**Evaluating the Influence of Biographical Factors on the Perception of Rewards among Bank Employees in Nakuru Municipality, Kenya**

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# Abstract:

There are many factors that influence employee behaviour at work. Organizations in the current world, realize that differences in biographical factors are critical in deciding various matters regarding total rewards management. Satisfaction of employees on rewards is to some extent determined by the perception based on the various biographical aspects. It has been known that individuals value their rewards depending on factors such as age, gender and their job categorization aiming for fairness and to meet their specific needs. Employees’ negative perception will be reflected in dissatisfaction exhibited by negative behaviours and lack enthusiasm towards work while positive perceptions equivalently results satisfaction thus productivity, efficiency and creativity. Data was collected from 108 employee selected through stratified random sampling and analyzed by descriptive and inferential statistics*.* This study established that biographical factors (age, gender and job categorization) significantly affect individuals’ level of satisfaction either positively or negatively and recommends that organizations should identify the kind of rewards that are more appreciated by employees indifferent biographical categories in order to optimally increase job satisfaction.

Key words: age, gender, job classification, perception, reward and satisfaction.

1. **Introduction**

While it is tempting to think that technical talent might be all that a bank really needs to succeed in a technology-driven world, it would be short-sighted to ignore the value of enduring human skills. Banks should continue to align the organization more deliberately with the values of employees as part of corporate social responsibility and environmental, social, and governance efforts. The Kenyan banking sector is a story of its own kind that keeps on unfolding daily and needs a third eye to see beyond the change. For example the sector has been revolutionized by mobile phones; customers attached to various banks can now comfortably transact using their mobile phone in the comfort of their homes or even offices. This means that customers expect even better and personalized relationship with the banking staff that must be highly motivated (Deloitte, 2018).

Keeping a positive staff attitude towards work requires a high level of employee satisfaction, moreover loyalty and greater commitments towards their companies (Wang & Feng, 2003). Furthermore it has been proved that employees show a low level of tendency to search a job and tendency to employee turnover in those organizations where employees have a high level of[**job satisfaction**](http://www.scialert.net/asci/result.php?searchin=Keywords&cat=&ascicat=ALL&Submit=Search&keyword=job+satisfactionv)(Wright & Bonett, 2007). On the other side, workers who fail to meet their needs, so generally attracted by competitors due to job dissatisfaction. Miner (2003) emphasizes that motivation remains to be a substantial position in the eyes of the researchers. Motivation is very well demonstrated by the devotion, determination and persistence, the capability to estimate these issues, those consider as trigger channel and help the overtime working behavior (Steers, Mowday & Shapiro, 2004). Linz & Semykina (2012) recommend about pervious socialist economies employees, the authors suggested the relationship is strong when the benefits and rewards are particularly desired. Total reward packaged to the precision of an employee’s liking more likely to improve the motivation for better performance and satisfaction of needs. The typical components of total reward which make up the levers employers can resort to in order to motivate, engage and retain staff are: pay, benefits, working environment, learning and development (Armstrong, 2006). Total reward is born as a means to help businesses to satisfy their most important needs which are to attract, retain, motivate and engage staff, not just by means of salary increases, golden handcuffs and the like, but in a more effective way capable of producing long-lasting results (Cherotich, 2012). The aim of total reward therefore, is to maximize the positive impact that a wide range of rewards can have on motivation, job engagement, organizational commitments and job satisfaction (Manus and Graham, 2003).

Motivation is the internal or external stimulus that can increase the individual’s interest to participate completely in a process. This study presumes that motivation arises largely from satisfaction on the rewards but nonetheless, there are factors that influence the perception of rewards thus determining the level of satisfaction. Among the crucial moderators of this relationship are biographical factors.

Personal perception can affect their understanding and expectation of work environment. Positive perception breads motivation which is very well demonstrated by the devotion, determination and persistence, the capability to estimate these issues, those consider as trigger channel and help the overtime working behavior. It is also demonstrated by reduced turnover, lateness and improved job performance (Miner, 2003; Cherotich, 2012). In Most studies conducted on the factors which influence motivation at work, it has been examined that difference can be captured with the support of some measure like self-reported personality, affection, values and interests (Kanfer, Chen & Pritchard, 2008). This study therefore seeks to assess the influence three biographical factors namely age, gender and job categorization on the perception of rewards and by extension motivation to achieve organizational goals.

* 1. **Problem Statement**

Banks put high value on sales and service and for this reason performance-based management systems are used, increasingly tying remuneration to performance, with a differentiated reward system (Oduor, 2008). The challenge in matching rewards and performance is the lack of clarity on what the role of biographical factors is in changing perceptions among different groups of employees. Furthermore there are no unified compensation policies among different banks that could form basis for this determination. Therefore, the emergence of many competitors and changing banking environment are threatening the future compensations in the commercial banks. It is evident, therefore, that banks are faced with the challenge of matching skills and performance to compensation systems to retain the best and skilled employees. It is necessary to harmonize reward systems to alleviate the various discrepancies caused by the differential compensation system adopted by different banks. This will ensure uniformity in the amount paid by different banks for similar job ranks and tasks. This study thus aims to assess the influence three biographical factors namely age, gender and job categorization on the perception of rewards in a bid to create an insight on differentiation of rewards and to attract the attention of the policy makers to be more careful in nurturing this sensitive issue in the banking sector in forming a satisfied and happy team of employees.

## Research Objectives

1. To determine the influence age on perception of rewards among bank employees in Nakuru Municipality.
2. To determine the influence of gender on perception of rewards among bank employees in Nakuru Municipality.
3. To determine the influence job category on perception of rewards among bank employees in Nakuru Municipality.

