisor	84	1	3	16.78	3.59
Working conditions	84	1	3	22.68	3.17
Benefits	84	1	3	16.38	2.69
Personal	84	1	3	24.42	6.33
General	84	1	3	24.39	5.16

The range of scores for each facet of the work motivation and satisfaction questionnaire is 0–54. Mean scores of 32 or higher indicate high work motivation and satisfaction, mean scores

of 22 and under indicate lower motivation and satisfaction, and mean scores between 23–31 indicate average work motivation and satisfaction.

The mean score ( $M = 25.28$ ) for **Work Content** indicates that subjects showed work content to be the dimension which provided the highest motivation and satisfaction. The standard deviation (4.69) shows that moderate variation in the responses were obtained with respect to Work content.

For the **Payment** dimension, the mean score ( $M = 19.56$ ) indicated that respondents showed payment to be **one of the least motivating and satisfying**. The standard deviation (3.37) indicates that there was similarity in the responses obtained.

The mean score ( $M = 17.42$ ) for **Promotion** opportunities indicates that subjects showed promotion to be one of the dimensions which **provided the least motivation and satisfaction**. The standard deviation (4.12) shows that there were moderate variations with respect to promotion opportunities.

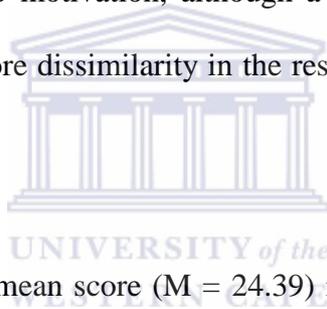
In terms of the **Recognition** dimension, the mean score ( $M = 24.39$ ) reveals that respondents rated recognition to be one of the most satisfying aspects. The standard deviation (3.68) indicates that there were moderate variations in the responses obtained on this dimension.

For the **Leadership/supervision** dimension, the mean score ( $M = 16.78$ ) indicated that respondents showed leadership/supervision to be one of the least satisfying dimensions. The standard deviation (3.59) indicates that there was similarity in the responses obtained.

With respect to **Working Conditions**, the mean score ( $M = 22.68$ ) indicates that respondents showed working conditions to be relatively motivating. The standard deviation (3.17) indicates that there was similarity in the responses obtained.

Respondents rated **Benefits**, with a mean score ( $M = 16.38$ ) to be the least motivating and satisfying. The standard deviation (2.69) indicates that there was similarity in the responses obtained.

For the **Personal**, the mean score ( $M = 24.42$ ) indicated that respondents indicated that this aspect was average in relation to motivation, although a slightly larger standard deviation (6.33) suggests that there was more dissimilarity in the responses obtained, in relation to the other dimensions assessed.



For the **General** dimension, the mean score ( $M = 24.39$ ) indicates that respondents showed this aspect to be moderately motivating or satisfying. The standard deviation (5.16), which is fairly large, suggests some discrepancy between respondents in their evaluation of this aspect.

### 4.3 INFERENTIAL STATISTICS

**Table 4.2 Correlation between facets of work motivation and satisfaction**

Facets	Work motivation and satisfaction		
	R	p	Significant
Work content	0.51	0.000**	Significant
Payment	0.58	0.000**	Significant
Promotion	0.49	0.000**	Significant
Recognition	0.38	0.000**	Significant
My leader/supervisor	0.39	0.000**	Significant
Working conditions	0.41	0.000**	Significant
Benefits	0.65	0.000**	Significant
Personal	0.32	0.026*	Significant
General	0.27	0.018*	Significant

\*  $p < 0.05$

\*\*  $p < 0.01$

Table 4.2 reveals that there is a statistically significant, direct and positive relationship between work content ( $r = 0.51$ ), payment ( $r = 0.58$ ), promotion ( $r = 0.49$ ), recognition ( $r = 0.38$ ), my leader/supervisor ( $r = 0.39$ ), working conditions ( $r = 0.41$ ) and benefits ( $r = 0.65$ ), respectively, and work motivation and satisfaction ( $p < 0.01$ ).

Moreover, there is a statistically significant relationship between personal ( $r = 0.32$ ) and general ( $r = 0.27$ ), respectively and work motivation and satisfaction ( $p < 0.05$ ).

**Table 4.3: ANOVA- Biographical data and work motivation/satisfaction**

	Work motivation	
	F	P
<b>Gender</b>	2.332	.034*
<b>Race</b>	1.762	.022*
<b>Tenure</b>	3.348	.008**
<b>Educational level</b>	2.934	.043*
<b>Age</b>	4.316	.000**
<b>Nature of work</b>	4.316	.000**
<b>Employment status</b>	4.316	.000**
<b>Marital status</b>	1.243	.048*
<b>Salary level</b>	1.342	.016*

\*  $p < 0.05$

\*\*  $p < 0.01$

Table 4.3 indicates that there are statistically significant differences in work motivation and satisfaction based on the biographical characteristics of the respondents. There was a significant difference in work motivation and satisfaction based on gender ( $p < 0.05$ ), race ( $p < 0.05$ ), tenure ( $p < 0.01$ ), age ( $p < 0.01$ ) and educational level ( $p < 0.05$ ).

There was also a statistically significant difference in work motivation and satisfaction based on nature of work ( $p < 0.01$ ), employment status ( $p < 0.01$ ), marital status ( $p < 0.05$ ) and salary level ( $p < 0.05$ ). *Hence, the null hypothesis is rejected.*

**Table 4.4 Reliability of the work motivation and satisfaction questionnaire**

Dimension	Number of items	N	Cronbach
Work motivation and satisfaction	43	84	0.82

Cronbach's Alpha is viewed as an index of reliability associated with the variation accounted for by the true score of the underlying construct (Cronbach, 2004). It is argued that Alpha coefficients range in value from 0 to 1 and may be used to describe the reliability of factors extracted from dichotomous and or multi-point formatted questionnaires or scales. However, there is no lower limit to the coefficient, however, the closer Cronbach's coefficient alpha is to 1, the greater the internal consistency of the items of the scale (Cronbach, 2004).

The scores obtained for the work motivation and job satisfaction questionnaire which was administered can be regarded as satisfactory in terms of the reliability of the instrument. George and Mallery (2003) argue that coefficients above 0.8 can be considered to be good indicators of the reliability of an instrument. Hence with the current study, this was exceeded, indicating a high degree or reliability.

#### 4.4 CONCLUSION

This chapter objectively presented the results of the study using descriptive statistics to describe the results and inferential statistics to make inferences about characteristics of the population based on the sample solicited to participate in the study. This enabled the researcher to identify significant relationships and differences between the variables in the study. Chapter 5 provides implications of the findings, discusses the findings juxtaposed against previous research findings, presents limitations and offers conclusions based on the current research.

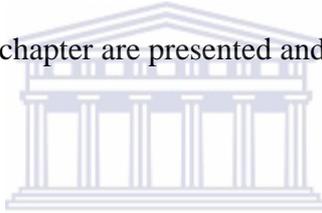


## **CHAPTER FIVE**

### **DISCUSSION, CONCLUSION AND RECOMMENDATIONS**

#### **5.1 INTRODUCTION**

This chapter concludes the research investigation by outlining the results that were described in chapter 4. It provides a detailed discussion of those results and where appropriate, literature will be incorporated into the discussion. The previous chapters serve as a basis against which the contents of this chapter are presented and interpreted.



