

The Effects of Rewards on Employee's Performance in Banks: A Study of Three Districts (Lodhran, Vehari, Khanewal) Commercial Banks in Pakistan.

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Abstract

This study explores the relationship between rewards system and employee performance of private banks in Pakistan. In addition, it also identifies the impact of rewards system on employee performance. The challenges for banking firms in current scenario are to retaining its employees. This study will help the bank managers to an implementation of rewards system. A sample of 92 respondents in three districts (Lodhran, Vehari, Khanewal) of south Punjab, Pakistan was taken from HBL, ABL, MCB, UBL and BOP banks. A structure Likert Scale format questionnaire has been used for data collection. Questionnaires consist of two parts; the first part of questionnaires comprises demographic respondent data while second part comprises three variables questions. In order to analyze the data, regression analysis has been used. The result of this study reveals that there is the presence of a relationship between intrinsic and extrinsic rewards on employee performance and has a significant effect of intrinsic and extrinsic rewards difference on employee performance of the banking sector in Pakistan.

Key Words: *Intrinsic, Extrinsic, Bank, Incentives and Benefits, Employee Performance, Pakistan.*

Introduction

The erroneous commercial banks play a key role in the growth of the economy of any country. The banking sector in Pakistan has rapidly grown for the last fifteen years. Presently, in Pakistan, there are 39 banks which are in operation and they are providing their best services to their customers. Out of these 39 banks, 28 banks are local which are being operated within Pakistan, the rest of the 11 banks are multinational (Khan et al 2013). With the emergence of new private banks, the banking market has become more competitive in Pakistan. It is because of that trend of new banking that the demand of skillful workforce has increased at considerable rate. The banks offer to its rival banks employees, handsome pay and extra benefits keeping in view the competitive trends. In present scenario, this is the demand of time, for banks for their survival, to keep their skillful employees intact through rewards.

To Increase the individual performance, the rewards system plays a pivotal role. The proficiency of an employee can be enhanced if some working organization entertains its employees by rewards. The Management expects from its employees that they should comply with the rules and bring revolutionary change and betterment in order to add new skills to their job. On the other hand, employees expect from

their organization that their organization provide fair salary, better and safe working environment (Preatheepkanth 2011). In this situation, the organization should establish a system that must ensure equilibrium and strike a balance.

According to Ivancevich, et al. (1997) job satisfaction is a feeling of an individual regarding his work and how he should feel comfortable and satisfied in an organization. A mentally and physically satisfied employee renders better customer service.

Reward comprises of two types: intrinsic and extrinsic. If some organization effectively handles these constraints, it would be fruitful for the organization and for employees as well as. Organization introduces many rewards program to motivate its workforce. Reward does not mean only financial benefits that some organization offers to its employees rather Praise words and attention from manger also works as reward and turns out to be more advantageous over financial benefits in certain situations. (Dewhurst et al. 2010).

According to (Herzberg (1959) the relationship with boss and co-worker, salary, working condition and company policy are the factors that cause a feel of dissatisfaction among the employees. On the other hand, achievement, recognition, career development and responsibility are the factors contributing to create satisfaction. An organization that thinks workers are more valuable asset than building and machine and he care the needs of their workers and provide equal opportunities for career development. In return, the employees find the new ways to improve their performance. The organization uses many approaches like goal setting approach, job design approach and reward approach to increase the employee performance.

Literature Review

In any organization, the reward system and employee satisfaction are interrelated components. Organizational reward system boosts the employee's job satisfaction and motivation level. The organization uses intrinsic and extrinsic reward system to achieve its desired objectives. According to Danish and Usman (2010), reward system contributes to keep employee's self-esteem level intact. Bowenard Ostroff (2004) states that passionate and happy employees could create happy clients. Ali and Ahmed (2009) conducted a study in Unilever companies. The result of this study revealed that there was a positive and strong association between rewards and employee's satisfaction and motivation. Snyder, osland & Hunter (1996) examine that private sector employees are more satisfied than public sectors employees on the basis of performance-based rewards. The organization that gives rewards on personal and individual basis instead of group basis, this act leads to demotivate employee's behavior.

