

The Relationship Between Reward Management System and Turnover Intention: Mediating Role of Motivation

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Abstract

The primary aim of this article is to focus on relationship between reward management system and turnover intension in insurance sector of Pakistan. Study also tested the mediating role of motivation. Literature has shown that companies use reward management system to motivate their employees resulting in improved employee's performance. It is also found that rewards could reduce employee turnover intension. This study adds to the existing literature by examining the relation between Reward Management System and turnover intension by taking employee motivation as mediator. Reward management system is further segregated in financial, non-financial rewards and extrinsic rewards while motivation is examined in two dimensions i.e. intrinsic and extrinsic motivation. Results showed that reward management system applications have a negative relation with turnover intention and motivation partially mediates the relationship between reward management system and turnover intension. It also showed that proper rewarding the employees declines their turnover intentions. This study will be helpful for the Human Resource department of insurance companies because it will provide insight into the importance of reward management having an effect on turnover intention of employees.

Key Words: *Reward Management System, Financial Rewards, Non-Financial Rewards, Intrinsic Motivation, Extrinsic Motivation, Turnover Intentions.*

Introduction

The most important factor of an organization is human resource. Employees provide a wide variety of services and perform various tasks to attain the objectives set by the organization. For this purpose they are paid by means of salary or wages etc. Every organization has its own reward system. The reward may be financial or non-financial. These reward systems are usually used to motivate employees in order to improve their performance (Shafiq & Naseem, 2011). Such rewards and higher salaries also increase employees' level of commitment and loyalty to their organization (Levine, 1993). Employee motivation is the pivotal point in an organization's performance and its overall success. In order to increase the overall performance of an organization, the management must consider the issues which motivate an employee.

Employee turnover continues to be an issue of both practical and theoretical importance. According to Joyner (1997), nationally, turnover is at its highest rate in over a decade, and many employers are finding it harder to retain their employees (Cited in Allen & Griffeth, 1999). Normally, employees intend to quit due to various factors i.e. i) external correlates such as unemployment rate etc., ii) work-related attitudes such as pay, rewards, job satisfaction and etc., iii) personal characteristics such as gender, age and etc. (Cotton & Tuttle, 1986; Pettman, 1973). It is of immense importance for an organization to retain skilled and experienced employees in order to ensure its success.

In general, the present study is designed to establish the relationships among reward management system, employee motivation and turnover intention of the employees. Besides, motivation lessened the turnover tendency among the employees. The general insurance sector of Pakistan is selected as the research setting. The findings can provide insight into both the overall relationships between reward management system and turnover intentions and the mediating effect of motivation on the relationship between reward management system and turnover intention. So the objectives of this study are:

- To examine the importance of reward management systems in declining employee turnover intention
- To explore how reward management systems positively motivate employees
- To identify the employee perception of the motivating effects of reward and benefits
- To determine the employee perception of the effects of rewarding on their turnover intention

Significance of the study

Reward systems help to achieve business goals and desired work culture by rewarding the employees for their performance. These systems can channel the employee motivation in the desired way. They not only motivate the employees but also increase their performance, loyalty, commitment and their intention to stay in the organization. Thus rewards, turnover intention and motivation are interrelated.

This study will investigate the relationship of reward management systems and turnover intention and also the mediating role of motivation. It will give an idea about importance of reward management systems in improving the performance of employees and its role in the overall success of the organization. This study will explore the effect of management of reward systems on turnover intention in insurance sector. Motivation is used as a mediator in this study. It will be helpful for the Human Resource department of insurance companies because it will provide insight into the importance of reward management having an effect on turnover intention of employees.

Up-to the researchers' knowledge, there is a significant gap in the literature available on the topic of measuring the relationship between reward management system and turnover intention with taking motivation as a mediating variable. The objective of this study was to fill this research gap. Turnover

intention is taken as dependent variable to measure its relation with reward management system, which is an independent variable here, in the presence of employee motivation acting as a mediator.

Theoretical Background and Hypothesis Development

Reward Management Systems

Managing rewards is paramount to the success of an organization. It is concerned with the expectations of employees and their employers from one another. The purpose of managing rewards is to attract new talented employees and retain existing skilled employees (Velnampy, 2014). One of the most important management strategies of an organization is to manage the human resource. That is why reward management practices are considered a part of human resource management.

Reward management system is a core function of human resource discipline and is a strategic partner with company managements (Yang, 2008). It contains the organization's policies, processes and practices for rewarding its employees in accordance with their abilities, artifice and contribution (Güngör, 2011). It is progressed within the organization's reward philosophy, strategies and policies, and includes agreements in the form of practices, processes, procedures and structures which will provide appropriate types and levels of pay, benefits and other forms of reward (Armstrong, 2003).