Firstly, an outline of the descriptive statistics that were computed for the study is presented, which includes the characteristics of the sample used. Thereafter, reference is made to the inferential statistics describing the relevant constructs of the study. The chapter comprises of the limitations of the study and concludes with recommendations for future research.

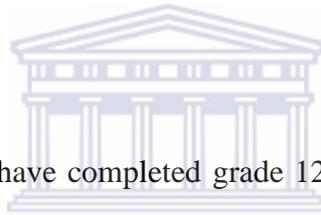
#### **5.2 DESCRIPTIVE RESULTS**

##### **5.2.1 DESCRIPTIVE STATISTICS: THE SAMPLE IN RELATION TO BIOGRAPHICAL VARIABLES**

This section outlines the descriptive statistics calculated on the basis of the variables included in the biographical questionnaire.

The final sample consisted of 84 employees, of whom the sample was more representative of females 55% (n = 46) than males, 45% (n = 38). The racial composition of the sample comprises of 14% (n = 12) White respondents which are the minority of the sample, whereas the majority of the respondents are Coloureds, 57% (n = 48).

With respect to marital status, 2% (n = 2) of the respondents were widowed, which illustrates the minority of the sample, while the majority of the sample is married, 56% (n = 47). With respect to the age distribution of the sample, the minority lies within the age group 40-49, 5% (n = 4) and the majority lies within the age group 30-39, 43% (n = 36).



The majority of the respondents have completed grade 12, 45% (n = 38) and 24% (n = 20) respondents have completed a postgraduate qualification, which illustrates the minority.

With regards to the nature of the work of the respondents, the minority comprises of 8% (n = 7) occupying secretarial positions and the majority of the respondents occupy technical or specialist positions, 55% (n = 46). The majority of the respondents occupy permanent positions, 79% (n = 66) and the rest of the sample occupy contract positions, 21% (n = 18). The salary composition comprises of 7% (n = 6) representing the minority and the majority of the respondents earn between 3-6 salary level, 62% (n = 52).

## **5.2.2 DESCRIPTIVE STATISTICS IN RELATION TO THE DIMENSIONS OF THE WORK MOTIVATION AND JOB SATISFACTION QUESTIONNAIRE**

This section outlines the descriptive statistics calculated on the basis of the dimensions included in the work motivation and job satisfaction questionnaire.

The results demonstrated in Table 4.1 indicate that employees at the financial services organisation where the study was conducted, reported that the dimension work content provides the highest motivation and job satisfaction ( $M=25.28$ ;  $SD=4.69$ ). The standard deviation indicates that moderated variations in the responses were obtained. The personal ( $M=24.42$ ;  $SD=6.33$ ) and recognition ( $M=24.39$ ;  $SD=3.68$ ) dimensions are rated respectively, the second and third highest dimensions contributing to high levels of motivation and job satisfaction. However, the general dimension ( $M=24.39$ ;  $SD=5.16$ ) obtained the same score as the personal dimension but obtained a large standard deviation indicating that there was some difference between the respondents. Thus, the general dimension is moderately motivating and satisfying.

The working conditions dimension ( $M=22.68$ ;  $SD=3.17$ ) is relatively motivating. The payment, promotion, leadership/supervision and benefits dimensions are among the least motivating and satisfying. Amongst all the mentioned dimensions, benefits contribute the least to employee motivation and job satisfaction. It therefore implies that employees within the financial services organisation are the least motivated and satisfied with their payment, promotion opportunities, leadership/supervision and benefits received.

In summary Table 4.1 shows that the work content, personal, recognition, working conditions and general dimensions contribute to high levels of motivation and job satisfaction; whereas payment, promotion, leadership/supervision and benefits dimensions are said to be the least contributory dimensions.

## **5. 3 INFERENTIAL RESULTS**

### **5.3.1 DISCUSSION OF FINDINGS**

The following hypotheses were investigated to explore the relationships between employee motivation and job satisfaction.



#### **HYPOTHESIS 1:**

*There is no statistically significant relationship between work content, payment, promotion, recognition, working conditions, benefits, personal, leadership/supervision, general and work motivation and job satisfaction in a financial services organisation.*

#### **a) The relationship between work content and work motivation and job satisfaction**

The results in the study indicate that a statistically significant, direct and positive correlation exists between work content and work motivation and satisfaction ( $r = 0.51$ ,  $p < 0.01$ ). Therefore, the null hypothesis is rejected. The results obtained indicate that the work content dimension provides the highest motivation and satisfaction.

A previous study completed by Tyilana (2005) explored the impact of motivation on job satisfaction of journalistic employees employed by the national broadcaster. The study made use of 200 journalistic employees and gathered data through a questionnaire. Tyilana's study is in support of the current study as it stipulates that work content plays a dominant role in contributing to job satisfaction.

According to Roos and van Eeden (n.d) work content is significantly and positively related to job satisfaction. Roos and van Eeden conducted a study aimed at investigating the relationship between employee motivation, job satisfaction and corporate culture among 118 marketing research employees. Three questionnaires were used as the data gathering instruments, namely: the Motivation Questionnaire (MQ), the Experience of Work and Life Circumstances Questionnaire (WLO) and the Corporate Culture Questionnaire (CCQ). The authors postulate that the extent to which employees perceive their work as challenging, stimulating and meaningful has an impact on employee motivation and satisfaction.

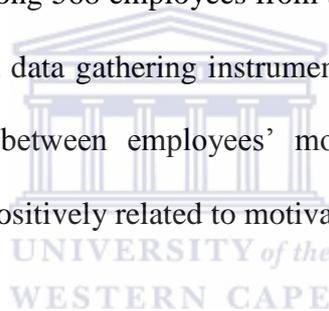
#### **b) The relationship between payment and work motivation and job satisfaction**

The results indicate that there is a statistically significant, direct and positive relationship between payment and work motivation and satisfaction ( $r = 0.58$ ,  $p < 0.01$ ). Thus, the null hypothesis is rejected.

Research findings of a study done by Kakkos, Trevillas and Fillipou (2010) are in support of the current study's results. Kakkos, et al. study was conducted among 143 employees from

both private and public banks in Greece and its aim was to investigate the link between work motivation, job satisfaction and work stress by making use of a questionnaire developed by adapting existing multi-dimensional scales to capture needs satisfaction, work stress and employee job satisfaction by providing respondents with 7-point scaled questions for each multi-item measure employed. In the study pay was found to be a significant determinant of employees' job satisfaction.

Another study that was conducted within the banking industry in Saudi Arabia complements the findings in the current study. The study was completed by Jehnzeb, Rasheed, Rasheed and Aamir (2012), conducted among 568 employees from both the private and public sectors and utilising a questionnaire as a data gathering instrument. The study found that there is a significant positive correlation between employees' motivation and job satisfaction. It therefore can be said that pay is positively related to motivation and job satisfaction.



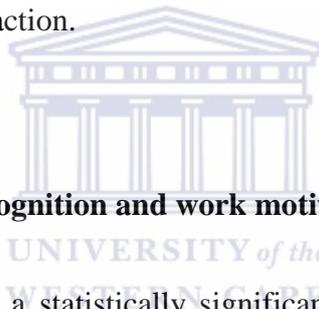
### **c) The relationship between promotion and work motivation and job satisfaction**

The results indicate that there is a statistically significant, direct and positive relationship between promotion and work motivation and satisfaction ( $r = 0.49$ ,  $p < 0.01$ ). Therefore, the null hypothesis is rejected.