Poor rewards system in an organization creates dissatisfaction in employees and dissatisfaction increases an absenteeism and employee turnover rate. Shafiq & Naseem (2011) also state that poorly designed reward system and poor compensation in organization mitigate the employee motivation and disrupt the employee performance. Fringe benefits, work-life balance, healthcare insurance, pension, and bonus play an essential role to encourage the employee performance. Uppal (2005) describes in his study that fringe benefits like insurance, positively correlate with employee satisfaction.

Individual job retention decision in public and private sector, salary, and timely promotion are two important factors that affect the performance. (Snyder, Oslan & Hunter, 1996). Salary influence the employee behaviors in which measured employee satisfaction and promotion motivates the individual. The short-term and long-term rewards encourage the knowledge sharing culture in the organization and the employee is more loyal towards their organization. Kessler & Purcell (1992) investigated that financial rewards encourage the knowledge sharing culture in the organization that led to organizational performance. Beyond, according to Chiang & Birtch (2009) non-financial intrinsic reward such as the provision of holidays, social benefits increase the employee motivation level. Imbalance reward system in an organization jeopardizes the employee's performance and effectiveness and will create a conflict and stressful environment in the organization.

According to Goodwin & Gremler (1996) in banking sectors those employees are needed that are satisfied and motivated, without them the customer satisfaction cannot be won. Interpersonal relationship between bank employees and customer are a good indicator to measure the customer satisfaction and dissatisfaction. Adams (1985) defines three rules of reward allocation these are equity, equality and need. (Deutsch, 1975 & Chen 1995) add and they consider that seniority fourth rule allocation of reward. Ahmad et al (2010) state that fair salary with regard to their job work motivates the employees and they positively feel rewarded.

According to Williamson et al (2009) there are three types of rewards that every individual usually seek from their organization. These are intrinsic reward, extrinsic reward and social reward. Extrinsic reward is based on physical benefits that organization gives to its employee in the form of pay, bonus, fringe facilities and career development opportunities. 2). intrinsic reward: this reward is nurtured from the job such as autonomy, challenge variety and role clarity (Hackma & Oldham 1976). 3) Social rewards: this reward is related to interaction and relationship with manager and co-workers.

Compensation is integral and utmost part of any organization and the management periodically and annually examines it in detail. The compensation comprises incentives, salary, bonus and other benefits that a firm has to give to their workers. In the 21st century the work scenario has been changed, the employee not only demands monetary rewards but extra benefits also. Satisfied employees with their work and salary are more motivated and they work harder because they know that after completing a certain level of goals they would be rewarded. Dissatisfaction from job and incentives demotivate the employee that lead to increasing in absenteeism, and job turnover rate in the organization (Decenzo & Robbins, 2006). Rizwan (2010) investigated that to increase employee self-esteem the reward are the utmost factor.

In any organization in which employees working expects that his organization establish a fair wage plan for its employees. The employees demand healthy working environment, safety and job responsibilities in which they perform their work (Beer et al 1984; Ali & Ahmed 2009). Hayat et al (2010) conclude in their study that pays and financial benefits are the factors that put an effect on employee's job satisfaction. They also describe that fair promotion system, best working environment and good relationship among colleagues increase the individual as well as organizational performance. Insufficient job autonomy, job insecurity, low wages and lack of proper promotion strategies badly affect the employee's job satisfaction and performance (Guest 2004 & Silla et al 2005). The banking firms face more competitive situation, every firm aims to provide better quality service at cheaper price. For this, the bank employer needs the well-trained and skilled workforce. Employees leave the organization due to unsupportive behavior from the supervisor side, and dissatisfaction with salary package (Tanke, 1990).

The study of Arnolds et al (2007) find that for frontline workers the utmost and beneficial rewards are retirement benefits. Beyond, for labor workers the most valued rewards are paid holidays. Loyal and committed employees are a key source for any business organization. The organization employer wants more committed and highly satisfied employees. The employee's commitment and satisfaction depend on salary package, job satisfaction and relation with their colleagues (Warsi et al. 2009). The banks that achieve customer and employees loyalty earn high profits. The banks offer a good salary and reward to retain their employees that deliver the best service to the customer (Khan et al 2011).