According to Güngör (2011), reward management system tools include financial and non-financial rewards. Financial rewards include direct (e.g., basic salary) and indirect (i.e., benefits and services) as well as incentive (e.g., variable pay) and non-incentive (e.g., fixed pay) categories (Chiang & Birtch, 2006). Such rewards represent a means to greater wealth and admiration (Hofstede, 2001). Non-financial rewards do not benefit employees in a monetary sense and consist of both extrinsic and intrinsic rewards (Deci, 1972). Intrinsic rewards come out of the work itself while extrinsic rewards are tangible and external to the employees. Both intrinsic and extrinsic rewards motivates the employee resulted in higher productivity (Reio & Callahon, 2004).

Motivation

The word "motivation" originally comes from a Latin word "movere", which means "to move" (Shafiq, Mariam, & Raza, 2011). However many researchers defined motivation in different aspects. Motivation is a basic psychological process (Tella, Ayeni, & Popoola, 2007). It is the force that continually instigates to move and perform. It is 'The wellspring of task behaviour or effort, and it refers to the strength of a person's willingness to perform allotted work tasks' (Shields, 2007). It is also defined as "the forces within a person which affect his direction, persistence and intensity of voluntary behaviour" (McShane & Glinow, 2000). Motivation refers to "the processes that account for an individual's willingness to exert high levels of effort to reach organizational goals, conditioned by the effort's ability to satisfy some individual need (Robbins & Coulter, 2005). Harpaz (1990) recorded the three most motivating factors as: interesting work, job security and good wages (Shafiq & Naseem, 2011). Motivation cannot be forced upon anyone. It can be provided only through motivating environment and friendly work conditions.

Employee commitment and cooperation is of immense importance for an organization. It is acquired by motivating the employees. Deciphering the factors which motivate the employees is one of the key challenges for an organization. According to Bruce and Pepitone (1999), although it is not possible directly to motivate others, it is nonetheless important to know how to influence what others are motivated to do, with the overall aim of having employees identify their own welfare within the organization. All organizations make some efforts to motivate employees; a growing number of organizations are introducing new strategies including different compensation packages, as a means of motivating today's workers (Dalton, Hoyle, & Watts, 2004). Krietner (1995) illustrated that functions and direction comes from

motivation, which affects behaviour of the employees. Employees are said to be motivated, when they achieve what they expect. At a minimum, employees expect the organization to provide fair salary for work performed, safe working conditions, and just treatment. Some employees expect more, while others expect less. It depends upon job position of the employee and work performed by them. The expectations of each employee vary from organization to organization.

According to Adams (2007), there are two types of motivation in an organization's workplace i.e. intrinsic and extrinsic. Intrinsic motivation refers to self-generated factors which influence people to behave in a particular way or to move in a particular direction (Armstrong, 2003). Extrinsic motivation was referred by Pelletier et al. (1995) as to non-self-determined behavior, behavior that could only be evoked by external eventualities (e.g. rewards).

Turnover Intention

Employee turnover is a form of withdrawal. According to Michal and Corine (2013), turnover intentions are an individual's desire or willingness to leave an organization. Price (1977) defined turnover as a specific behavior, easily measured, with interesting implications for both practitioners and theorists. Porter and Steers (1973) contended that turnover is a very decisive act, which will have potentially serious effect on organizations and individuals. It involves leaving any job of any duration (Feldman, 1994). Turnover is usually expected to be followed by continued regular employment (Adams & Beehr, 1998). Turnover intention is the extent to which an employee plans to leave the organization (Igbaria & Greenhaus, 1992). Conclusively, turnover intentions are an additional outcome of interest, related to career commitment (Moblely, Griffeth, Hand, & Meglino, 1979).

Turnover intention remained to be in question for practical and theoretical significance. According to Lee et al. (1999), further investigation is required to completely understand this important organizational behavior. One of the particular areas of research on this outcome, in which more clarity is required, includes moving from the question of how many individuals are leaving to investigating which individuals are leaving the organization (Allen & Griffeth, 1999). For instance, as said by Dalton and Todor (1982), if only the poorest performing employees are leaving, turnover could actually be beneficial to the organization in some circumstances. Conversely, if the highest performers are leaving, the results could be destroying. Turnover is also a serious issue both for the employees as well as the organization. For organizations, employee turnover can be found to be detrimental because it will increase both direct (such as hiring, recruiting, training etc.) and indirect costs (such as loss of knowledge, skills and lack of productivity) (Michal & Corine, 2013).