Previous research that was completed by Hamman-Fisher (2008) corroborates these findings. The study was aimed at investigating the relationship between job satisfaction and organisational justice amongst academic employees in agricultural colleges in South Africa.

Three questionnaires were used to gather data. With regards to promotion, the study revealed that there is a statistically significant relationship between promotion and job satisfaction.

A study which was conducted by Josias (2005) aimed at exploring the relationship between job satisfaction and absenteeism in a selected field services section within an electricity utility in the Western Cape amongst 140 employees within the field services department complements the current study. Three questionnaires were used as collection methods; namely: a biographical questionnaire, a questionnaire on sickness absence and the Job satisfaction Survey (JSS). Results indicated that there is a statistically significant relationship between promotion and job satisfaction.



**d) The relationship between recognition and work motivation and job satisfaction**

The results indicate that there is a statistically significant, direct and positive relationship between recognition and work motivation and satisfaction ( $r = 0.38$ ,  $p < 0.01$ ). Thus, the null hypothesis is rejected.

A study completed by Ali and Ahmed (2009) who made use of the Work Motivation and Job Satisfaction questionnaire developed by De Beer in 1987 is in support of this result. The objective of the research was to highlight the impact of reward and recognition programs on employee motivation and satisfaction. The sample chosen for this research was eighty employees from the Unilever companies. It was found in this study that there is a significant

relationship between recognition and work motivation and job satisfaction ( $r = 0.92$ ,  $p < 0.01$ ).

Another study conducted by Shah, Rehman, Akhtar, Zafar and Riaz (2012) is consistent with the result of the current study. The study was conducted among 379 employees on various hierarchical levels within public educational institutions with the purpose to know the impact of reward and recognition, satisfaction with supervision and work itself on job satisfaction.

Guzman (2007) conducted a study that obtained results that are contrary to these findings. The study aimed to answer the calls for examination of motivation and job satisfaction as mediators of the relationships between work environment variables and work outcome variables. The study utilised a previously administered climate survey designed for a federal government agency and the sample consisted of 963 respondents. According to Guzman (2007) a working environment in which recognition exists does not have an influence on motivation and job satisfaction. However, this can be attributed to the amount of variance ( $SD=0.153$ ) contributed to these findings.

**e) The relationship between working conditions and work motivation and job satisfaction**

The results indicate that there is a statistically significant, direct and positive relationship between working conditions and work motivation and satisfaction ( $r = 0.41$ ,  $p < 0.01$ ). Hence, the null hypothesis is rejected.

In a study analysing the effect of job motivation, work environment and leadership on organisational citizenship behaviour by Oetomo and Oetomo (2011), the study revealed results that are different to those of the current study. The data was obtained from 270 civil servants working at the Magetan District government within Indonesia using questionnaires. The results indicated that the work environment variable produces no significant impact on employee satisfaction in the Magetan district government.

Ololube (n.d) conducted a study with the overall purpose to explore and explain job satisfaction and work motivation in relation to Nigerian teachers' needs satisfaction for school effectiveness by making use of a survey named "Teachers' Job Satisfaction and Motivation Questionnaire". According to Ololube (n.d, p. 14) "Nigerian teachers' dissatisfaction with pay and fringe benefits, material rewards and advancement, as well as better working conditions were associated with the intention to leave the teaching profession" it therefore can be said that there is a statistically significant relationship between working conditions and motivation and job satisfaction.

#### **f) The relationship between benefits and work motivation and job satisfaction**

The results indicate that there is a statistically significant, direct and positive relationship between benefits and work motivation and satisfaction ( $r = 0.41$ ,  $p < 0.01$ ). Therefore, the null hypothesis is rejected.

In a previous study, similar results were found. The study was conducted by Igalens and Roussel (1999) with the purpose to investigate the relation between compensation package,

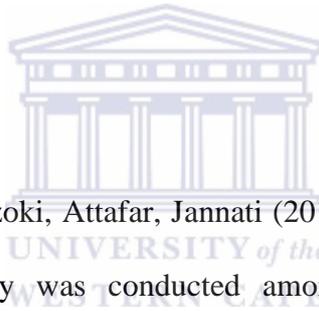
work motivation and job satisfaction. Two samples of employees, 269 exempt employees and 297 non-exempt employees were studied separately in order to identify the differences of reaction between these two groups through the usage of a questionnaire. The results indicated that there is a positive and significant, but weak relation between benefit satisfaction and job satisfaction.

Another study by Ghazanfar, Chuanmin, Kahn and Bashir (2011) yielded similar results, but came to a different conclusion because of the weak relationship existing between benefits and work motivation and satisfaction. The study was aimed at examining the relationship between satisfaction with compensation and motivation. A practical survey consisting of self-administered questionnaire was used to study the population in question, which were managerial cadre employees of the sales departments of the cellular service providers in Lahore. Data pertaining to the satisfaction with compensation and work motivation suggest that benefits had a positive but weak relationship with the work motivation. Benefits include allowances and reimbursements for miscellaneous expenses, company housing and company conveyance. Therefore, the researchers concluded that benefits are not a dimension that contributes to motivating an employee.

**g) The relationship between personal and work motivation and job satisfaction**

In the study, the results indicate that there is a statistically significant relationship between personal and work motivation and satisfaction ( $r = 0.32$ ,  $p < 0.05$ ). Thus, the null hypothesis is rejected.

In the study conducted by Ali and Ahmed (2009), the results complement the findings of the current study. A significant correlation was found to exist between the personal dimension and work motivation and satisfaction ( $r = 0.37, p < 0.05$ ). Roberts (2005) conducted a study at an insurance company within the Western Cape exploring the relationship between rewards, recognition and motivation. The sample consisted of 184 employees and the researcher used the Work Satisfaction and Motivation Questionnaire as a data gathering instrument, along with a biographical questionnaire. The results yielded that there is a statistically significant relationship between personal and work motivation and satisfaction. As a result, the respondents' feelings towards their job have a positive influence on motivation and satisfaction.



Another study completed by Barzoki, Attafar, Jannati (2012) is in support of the findings of the current research. The study was conducted among 147 Golpaygeon City Saipa Corporation Industrial Complex's staff members, analysing the factors affecting employees' motivation on Herzberg's factors theory. A questionnaire designed by the researcher was utilised to gather data. It was found that there are three aspects which the person has to control simultaneously, that is, their job, family and personal matters. It was therefore concluded that personal life influences the motivation of employees.

#### **h) The relationship between leadership/supervision and work motivation and job satisfaction**

The results indicate that there is a statistically significant, direct and positive relationship between leadership/supervision and work motivation and satisfaction ( $r = 0.39$ ,  $p < 0.01$ ). Hence, the null hypothesis is rejected.

These findings are consistent with previous studies such as Shah, et al. (2012) who reported that supervision is significantly related with job satisfaction ( $r = 0.62$ ,  $p < 0.05$ ). Another study that serves as support to the findings of the current study is a study completed by Carr (2005) amongst 109 retail managers examining their motivation at a retail organisation within the Western Cape. The Work Satisfaction and Motivation Questionnaire was used and the results obtained showed that a significant and positive relationship existed between leadership/supervision and work satisfaction and motivation.