Rehman et al (2007) conducted a study in service based companies in Pakistan to measure compensation, endorsement and coaching concerned with individual job satisfaction. The result of their study indicated that pay, endorsement and coaching have a significant role and great impact on employees job satisfaction. They suggest that employees prefer pay and promotion for coaching and training. According to Khan et al. (2010) reward program has a positive and direct relationship with employee's motivation. They also find that payments, promotion, recognition and benefits elevate employee motivation level and drive it to a positive direction. They suggest that among these the promotion is more influential variable for bank employees. Pretheepkanth (2011) conducted a study in commercial banks of Sri Lanka and he found

cooperation, a willingness of responsibilities, challenging work and career development are factors that influence the employee performance. Therefore, the management intensifies the salary of the employee and provides favorable leave, medical facilities to elastic employee performance. Further, he told that work environment, employee training, holiday pay, bonus, pension benefits and overtime pay are the factors that enhance the employee performance.

Shahzadi, & Farooqi (2014) found in their study that good reward and better working conditions have a significant variance in employee motivation. When employee motivated the organization, performance will go up. Further, they found that employee relationship with supervisor, training process; opportunities for improvement have a great impact on employee performance.

After reviewing various literatures, it is clear that there are many factors that directly and indirectly affect the employee performance. Every factor has its own contribution and importance; this study will also try to analyze these factors.

Objectives of Study

The objective of this study to explore the relationship between reward system and employee performance in commercial banks of south Punjab Pakistan. The specific objectives of the present study are:

1. To examine an association between intrinsic rewards and employee performance.
2. To examine an association between extrinsic rewards and employee performance.
3. To explore whether a difference exists between intrinsic and extrinsic rewards on employee performance.

Hypotheses of the study

This study formulated following hypotheses to know the effect of rewards on employee performance:

H₁: There is a positive and significant relationship between intrinsic rewards and employee performance.

H₂: There is a positive and significant relationship between extrinsic rewards and employee performance.

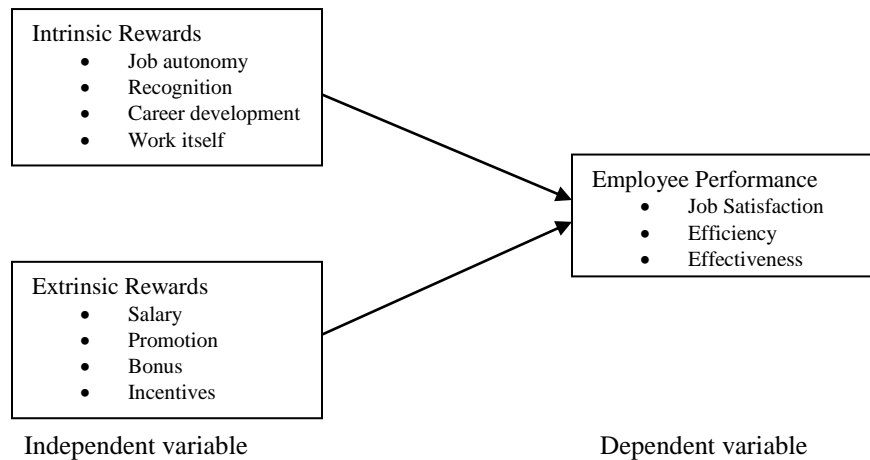
H₃: There is a difference between the effect of intrinsic and extrinsic rewards on employee performance.

Theoretical Framework

In this study, Herzberg's two-factor theory used as theoretical framework. Herzberg identified factors that related to job, these factors are achievement, recognition, advancement and growth. These called as the intrinsic reward. While company policies, supervisor, interpersonal relations, salary, financial benefits called extrinsic rewards. His study revealed that intrinsic reward motivates employees compare to extrinsic rewards. According to Herzber the physiological needs can be fulfilled by money, while the psychological need require achievement and growth to be fulfilled (Ugwu & Oryeneje, 2002; Chijioke, & Chinedu, 2015).

Conceptual Framework

The following conceptual model formulated carefully. This model will illustrate the relationship between rewards system on employee performance. The intrinsic and extrinsic rewards are independent variables, while employee performance is dependent variable.