Relationships between Variables and the Hypotheses

Previous related studies confirmed that satisfaction with the rewards received by a person affects both turnover intention and affective commitment (De Cooman, DeGieter, Pepermans, Du Bois, Caers, & Jegers, 2008). Cao, Chen and Song (2013) illustrated in their results that all five components of total rewards have a significant and negative relation with employee turnover intention. Levine (1993) identified that employees with relatively higher salaries are less likely to quit, and their organizational commitment level is higher.

When people are both intrinsically and extrinsically rewarded, the greatest amount of motivation is present there (Lawler, 2003). Shafiq and Naseem (2011) stated that rewards and employee motivation have positive and significant relationship. There is a significant relationship between recognition and work motivation and satisfaction (Danish & Usman, 2010). According to Tippet and Kluvers (2009), there is a significant positive relationship between intrinsic rewards and employee motivation. There is a positive relationship between extrinsic rewards and employee motivation (Hafiza, Shah, Jamsheed, & Zaman, 2011).

In a previous study, motivation was established to be significant predictors of decrease employee's intention to quit (Sajjad, Ghazanfar, & Ramzan, 2013). So it can be concluded that motivation and turnover intention have negative relation. Therefore, the study proposes following hypotheses:

- H1:** Reward Management System has a relationship with Turnover Intention
- H2:** Reward Management System has a relationship with Employee Motivation
- H3:** Employee Motivation has a relationship with Turnover Intention
- H4:** Employee Motivation mediates the relationship between Reward Management System and Turnover Intention

Based on an extensive and systematic literature review, the theoretical framework is proposed, which represents the conceptual research model of this study. Figure 1 shows the relationships among reward management system, turnover intentions and motivation.

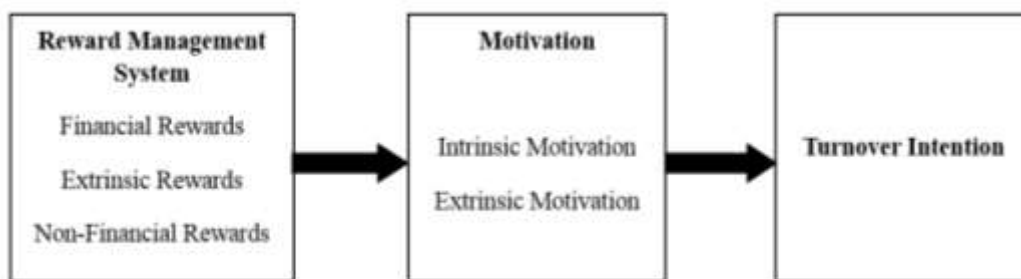


Figure 1: Theoretical Framework showing the research model of the study which includes the relationship between variables

Sample and Design

The target population of this study is general insurance sector of Pakistan. It is comprised of all employees of general insurance company. There are around 50 general insurance companies in Pakistan, out of which 15 general insurance companies were chosen for data collection. The data was collected from general insurance companies based in Lahore. Non-probability convenient sampling method is used. Furthermore, single-stage sampling is used. Sample size of this research was comprised of 15 general insurance companies based in Lahore. Data was collected from 210 employees of general insurance companies. The sample comprised of both male and female employees.

Considering the purpose of investigation, correlational design is used in this study. Primary data are collected for analysis. This is a non-contrived cross-sectional study using quantitative method for testing the proposed hypotheses.

The primary data are collected by structured close-ended questionnaires using a 5-point Likert scale. The questionnaire of this study consists of two sections. First part includes five socio demographic questions including; gender, age, education level, position in the organization (title) and job experience. At the second part, there are 14 statements which determine the choices of employees about reward system tools, motivation and turnover Intention. These statements will be graded using a 5-point Likert scale. These points in the scale are "Strongly Disagree" (5), "Disagree" (4), "Neutral" (3), "Agree" (2), and "Strongly Agree" (1).

Reward Management System tools and motivation were measured by using the constructs of Güngör (2011). For measuring Turnover Intention, the construct of London and Howat (1978) was used. In the statistical analysis, this measure was reversed. The data collection procedure was self administered. The

questionnaires were completed voluntarily by all respondents. Total 235 questionnaires were distributed out of which 210 questionnaires were returned back, showing the response rate of 89.4%.