However, in a study conducted by Charles (2008) his results obtained were different to that of the current study. The purpose of his study was to investigate the relationship between union service delivery, motivation and job satisfaction amongst unionised workers in a media organisation in the Western Cape. The study made use of 75 employees and a biographical questionnaire, as well as the Work Motivation and Satisfaction Questionnaire were used as data gathering instruments. The results indicated that leadership/supervision did not correlate significantly with motivation and satisfaction ( $r = 0.127$ ,  $p > 0.005$ ).

### **i) The relationship between general and work motivation and job satisfaction**

In the study, the results indicate that there is a statistically significant relationship between general and work motivation and satisfaction ( $r = 0.27, p < 0.05$ ). Therefore, the null hypothesis is rejected.

Ali and Ahmed (2009) obtained a result that is consistent with these results. The results showed that a statistically significant relationship does exist between the general dimension and work satisfaction and motivation ( $r = 0.43, p < 0.05$ ).

However, in a study conducted by Adams (2007), opposing results were reported. The study was conducted with the aim to explore the work motivation amongst 81 employees in a government department in the provincial government of the Western Cape. The study utilised the Work Satisfaction and Motivation Questionnaire to gather data. In the research it was found that the general dimension did not contribute significantly to explaining the variance in work motivation and satisfaction.

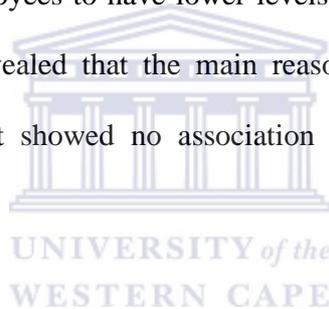
### **HYPOTHESIS 2:**

*There is no statistically significant relationship between the biographical variables (race, gender, marital status, age, educational level, years of service, nature of work, employment status and salary level) and work motivation and job satisfaction in a financial services organisation.*

## **j) Race**

The study has found that there are statistically significant differences in work motivation and satisfaction based on the biographical characteristics of the respondents. With regards to race, there is a statistically significant difference in work motivation and satisfaction based on race ( $p < 0.05$ ). Therefore, the null hypothesis is rejected.

In a study by Brush, Moch and Dooyan conducted in 1987, it was stated that there are significant associations between race and job satisfaction between black and white employees. The researchers found black employees to have lower levels of job satisfaction than their white employees. The findings also revealed that the main reasons for this were cultural reasons. However, there were studies that showed no association between job satisfaction and race (Dehaloo, 2011).



In a study by Scott, Swartzel and Taylor (2005) determining what demographic factors were related to the level of job satisfaction of 195 Extension agents. The results obtained stated that a low significant relationship was found between race and job satisfaction. Another study by Lee and Lee (2012) is in support of the results of the current study. The study was conducted with the purpose to investigate the relationships between the hospitality workforce and certain job satisfaction factors according to age, gender, native language and racial-ethnicity. The findings yielded that there exists a significant relationship between race and job satisfaction. It however, can be said that there is inconsistent literature documented on the relationship between race and job satisfaction.

### **k) Gender**

There is a statistically significant difference in work motivation and satisfaction based on gender ( $p < 0.05$ ). Thus, the null hypothesis is rejected.

These results are similar to findings in a study with the purpose to investigate the relationship between employee motivation and job involvement amongst 145 employees within a financial institution, completed in 2010 by Govender and Parumasur. The study made use of two questionnaires namely: the Employee Motivation Questionnaire and the Job Involvement Questionnaire. In this study, male and female respondents displayed significant differences. This difference in motivation between males and females can be attributed to how they perceive their work. “Men place a higher value than women do on instrumental values such as basic salary and bonuses, whereas women place more importance than men do on interpersonal relationships at the workplace, respectful treatment by the employer and the possibility of reconciling work and family life” (Govender & Parumasur, 2010, p. 249).

Another study completed by Ayub and Rafif (2011) with the aim to assess the correlation between motivation and job satisfaction and evaluating the gender difference in work motivation and job satisfaction among 80 middle managers of banks within Pakistan. The Job Satisfaction Survey and the Motivation at Work Scale were used as data gathering instruments. The results yielded that a significant gender difference was found on the variable of work motivation ( $F = 4.324$ ,  $p < 0.05$ ). The findings are in line with previous research which states that women are rather highly motivated to avoid success because they are likely

to expect negative consequences like social rejection and/or feeling of being unfeminine. The results also indicated that there is a difference on the job satisfaction variable which can be attributed to the fact that men place emphasis on salary whereas as women place emphasis on personal growth. It was also stated that male employees are more satisfied than female employees.

In a study completed by Lee (n.d), some of the findings complement and others oppose the results of the current study. The study's aim was to analyse the effect of the working conditions on job satisfaction and giving special attention to gender differences within Korea. The sample consisted of 4216 employees and the study made use of an analysing model and the 9<sup>th</sup> Korean Labour and Income Panel (KLIP) as data gathering instruments. According to the results, males' satisfaction is higher than females' in accountability and welfare benefits even though it was not statistically significant. There was also, no significant difference in wage or payment between genders but females' satisfaction in job stability, job contents, working hours and satisfaction of job position.

However, in a study conducted by Roos (2005), there is a difference in results to that of the current study. The study was conducted amongst 118 employees within a marketing research company, with the purpose to explore the relationship between employee motivation, job satisfaction and corporate culture. The results showed that no significant differences were evident for motivation between males and females. Gender differences in job satisfaction have been researched extensively and no conclusive evidence has been found with regard to the levels of satisfaction among men and women.

## **1) Marital status**

There is a statistically significant difference in work motivation and satisfaction based on marital status ( $p < 0.05$ ). Hence, the null hypothesis is rejected.

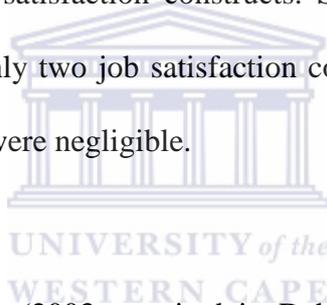
In a study conducted by Matin, Kalali and Anvari (2012) the results were contrary to the findings of the current study. The purpose of the study was to investigate the moderating effect of demographic variables on the relationship between job burnout and its consequences among the staff of an Iranian public sector company. It was found that marital status does not have an influence on the relationship between job burnout and organizational commitment, job satisfaction and intention to leave. A study completed by Scott, Swartzel and Taylor (2005) the results revealed that no significant relationships were found between marital status and the job satisfaction constructs. Only two low relationships were found. These relationships were found between marital status and internal work motivation and between marital status and satisfaction with pay.

The current study's findings were consistent with a previous study done by Adams (2007). The results obtained indicated that statistically differences in working conditions based on marital status were found in this study. This can be due to married employees having both family responsibilities, such as taking care of his/her spouse and children, and work responsibilities; whereas ideally, single employees just have work responsibilities. However, the other dimensions such as payment, promotion, recognition, benefits, personal, work content, leadership/supervision and general, no statistically significant differences were found based on marital status.

### **m) Age**

There is a statistically significant difference in work motivation and satisfaction based on age ( $p < 0.01$ ). Therefore, the null hypothesis is rejected.