(Figure 1: Theoretical Framework)

Methodology / Research Design

Nature of this study was quantitative. This research was based on experimental research and try to know the effect of rewards on employee performance. The focus of this study is in three districts (Lodhran, Vehari, Khanewal) commercial banks of Pakistan. The simple random technique was used to collect data from the target population. Total 40 banks were select as a sample. A close-ended questionnaire developed. A Five points *Likert* scale 1 to 5 (strongly disagree, disagree, natural, agree and strongly agree) used to collect data. The questionnaires divided into two parts one part consists of demographic questions that were asked from participants while the second part comprised 13 questions. Intrinsic and extrinsic rewards both contain 10 questions while employee performance contain three questions.

In intrinsic rewards job autonomy, recognition, career development and work itself used as dimensions. The extrinsic rewards dimensions was salary, promotion, bonus and financial incentives and employee performance dimensions are job satisfaction, efficiency and employee effectiveness. The banks sample are Habib Bank Ltd, United Bank Ltd, The Bank of Punjab, Allied Bank Ltd and Muslim Bank Ltd. The 92 questionnaires were given to target banks employees, and all 92 questionnaires correctly filled received back. The response rate was 100%. The number of male respondents 71 and female respondents were 21. The SPSS software ver. 20 was used to analyze data.

Table 1: Number of Bank Branches

District	Habib Bank Ltd	Bank of Punjab	Allied Bank Ltd	Muslim Bank Ltd	United Bank Ltd
Lodhran	3	3	2	2	2
Vehari	2	3	4	3	4
Khanweal	2	2	2	3	3
	7	8	8	8	9

Table 2: Number of Bank Respondents

	Frequency	Percent (%)
Habib Bank Ltd	13	14.1%
The Bank of Punjab	15	16.3%
Allied Bank Ltd	22	24%
Muslim Bank Ltd	18	19%
United Bank Ltd	24	26%
	92	100

Table 3: Demographic Profile of Participants

Education:	Male: N=71	Female: N=21	Frequency	Percent (%)
Bachelor	25	9	34	36%
Master	44	11	55	59.8%
MS/M.Phil	2	1	3	3.2%
	71	21	92	100

Table 4: Respondents Age

Age:	Male: N=71	Female: N=21	Frequency	Percent (%)
20-30 years	54	13	67	72.8%
31-40 years	10	8	18	19.6%
41-50 years	5	0	5	5.4%
51-60 years	2	0	2	2.2%
	71	21	92	100

Table 5: Respondents Length of Service

Length of Service:	Male: N=71	Female: N=21	Frequency	Percent (%)
Below 5 years	53	16	69	75
5-10 years	11	5	16	17.4%
11-15 years	4	0	4	4.3%
Above 15 years	3	0	3	3.3%
	71	21	92	100

Analysis

Test hypotheses One

H₁: There is a positive and significant relationship between intrinsic rewards and employee performance.

To measuring, the effect of intrinsic rewards on employee performance following model was used.

$$Y_{EP} = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \mu$$

Where: Y_{EP} = Employee performance

- X₁ = Question number one from questionnaire
- X₂ = Question number two from questionnaire
- X₃ = Question number three from questionnaire
- X₄ = Question number four from questionnaire
- X₅ = Question number five from questionnaire

Table 6: Model Summary

Model	R	R Square	Adjusted R Square	Std..Error of the Estimate
1	.407 ^a	.166	.156	.51244

a. Predictors: (Constant, Intrinsic_Reward)

Source: SPSS ver. 20

The table 6 shows that intrinsic reward (job autonomy, recognition, career development and work itself) have high degree of employee performance variance. The R Square value is .407 and adjusted R Square is .156. This means 16% of employee performance explained by intrinsic rewards.

Table 7: ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	4.689	1	4.689	17.855	.000 ^b
Residual	23.634	90	.263		
Total	28.322	91			

a. Dependent Variable: Employee_Performance

b. Predictors: (Constant), Intrinsic_Reward

Source: SPSS ver. 20

Table 7 shows F value 17.855 > 2.45 (P < .05). This value indicates that there is a significant relationship between intrinsic reward (independent variable) and employee performance (dependent variable).

Test Hypotheses Two

H₂: There is a positive and significant relationship between extrinsic rewards and employee performance.