Table 1: *Demographic Characteristics of Respondents*

Variables	Percentage	Variables	Percentage
Gender		Age	
Male	79.4	Below 25	16.2
Female	20.6	25-35	58.1
		35-45	19
		Above 45	6.7
Education		Experience	
Below Graduation	3.8	Below 5 Years	40.0
Graduation	44.3	5-10 Years	35.7
Post-Graduation	51.9	Above 10 Years	24.3

According to demographic characteristics of 210 respondents, out of total respondents 79.4% were male and 20.6% were female. Most of the respondents were aged between 25-35 (58.1%), post graduates (51.9%) and having experience below 5 years (40%). Respondents having age below 25 were 16.2%. In 35-45 age group, there were 19% respondents. There were only 6.7% employees of above the age of 45. Among 210 respondents, 3.8 % were under graduate and 44.3% were graduates. In experience, there are 35.7% respondents who were experienced between 5-10 years and 24.3% were having experience over 10 years.

Results and Discussion

The main purpose of correlation analysis is used to know the existence, direction and strength of relationship among the variables.

Table 2: Correlation Analysis

		FR	IR	NFR	EM	IM	TOI
FR	Correlation	1					
	Significance						
IR	Correlation	.370***	1				
	Significance	.000					
NFR	Correlation	.531***	.332***	1			
	Significance	.000	.000				
EM	Correlation	.343***	.211***	.416***	1		
	Significance	.000	.002	.000			
IM	Correlation	.301***	.191***	.468***	.458***	1	
	Significance	.000	.006	.000	.000		
TOI	Correlation	-.304***	-.221***	-.341***	-.237***	-.313***	1
	Significance	.000	.001	.000	.001	.000	

FR means financial rewards, IR means intrinsic rewards, NFR means non-financial rewards, EM is extrinsic while IM is intrinsic motivation, and TOI is turnover intension.
 *** Significant at 1%
 ** Significant at 5%.

Results in Table 2 Firstly show that Financial, Intrinsic and Non-financial Rewards have positive correlation with Extrinsic Motivation i.e. 0.343, 0.211 and 0.416 respectively. These results are significant at 1%. Secondly, Financial, Intrinsic and Non-financial Rewards have also positive and significant correlation with Intrinsic Motivation i.e. 0.301, 0.191 and 0.468 respectively. Finally, Financial, Intrinsic and Non-financial Rewards have negative correlation with Turnover Intension i.e. -0.304, -0.221 and -0.341 respectively. These results are also significant at 1%.

Correlation Coefficient between Extrinsic Motivation (EM) and Turnover Intentions (TOI) is -0.237 which is significant at 1%. Intrinsic Motivation (IM) and Turnover Intentions (TOI) have also negative correlation with a correlation coefficient of -0.313 and these results are significant at 1%.

Testing of Hypothesis 1

H1a: Financial Rewards are negatively related with Turnover Intention

H1b: Intrinsic Rewards are negatively related with Turnover Intention

H1c: Non-Financial Rewards are negatively related with Turnover Intention

Table 3: Relation between Reward Management System and Turnover Intention

Sr. No.	Independent Variable	Dependent Variable	Beta	t-value	Sig.
1.	Financial Rewards	Turnover Intention	-0.304	-4.551***	0.000
2.	Intrinsic Rewards	Turnover Intention	-0.221	-3.249***	0.001
3.	Non-financial Rewards	Turnover Intention	-0.341	-5.204***	0.000

* means significant at 10%, ** means significant at 5%, *** means significant at 1%.

The above results represent that financial rewards, intrinsic rewards and non-financial rewards have negative and significant at 1% relation with turnover intention. Thus, hypothesis 1 is accepted.

Testing of Hypothesis 2

H2a: Financial Rewards are positively related with **a)** Extrinsic Motivation and **b)** Intrinsic Motivation

H2b: Intrinsic Rewards are positively related with **a)** Extrinsic Motivation and **b)** Intrinsic Motivation

H2c: Non-Financial Rewards are positively related with **a)** Extrinsic Motivation and **b)** Intrinsic Motivation

Table 4: Relation between Reward Management System and Employee Motivation

Sr. No.	Independent Variable	Dependent Variable	Beta	t-value	Sig.
1 (a)	Financial Rewards	Extrinsic Motivation	0.343	5.183***	0.000
1 (b)	Financial Rewards	Intrinsic Motivation	0.301	4.505***	0.000
2 (a)	Intrinsic Rewards	Extrinsic Motivation	0.211	3.080***	0.002
2 (b)	Intrinsic Rewards	Intrinsic Motivation	0.191	2.795***	0.006
3 (a)	Non-financial Rewards	Extrinsic Motivation	0.416	6.509***	0.000
3 (b)	Non-financial Rewards	Intrinsic Motivation	0.468	7.591***	0.000

* means significant at 10%, ** means significant at 5%, *** means significant at 1%.