In the study by Roos (2005), no significant age differences emerged with respect to job satisfaction, which was unexpected, since several previous studies found that job satisfaction appeared to increase with age. The study Scott, Swortzel and Taylor (2005) conducted, their study yielded opposing results to that of the current study. No significant relationships were found between age and the job satisfaction constructs. Satisfaction with job security and satisfaction with pay were the only two job satisfaction constructs having low relationships with age. All other relationships were negligible.

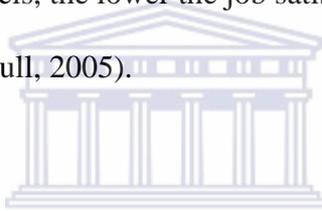


According to Schulze and Steyn (2003, as cited in Dehaloo, 2011) motivation levels of younger employees fresh out of training faculties, as well as employees nearing retirement are significantly higher than those who are in-between. This can be due to the fact that the new incumbents to the fraternity are intrinsically motivated to ‘make their mark’, obtain permanency in the profession and fulfil their personal aims and ambitions “The levels of motivation, but more so job satisfaction among the more senior employees, i.e. those with high work tenure, are also high since they are deemed to be happier with the prospect of retiring after serving the fraternity for a lengthy period of time” (Dehaloo, 2011, p. 47).

## **n) Educational level**

There is a statistically significant difference in work motivation and satisfaction based on educational level ( $p < 0.01$ ). Therefore, the null hypothesis is rejected.

Research findings differ markedly in respect of the correlation between educational level and job satisfaction of individuals. Research by Bull (2005) reveals findings ranging from no significant relationship between educational level and job satisfaction on the one hand, to an inverse relationship between the constructs on the other. An inverse relationship would mean that the higher the educational levels, the lower the job satisfaction. The latter point of view is shared by Gazioglu and Tansel (Bull, 2005).

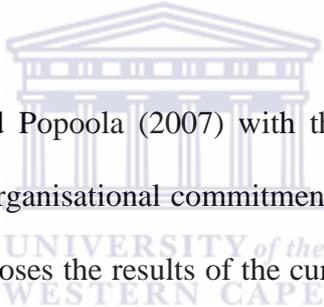


According to Matin, Kalali and Anvari (2012) their results indicated that the educational level does not have an influence on the relationship between job burnout and organizational commitment, job satisfaction and intention to leave. Scott et al. (2005) as opposes the results of the current study. The results reveal that no significant relationships were found between the demographic factors and the job satisfaction constructs. The only low relationship found was between education and satisfaction with pay. All other relationships were negligible. Studies are inconclusive regarding whether or not workers increase or decrease their job satisfaction when they increase their educational level.

**o) Years of service (tenure)**

There is a statistically significant difference in work motivation and satisfaction based on tenure ( $p < 0.01$ ). Thus, the null hypothesis is rejected.

These results are consistent with findings of previous studies such as a study completed by Hunt and Saul (n.d). The purpose of the study was to investigate the relationship of age, tenure and job satisfaction in males and females amongst white collar workers. The study revealed a significant correlation between tenure and job satisfaction.



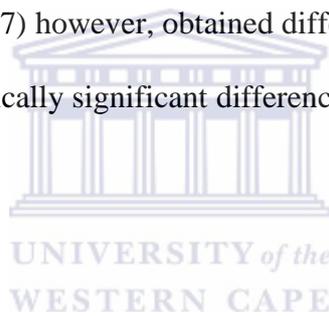
A study conducted by Ajeni and Popoola (2007) with the purpose of investigating work motivation, job satisfaction and organisational commitment of library personnel in academic and research libraries Nigeria opposes the results of the current study. The sample comprises of 200 library personnel and a modified questionnaire named Work Motivation, Job Satisfaction and Organisational Commitment Scale (WMJSCS) was used for data collection. The results indicated that years of service have no relationship with work motivation, job satisfaction and organisational commitment.

**p) Nature of work (Job level)**

There is a statistically significant difference in work motivation and satisfaction based on nature of work ( $p < 0.01$ ). Hence, the null hypothesis is rejected.

Research conducted by Josias (2005) attained findings that are similar to the current study. It was found that the job level of employee's has a significant impact on job satisfaction. According to Roos (2005) seniority has a clear and consistent impact on job satisfaction, in that senior personnel experience higher levels of job satisfaction. The author further concluded that job level also has an impact on motivation, "in that middle-level and higher-level employees tend to value higher-order aspects, such as recognition, authority and responsibility more than lower-order aspects, such as pay and other extrinsic rewards, whereas more junior employees tend to value the latter more highly" (Roos, 2005, p. 84).

Previous research by Adams (2007) however, obtained different results to these. The research has found that there are no statistically significant differences based on the nature of the work of employees.



#### **q) Salary level**

There is a statistically significant difference in work motivation and satisfaction based on salary level ( $p < 0.05$ ). Thus, the null hypothesis is rejected.

In the study by Kakkos and Trivellas (2010) salary level was found to be a significant determinant of an employee's job satisfaction. The higher the salary level, the greater the motivation and job satisfaction experienced. The findings of the current study is consistent

with the findings of a study conducted by Hamman-Fisher (2008), the results found that salary level was a significant predictor of employee satisfaction.

According to Barzoki et al. (2012) one of the central objectives of human beings involving themselves in economic activities is to earn money and satisfy their needs and support their families. Their research corroborates those of the current study and the results obtained indicated that salary and wages influence the motivation of employees. In a study completed by Tyilana (2005), job dissatisfaction was related to the dissatisfaction associated with salary and wages received and therefore it can be said that significant differences exist with regards to motivation and job satisfaction based on pay.



#### **r) Employment status**

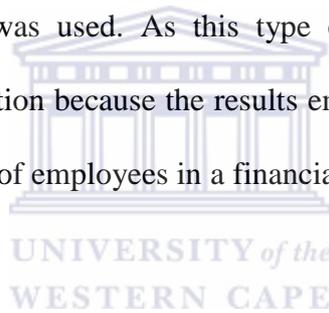
There is a statistically significant difference in work motivation and satisfaction based on employment status ( $p < 0.01$ ). Therefore, the null hypothesis is rejected.

These results are similar to those obtained in the study Adams (2007) conducted. It was found that there are statistically significant differences in payment and promotion based on employment status. However, with regards to the recognition, benefits, personal, work content, working conditions, leadership/supervision and general dimensions no significant differences were found.

Another study conducted by Ismail, Yao and Yunus (2009) investigated the relationship between occupational stress and job satisfaction among 80 academic employees in private institutions of higher learning in Kuching City, Malaysia. In the study it was found that the employment status of employees impacts on the motivation and job satisfaction experienced.

#### **5.4 LIMITATIONS OF THE STUDY**

This study was conducted at a financial services organisation in the Western Cape and the sample group was selected from four different departments. For the purpose of this study, a convenience sampling method was used. As this type of sampling is a non-probability method it is thus seen as a limitation because the results emanating from the research cannot be extrapolated to the population of employees in a financial services organisation.

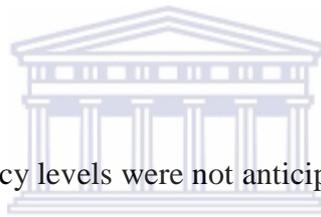


Another limitation of the study is the relatively small sample size ( $N = 84$ ) of employees in the organisation. This thus brings about issues of generalizability of the study to the entire population of employees in all financial services organisations within the Western Cape.