To estimating the effect of extrinsic reward on employee performance this model used.

$$Y_{EP} = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \mu$$

Where: Y_{EP} = Employee performance

X₁ = Question number six from questionnaire

X₂ = Question number seven from questionnaire

X₃ = Question number eight from questionnaire

X₄ = Question number nine from questionnaire

X₅ = Question number ten from questionnaire

Table 8: Model Summary

Model	R	R Square	Adjusted R Square	Std..Error of the Estimate
1	.470 ^a	.221	.212	.49521

a. Predictors: (Constant), Extrinsic_Reward

Source: SPSS ver. 20

The regression equation shows the significant and positive relationship between extrinsic rewards and employee performance. The R-square value is .221 and adjusted R-square value is .212. According to adjusted R Square 21% employee performance were explain by extrinsic rewards.

Table 9: ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	6.252	1	6.252	25.493	.000 ^b
Residual	22.071	90	.245		
Total	28.322	91			

a. Dependent Variable: Employee_Performance

b. Predictors: (Constant), Extrinsic_Reward

Source: SPSS ver. 20

The ANOVA table 9 indicates F value is $25.493 > 2.45$ ($P < .05$). The F value tells that there is a significant and positive relationship between extrinsic rewards and employee performance.

Test Hypotheses Three

H₃: There is difference between the effects of intrinsic and extrinsic rewards on employee performance.

Table 10: Test of Between-Subjects Effects

Source	Type III Sum of Squares	Df	Mean Square	F	Sig.
Corrected Model	26.048 ^a	53	.491	8.213	.000
Intercept	809.378	1	809.378	13524.783	.000
Extrinsic_Reward	5.305	11	.482	8.059	.000
Intrinsic_Reward	7.362	13	.566	9.463	.000
Extrinsic_Reward *	8.158	29	.281	4.701	.000
Intrinsic_Reward					
Error	2.274	38	.060		
Total	1617.222	92			
Corrected Total	28.322	91			

a. R Squared = .920 (Adjusted R Squared = .808)

Dependent Variable: Employee_Performance

Source: SPSS ver. 20

The P-value is 0.000, which is less than 0.05; therefore, we accept the alternate hypotheses. The result of ANOVA^a table tells that the effect of intrinsic reward is different to extrinsic reward on employee performance.

Discussion

The result of hypotheses one shown that there is a positive and significant effect of intrinsic reward on employee performance. This result is a continuity of past research. The employees of bank respond positively when they do their work in intrinsic reward environment. In intrinsic reward environment, the respondents elicit their greater commitment and they enjoy the work after completing the task successfully. The hypotheses two also revealed that extrinsic rewards have a greater impact on employee performance. The financial rewards, which deal with cash and money directly effects on employee performance. The ANOVA table confirms this.

In addition to above, the result of this study confirmed that there is a difference between the intrinsic and extrinsic rewards impact on employee performance. The intrinsic rewards is related to the job and a job-satisfied person play a key role to boost his and as well as organization performance. Beyond, the extrinsic reward reduces the absenteeism and turnover rate in bank. The outcome of this study indicated that intrinsic rewards(job autonomy, recognition, career development, work itself) effect on bank employees performance in Pakistan but the extrinsic reward (salary, promotion, bonus, financial incentive) have positively and significantly effects on the bank employee's performance than intrinsic rewards.

Conclusion:

The purpose of this study was to measure the impact of intrinsic and extrinsic reward on banks employee performance in Pakistan. The result of this study indicate that intrinsic reward like job autonomy, the work environment that relate to employee job, the employee effectively and efficiently done his work if he satisfied with intrinsic rewards.

The extrinsic reward (salary, promotion, bonus, financial incentive) motivate the employee to retain in banks. These rewards highly effected on employee performance. The banking sector management in Pakistan faced serval issues like left job their loyal and experience employees. The reason behind this, the new bank firms offer high salary and better working environment. In this situation, such banks should facilitate their employees through intrinsic and extrinsic rewards that they feel comfortable with their job and organization. The Financial Rewards are a greater motivation factors for the banking employees. Performance based rewards provision to employee's equal opportunities. Financial rewards helpful in long term success because through financial rewards the organization retain their most experience employees in the bank. When an employee feel that their endeavor with rewarded, he expend his all efforts to improve his job and explore the new way in which he satisfy their customers.

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