Results in Table 4 exhibit that financial rewards, intrinsic rewards and non-financial rewards have positive and significant at 1% relation with extrinsic motivation. It also illustrates that financial rewards, intrinsic rewards and non-financial rewards are positively related with intrinsic motivation and this relation is significant at 1%. So, hypothesis 2 is also accepted.

Testing of Hypothesis 3

H3a: Extrinsic Motivation is negatively related with Turnover Intention

H3b: Intrinsic Motivation is negatively related with Turnover Intention

Table 5: Relation between Employee Motivation and Turnover Intention

Sr. No.	Independent Variable	Dependent Variable	Beta	t-value	Sig.
1.	Extrinsic Motivation	Turnover Intention	-0.237	-3.478***	0.001
2.	Intrinsic Motivation	Turnover Intention	-0.313	-4.727***	0.000

* means significant at 10%, ** means significant at 5%, *** means significant at 1%.

The results of above table depict that extrinsic motivation and intrinsic motivation have negative and significant at 1% relation with turnover intention. Hence, hypothesis 3 is also accepted.

Testing of Hypothesis 4

H4a: a) Extrinsic Motivation and b) Intrinsic Motivation mediates the relationship between Financial Rewards and Turnover Intention

H4b: a) Extrinsic Motivation and b) Intrinsic Motivation mediates the relationship between Intrinsic Rewards and Turnover Intention

H4c: a) Extrinsic Motivation and b) Intrinsic Motivation mediates the relationship between Non-Financial Rewards and Turnover Intention

Table 6: Relation between Reward Management System and Employee Job Outcomes with the mediating role of Extrinsic Motivation and Intrinsic Motivation

Sr. No.	Independent Variable	Dependent Variable	Existing Beta	New Beta	t-value	Sig.
1.	Financial Rewards	Turnover Intention	-0.304	-0.214	-3.042***	0.003
2.	Intrinsic Rewards	Turnover Intention	-0.221	-0.157	-2.320**	0.021
3.	Non-financial Rewards	Turnover Intention	-0.341	-0.241	-3.168***	0.002

* means significant at 10%, ** means significant at 5%, *** means significant at 1%.

These results of Table 6 illustrate that beta between financial rewards and turnover intention decreased from -0.304 to -0.214 due to controlling mediating variable (extrinsic and intrinsic motivation) but the results are significant at 1%. So motivation is partially mediating the relation between financial rewards and turnover intention. Furthermore, the results show declination in beta between intrinsic rewards and turnover intention from -0.221 to -0.157 after controlling mediating variable (extrinsic and intrinsic motivation) and the results continued to be significant at 5%. Hence the relation between intrinsic rewards and turnover intention is partially mediated by motivation. Moreover, the results show that, existing beta between non-financial rewards and turnover intention was -0.341 which was reduced to -0.241 because of controlling mediating variable of motivation (intrinsic and extrinsic motivation). The results remained significant at 1%. Thus there is partial mediation by motivation between non-financial rewards and turnover intention.

Therefore, hypothesis 4 is also accepted because, according to the results, motivation is partially mediating the relationship between reward management system tools and turnover intention.

Conclusion

This study attempted to establish a relation between Reward Management System Applications, Motivation and Turnover Intention. In terms of the results of the statistical tests, the first hypothesis was supported. It was established that Reward Management System has a relation with Turnover Intention. According to the findings, the second hypothesis is also accepted showing that Reward Management System has a significant positive relation with motivation. Third hypothesis was supported by the findings, according to which both Extrinsic and Intrinsic Motivation have a relation with Turnover Intention. Last hypothesis is also accepted as shown by the results that Employee Motivation mediates the relationship between Reward Management System and Turnover Intention.

The findings of the study are supported by the previous studies such as Shafiq and Naseem (2011). According to their findings, rewards and employee motivation have positive and significant relationship. Cao, Chen and Song (2013) illustrated in their results that all five components of total rewards have a significant and negative relation with employee turnover intention. In a previous study, motivation was established to be significant predictors of decrease employee's intention to quit (Sajjad, Ghazanfar, & Ramzan, 2013).

One of the limitations of this study is cross-sectional time horizon. Another limitation was that this study is only confined to general insurance sector and the sample was not so large. Future research can consider longitudinal methodology enabling the researcher to make causal inferences. Other researchers may take overall insurance sector of Pakistan for future research. In the present study, only one job outcome variable was examined. Future research can consider other job outcomes as dependent variables while taking motivation as mediator.

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