The sample only consisted of employees across four departments within the organisation, thus creating issues around generalizability. Results of the findings may only be generalizable to the four departments that were used in the study and not to the rest of the departments in the organisation or to similar departments outside of the organisation.

The current study only made use of one financial services organisation and this also brings about issues of generalizability of the study to the entire population of employees in all financial services organisations within in the Western Cape.

The method of data gathering is quantitative, limiting the quality of responses as the study did not consider utilising qualitative measures. Also, information gathered from the questionnaires did not provide for the employees to make any comments as the questions were of a forced choice nature. In this way the particular perceptions of employees of their working conditions could not be taken into account.



The impact of language and literacy levels were not anticipated as the questionnaire was only made available in English and this therefore can be seen as a limitation.

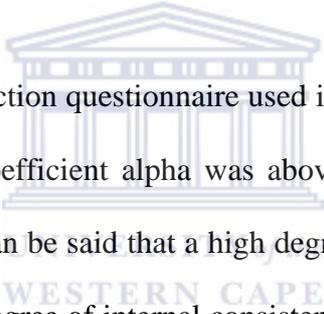
WESTERN CAPE

The results of the current research study may be considered as uncertain and exploratory/investigative. Ladebo (2004) hypothesises that research making use of larger and more heterogeneous samples is prone to be more beneficial, which should be a consideration for future studies.

## 5.5 CONCLUSION AND RECOMMENDATIONS

### 5.5.1 CONCLUSION

The purpose of the research was to investigate the relationship between the various factors that are associated with work motivation and job satisfaction among employees within a financial services organisation and how these factors impact work motivation and job satisfaction. The biographical characteristics of the employees were also explored to gain a better understanding of those characteristics influencing work motivation and job satisfaction. Data was gathered from the respondents based on these factors.



The Work Motivation and Satisfaction questionnaire used in the study can be considered as a good measurement instrument coefficient alpha was above 0.8. The reliability of research instrument was 0.82 and thus it can be said that a high degree of reliability is associated with the study, demonstrating a high degree of internal consistency of the items of the scale, based on the sampled employees.

From the results obtained from the study, it is evident that the various factors such as work content, payment, promotion, recognition, leadership/supervision, working conditions, benefits, personal and general have an influence on work motivation and job satisfaction. The results yielded that the work content is the most motivating and satisfying dimension, whereas the promotion opportunities within the organisation is the least motivating and satisfying dimension.

It is evident from the research that biographical characteristics such as gender, race, tenure, educational level, age, nature of work, employment status, marital status and salary level indicate significant differences in work motivation and job satisfaction. Gender however, is a characteristic in which previous research has yielded inconclusive results; some researchers have found that there are significant differences whereas other researchers have found no differences in work motivation and job satisfaction based on gender. Irrespective of previous research, from this study it was found that statistically significant differences were found based on gender.

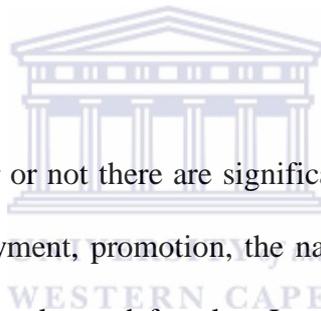
### **5.5.2 RECOMMENDATIONS**

A convenience sampling method was used for the current study and is regarded as a limitation. For this reason, another sampling method could be used that provides the study with a more representative sample and this therefore could yield different findings that are more generalisable to the population and other financial services organisations within the Western Cape. One such recommendation would be to utilise a stratified random sample which is likely to introduce less bias.

To improve issues of generalizability, a bigger sample size can be used, employees across all departments and more than one organisation can be used that is representative of the entire organisation as well as other financial services organisations in Western Cape.

Along with the quantitative data gathering method, a qualitative data gathering method can also be utilised to generate a richer findings as well as enhance the quality of responses. Data gathering methods that are adapted in other languages not just restricted to English can be employed and also contributing to rich findings.

In conducting the current study employees, employers and future researchers are made aware of the factors that lead to motivation among employees in a financial services organisation in the Western Cape. The current study would then consequently provide a possible framework for doing a comparative study between the motivation levels of females and males.



The study can determine whether or not there are significant differences in work motivation and job satisfaction based on payment, promotion, the nature of work, working conditions, promotion, supervision between males and females. It can also advise stakeholders of the importance motivation experienced by employees, as well as making them aware of those factors which can improve motivation and those factors which decrease motivation.

The research might benefit employees which may allow them to take cognizance of those factors that lead to a high degree of motivation. In doing so, appropriate actions can be taken to rectify or improve these conditions. This research could thus assist in the development of policies and interventions that create an environment and conditions in which employees would be satisfied, which could lead to the improvement of the motivation and job satisfaction levels of employees in a financial services organisation.

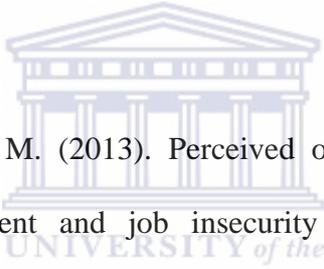
Another recommendation to increase the levels of motivation and job satisfaction experienced by employees is to pay special attention to salary and fringe benefits, job security and supervisory practice relationships with authorities. This can be done through the implementation of motivational schemes such as individual, group and organisational motivation plans, in an attempt to increase morale and motivation.



## REFERENCE LIST

Abdullah, M. M., Uli, J. & Parasuraman, B. (2009). Job satisfaction amongst secondary school teachers. *Journal of kemanusiaan Bil*, 13, 1- 8.

Adams, R. (2007). *Work motivation amongst employees in a government department in the provincial government Western Cape*. Master's Thesis, University of the Western Cape, Cape Town.



Adejuwon, G. A. & Lawal, A. M. (2013). Perceived organisational target selling, self-efficacy, sexual harassment and job insecurity as predictors of psychological wellbeing of bank employees in nigeria. *Ife Psychologia*, 21(1), 17-29.

Ajeni, C. O. & Popoola, S. O. (2007). Work motivation, job satisfaction and organizational commitment of library personnel in academic and research libraries in oyo state, Nigeria. *Library Philosophy and Practice*, 1-16.

Alam, M. M. Tahla, M., Sivanand, C.,N. & Ashan, N. M. (2005). Job satisfaction of university women teachers in Bangladesh. *Journal of Social Science*, (1) 2, 88-91.

Ali, R. & Ahmed, M. S. (2009). The impact of reward and recognition programs on employee's motivation and satisfaction: an empirical study. *International Review of Business Research Papers*, 5(4), 270-279

Ayub, N. & Rafif, S. (2011). The relationship between work motivation and job satisfaction. *The Pakistan Business Review*, 332-347.

Babbie, E. & Mouton, J. (2001). *The practice of social research: South African edition*. Cape Town: Oxford University Press.

Barker, R. (2011). Managing online crisis-communication response in a south African bank: a comparative analysis. *Communicare*, 30(2), 27-50.

Barzoki, A. S., Attafar, A. & Jannati, A. R. (2012). An analysis of factors affecting the employees motivation based on hertzberg's hygiene factors theory (the study: golpaygean city saipa corporation industrial complex's staff). *Australian Journal of Basic and Applied Sciences*, 6(8), 115-123.

Berg, J. M., Dutton, J. E. & Wrzesniewski, A. (n.d). Job crafting and meaningful work. *American Psychological Association*.

Bhutton, N. A, Anwar, N. & Khawaja, H. (2012). Relationship of age, gender, tenure, rank and job satisfaction-empirical evidence from business institute of Pakistan. *International Journal of Contemporary Business Studies*. 3(6), 15-27.

Bull, I.H.F. *The relationship between job satisfaction and organisational commitment amongst high school teachers in disadvantaged areas in the Western Cape*. (2005). Published Master's Thesis at the University of the Western Cape, Cape Town.

Carr, G. (2005). *Investigating the motivation of retail managers at a retail organisation in the Western Cape*. Master's Thesis, University of the Western Cape, Cape Town.



Chambers, J.M. (1999). The job satisfaction of managerial and executive women: Revisiting the assumptions. *Journal of Education for Business*, 75(2), 69- 75.

Champoux, J. E. (2000). *Organisational behaviour: essential tenets for a new millennium*. Canada; International Thomson Publishing Inc.

Charles, W. P. (2008). *The relationship between union service delivery, motivation and job satisfaction amongst unionised workers in a media organisation in the Western Cape*. Master's Thesis, University of the Western Cape, Cape Town.

Clenney, M. A. (1992). *A study of the relationship between absenteeism and job satisfaction, certain personal characteristics, and situational factors for employees in a public agency*. Master's thesis, Southwest Texas State University.

Chibayambuya, J. & Theron, D. J. (2007). The application of holistic risk management in the banking industry. *Acta Commercii*, 164-180.



De Cenzo, D. A. & Robbins, S. P. (1996). *Human resource management*. 5<sup>th</sup> ed. Canada: John Wiley and Sons.

Denzin, N.K., & Lincoln, Y.S., (2000). *Handbook of Qualitative Research*. 2nd ed. London: Sage Publications, Inc.

Dineen, B. R., Noe, R. A., Shaw, J. D., Duffy, M. K. & Wiethoff, C. (n.d). Level and dispersion of satisfaction in teams: using foci and social context to explain the satisfaction-absenteeism relationship. 1-50.

Dehaloo, G. (2011). *The motivation and job satisfaction of secondary school teachers in kwazulu natal: an education management perspective*. Doctorate Thesis, University of South Africa, South Africa.

Dolan, S. L. & Gosselin (n.d). Job satisfaction and life satisfaction: analysis of a reciprocal model with social demographic moderators. *Journal of Economics literature classification*.

DuBrin, A. J. (2005). *Fundamentals of organisational behaviour*. 3<sup>rd</sup> ed. Canada: Thomson Corporation.

Eslami, J. & Gharakhani, D. (2012). Organizational commitment and job satisfaction. *Journal of Science and Technology*, 2(2), 85-91.

Evans, L., & Olumide-Aluko, F. (2010). Teacher job satisfaction in developing countries: a critique of Herzberg's two-factor theory applied to the Nigerian context. *ISEA*, (38) 2, 73-85.

French, W. L. (1998). *Human resources management*. 4<sup>th</sup> ed. USA: Houghton Mifflin Company.

French, W. L. (2003). *Human resources management*. 5<sup>th</sup> ed. USA: Houghton Mifflin Company.

Gender. (1993). In S. Tulloch (Ed). *The reader's digest oxford complete finder*. London: Oxford University Press.

George, J. M. & Jones, G. R. (2005). *Understanding and managing organisational behaviour*. 4<sup>th</sup> ed. New Jersey: Pearson Education.

Ghazanfar, F., Chuanmin, S, Kahn, M. M. & Bashir, M. (2011). A study of relationship between compensation and work motivation. *International Journal of Business and Social Science*, 2(1), 120-131.

Gómez-Mejia, L. R., Balkin, D. B. & Cardy, R. L. (2001). *Managing human resources*. 3<sup>rd</sup> ed. New Jersey: Prentice-Hall.

Govender, S. & Parumasur (2010). The relationship between employee motivation and job involvement. *SAJEMS*, 13(3), 237-253.

Greenberg, J., & Baron, R.A. (2008). *Behaviour in organizations*. 9<sup>th</sup> ed. New Jersey: Prentice Hall.

Google images retrieved from <http://www.googleimages.com>

Griffin, D.K. (2010). A Survey of Bahamian and Jamaican teachers' level of motivation and job satisfaction. *Journal of Invitational Theory and Practice*, (16), 56-76.

Grobler, P., Wörnich, S., Carrell, M. E., Elbert, N. F., & Hatfield, R.D. *Human resource management in South Africa*. 3<sup>rd</sup> ed. Canada: Cengage Learning.

Grunenberger, M.M. (1979). *Understanding job satisfaction*. London: Macmillan Press Ltd.

Guzman, M. J. (2007). *The mediating role of motivation and job satisfaction in work environment-outcome relationships*. Doctorate Thesis, University of Central Florida, Florida.



Hamman-Fisher, D. (2008) *The relationship between job satisfaction and organisational commitment amongst academic employees in agricultural colleges in South Africa*. Master's Thesis, University of the Western Cape, Cape Town.

Harris, M. (1997). *Human resource management: a practical approach*. USA: Harcourt Brace and Company.

Hussin, A. B. (2011). *The relationship between job satisfaction and job performance among employees in tradewinds group of companies*. Master's thesis, Open University Malaysia.

Igalens, J. & Roussel, P. (1999). A study of the relationships between compensation package, work motivation and job satisfaction. *Journal of Organizational Behavior*, 20, 1003-10025.

Ingram, D. (2010). The definition of high turnover rate. *Small Business*.

Ismail, A., Yao, A. & Yunus, N. K. Y. (2009). The relationship between occupational stress and job satisfaction: an empirical study in malaysia. *The Romanian Economic Journal*, 34(4), 3-29.

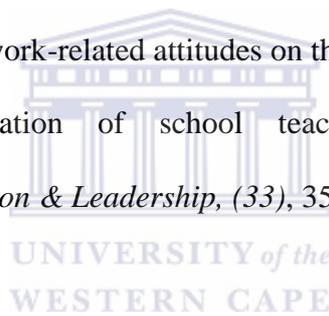
Jehnzeb, K. Rasheed, M. F., Rasheed, A. & Aamir, A. (2012). Impact of rewards and motivation on job satisfaction in banking sector in saudi arabia. *International Journal of Business and Social Science*, 3(21), 272-278.

Josias, B. A. (2005). *The relationship between job satisfaction and absenteeism in a selected field services section within an electricity utility in the western cape*. Master's Thesis, University of the Western Cape, Cape Town.

Judge, T. A., Thoresen, C. J., Bono, J. E., & Patton, G. K. (2001). The job satisfaction-job performance relationship: a qualitative and quantitative review. *Psychological Bulletin*, 127, 376-407.

Kakkos, D. N., Trevillas, D. & Fillipou, K. (2010). Exploring the link between job motivation, work stress and job satisfaction: evidence from the banking industry. *International Conference on Enterprise Systems, Accounting and Logistics*, (7), 211-230.

Ladebo, O. J. (2004). Effects of work-related attitudes on the intention to leave the profession: an examination of school teachers in Nigeria. *Educational Management Administration & Leadership*, (33), 355-369.



Lee, I-S. (n.d). the effect of the working conditions on job satisfaction: differences between genders in korea. 1-22.

Lee, C. & Lee, J-W. (2012). Analysis of the relationships between the hospitality workforce and job-satisfaction factors according to age, gender, native language and racial-ethnicity. *Journal of Tourism and Hospitality*, 1(5), 1-8,

Lim, S. (2008). Job satisfaction and information technology workers in academic libraries. *Library & Information Science Research*, 30(2), 115-121.

Manirum, R. (2007). *An investigation into the factors affecting job satisfaction at the KwaZulu Natal further education and training college-swinton college*. Master's thesis, University of South Africa.

Matin, H. Z., Kalali, N. S. & Anvari, M. R. A. (2012). Do demographic variables moderate the relationship between burnout and its consequences?. *Iranian journal of Management Studies*, 5(1), 47-62.

Mbah, S. E. & Ikemefuna, C. O. (2012). Job satisfaction and employees' turnover intentions in total Nigeria plc in lagos state. *International Journal of Humanities and Social Science*, 2(14), 275-287.



Moorhead, G. & Griffin, R. W. (1998). *Managing people and organizations: organizational behaviour*. USA: Houghton Mifflin Company.

Nel, Werner, Poisat, Sono, Du Plessis, & Ngalo (2011). *Human resource management*. 8<sup>th</sup> ed. Southern Africa: Oxford University Press.

Nelson, D. L. & Quick, J. C. (2000). *Organizational behaviour: foundations, realities & challenges*. 3<sup>rd</sup> ed. USA: South Western College Publishing.

Oetomo, B. & Oetomo, H. W (2011). The effect of job motivation, work environment and leadership organizational citizenship behaviour, job satisfaction and public service quality in Magetan, East Java, Indonesia. *World Academy of Science, Engineering and Technology*, 51.

Ogunbanjo, G. A. (n.d). The economic recession and illness. *S Afr Fam Pract*, 54(3), 177

Ololube, N. P. (n.d). Teacher's job satisfaction and motivation for school effectiveness: an assessment. 1-19.

Ostroff, C. & Harrison, D. 1999. Meta-analysis, level of analysis, and best estimates of population correlations: Cautions for interpreting meta-analytic results in organizational behavior. *Journal of Applied Psychology*, 84, 260-270.

Ott, J. S., Parkes, S. T. & Simpson. (2008) *Classic readings in organizational behaviour*. 4<sup>th</sup> ed. United States of America: Thomson Wadsworth.

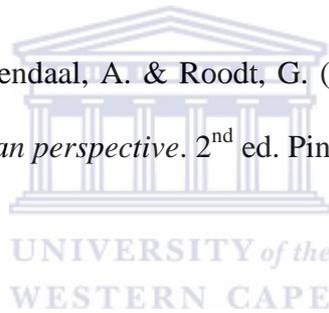
Pearson, R. (1991). *The human resource: managing people and work in the 1990s*. Berkshire: McGraw-Hill.

Perez, E. A., D'Hombres, B. & Maschernini, M. (2010). Why are managers happier than workers?. *JRC Scientific and Technical Reports*, 5-33.

Robbins, S. P. (2001). *Essential of organisational behaviour*. 6<sup>th</sup> ed. New Jersey: Pearson Education.

Robbins, S. P. (2003). *Essentials of organisational behaviour*. 7<sup>th</sup> ed. New Jersey: Pearson Education.

Robbins, S. P., Judge, T. A., Odendaal, A. & Roodt, G. (2009). *Organisational behaviour: global and southern African perspective*. 2<sup>nd</sup> ed. Pinelands: Pearson Education South Africa.



Roberts, R. L. (2005). *The relationship between rewards, recognition and motivation at an insurance company in the Western Cape*. Master's Thesis, University of the Western Cape, Cape Town.

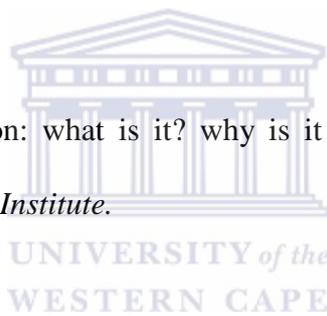
Roos, W. (2005). *The relationship between employee motivation, job satisfaction and corporate culture*. Master's thesis, University of South Africa, South Africa.

Roos, W., & Van Eeden, R. (n.d). The relationship between employee motivation, job satisfaction and corporate culture. *SA Journal of Industrial psychology*, 34(1), 54- 63.

Ryan, A. M., Schmit, M., & Johnson, R. (1996). Attitudes and effectiveness: examining relations at an organizational level. *Personnel Psychology*, 49, 853-882.

Saari, L. M. & Judge (2004). Employee attitudes and job satisfaction. *Human Resource Management*, 34(4), 395-407.

Scheid, K. (n.d.). Job Satisfaction: what is it? why is it important? how can you get it?.  
*Best Christian Workplace Institute.*



Schermerhorn, J.R., Hunt, J.G., & Osborn, R.N. (1994). *Managing Organizational Behaviour*. 5th ed. New York: John Wiley & Sons Ltd.

Schreuder, A.M.G., & Coetzee, M. (2009). *Careers: and organisational perspective*. (3<sup>rd</sup> ed.). Lansdowne: Juta & Co. Limited.

Schulze, S. (2006). Factors influencing the job satisfaction of academics in higher education. *South African Journal of Human Resource Management*, (20)2, 318-335.

Scott, M., Swortzel, K. A. & Taylor, W. N. (2005). The relationships between selected demographic factors and the level of job satisfaction of extension agents. *Journal of Southern Agricultural Education research*, 55(1), 102-115.

Sekaran, U. (2001). *Research Methods for Business: A skill building approach*. 2<sup>nd</sup> ed. USA: John Wiley & Sons, Inc.

Shah, M. J., Rehman, M-U, Aktar, G., Zafar, H. & Riaz, A. (2012). Job satisfaction and motivation of teachers of public educational institutions. *International Journal of Business and Social Science*, 3(8), 271-281.

Shahi, Md, T. A. (2012). Factors affecting job satisfaction, motivation and turnover of medical promotion officer (MPO) in pharmaceutical industry: a study based in khulna city. *Asian Business Review*, 1(1), 126-131.

Singh, P. C. (2011). The changing patterns of work and leisure: revolutions in leisure behaviours. *African Journal for Physical, Health Education, Recreation and Dance*, 17(1), 69-80.

Stone, R. J. (2005). *Human Resource Management*. 5th ed. Australia: John Wiley & Sons Ltd.

Tat, H. H., Pei-Ni, T. & Rasli (n.d). Job satisfaction and organizational commitment in a malaysian public university's library. *International Journal of Management Science and Business research*, 1(6).

Ting, Y. (1997). Determinants of job satisfaction of federal government employees. *Public Personnel Management*, 26(3), 313-335.

Tyilana, X. E. (2005). *The impact of motivation on job satisfaction amongst employees of a national broadcaster*. Master's Thesis, University of Johannesburg, Johannesburg.

Van Zyl, M. (2011). *Employee turnover in a financial institution*. Master's thesis, North-West University.

Worrell, T.G. (2004). *School psychologists' job satisfaction: ten years later*. Published Doctoral Thesis, Virginia Polytechnic Institute and State University, Virginia.

Wrzesniewski, A. & Dutton, J. E. (2001). Crafting a job: revisioning employees as active crafters of their work. *The Academy of Management Review*, 26(2), 179-201.