## Research Questions

1. What is the influence age on perception of rewards among bank employees in Nakuru Municipality?
2. What is the influence of gender on perception of rewards among bank employees in Nakuru Municipality?
3. What is the influence job category on perception of rewards among bank employees in Nakuru Municipality?
4. **Literature Review**

**2.1 Age Differences and Perception of Rewards**

A study to investigate the influence of age on the relationship between work characteristics and workers' work motivation and job satisfaction found two interaction terms in the regression on work motivation significant. The first interaction showed that the positive correlation between Motivating Potential Score (MPS) and motivation was much stronger for older than for younger employees. So, to remain motivated, older employees seem more in need of intrinsic challenging and fulfilling jobs. The second significant interaction indicated that the positive association between career opportunities and motivation was much stronger for younger employees than for older employees. This means that, younger workers' motivation increases as they receive more career opportunities. Careful career mentoring by supervisors as part of an aging policy can contribute to the maintenance of workers of any age (Doerwald, Scheibe & Yperen, 2015).

A study on the effect of job rewards on job satisfaction with age as the moderating factor shows that job satisfaction is positively and significantly related with extrinsic rewards but less than intrinsic rewards and is also significantly related with age. The study further indicates that job satisfaction increases with increase in age. Therefore, old workers reported high level of satisfaction from extrinsic rewards but the intrinsic rewards almost remain the same for all age groups (Muhammed, Muhammad & Javed, 2010).

# Gender Differences and Perception of Rewards

Comparison of job attitudes between men and women is of less interest than a study of the effects of the societal roles of men and women on their attitudes toward job. If the sources of correlated bias, such as pay, job level, promotional opportunities, and societal norms, are held constant or partially out, sex differences in job satisfaction will disappear. In our male dominated patriarchal society, workplace is also male dominated and forms a ‘male-culture’. In spite of this, feminine traits add to performance in banking job. In such situation, job satisfaction of both male and female bank employees becomes an important issue that has to be taken care of in order to ensure proper (Uddin, & Kabir, 2015).

Men’s and women’s jobs differ greatly and the changes in the structure of employment brought about by economic development are not enough to eliminate employment segregation by gender. All over the world, women are concentrated in low-productivity, low-pay jobs. They work in small farms and run small firms, they are over-represented among unpaid workers and in the informal sector, and they rarely rise to positions of power. Women’s limited presence in certain markets may create barriers to knowledge and learning about women’s performance, which in turn reinforces women’s lack of access to these markets. In addition, the design and functioning of institutions may be (intentionally or unintentionally) biased against women in ways that perpetuate existing inequalities. The interaction of employment segregation with gender differences in time use and access to inputs and with market and institutional failures traps women in low-paying jobs and low-productivity businesses. Breaking out of this productivity trap thus requires interventions that lift time constraints, increase access to productive inputs among women, and correct market and institutional failures (World Development Report, 2012).

A popular measure of job satisfaction - the Job Descriptive Index (JDI) - measure satisfaction in terms of five aspects of a person’s job: pay, promotion, supervision, the work itself and co-workers (Hellriegel and Woodman, 1995). A study on Satisfaction towards Banking Profession: A Comparative Study on Male and Female Executives show that higher satisfaction among females for three of the five job facets while male officers dominate the rest two factors. A study on Gender differences in the case of work satisfaction and motivation revealed that the women’s job satisfaction, in contrast to men, significantly affects the recognition of the superior. In the case of work motivation – the de-motivation of women is significantly influenced by the fear of losing the workplace and also by the unfair behavior of the superior (Uddin & Kabir, 2015).

The current study attempts to enrich the existing knowledge base in the area of job satisfaction in banking sector by adding value to the gender dimension of HRM-issues.

# Job Categorization and Perception of Rewards

According to Cascio (2010), performance management helps in defining what rewards employees will receive as guided by organizational goals. In the process of encouraging good performance, it is important to provide sufficient number of rewards that are really valued by employees and in a timely fashion and fair manner.

Employees at least, expect the employer to provide fair pay, safe working conditions and fair treatment. These expectations of employees vary depending on their level of need for security, status, involvement, challenge, power, and responsibility. Career stage life cycle combined with age describe employees’ demand for rewards as varying throughout their different stages of careers (Olatunji, 2015). Therefore, managers should give a priority to salaries and benefits so that the basic needs of the employee such as food and healthcare are met, while ensuring that the individuals hired to work for their company are those that can work and get along with their other colleagues (Kushwaha, & Lodhwal, (2016); Latham & Ernst, 2006).

Merluzzi, & Dobrev (2015) argue that young women are routinely subjected to “gender profiling” by employers—women’s potential contribution to the organization is interpreted through the lens of social stereotypes and cultural norms that attribute to them weaker [labor market](https://www.sciencedirect.com/topics/social-sciences/labour-market) commitment than men. Women have diminished access to resources and advancement opportunities within the firm which results in lower returns to tenure for women than for men. Is greatly beneficial for men but much less so for women because it reinforces the image of weak commitment.

# Total Reward

In the banking sector, key activities relating to rewarding employees, performed mainly by human resources teams include recruiting and selecting high-calibre people. These are people who are enthusiastic, are best in the industry and have commitment to developing capability in the business and creating an environment of learning to ensure everyone contributes and grows to their full potential.

According to a study conducted by Ahmad, Ali, Rehman & Waseemullah (2010), employees are most likely to feel ‘rewarded’ and ‘motivated’ when they expect a pay equivalent to their input. The authors reported that employees’ concern is on discrimination with regard to fair pay, and this may hamper their motivation levels to do their job well.

The attractiveness of a package will depend on individual circumstances, the conventions of their working group and reference group. Base pay can be determined using four principal mechanisms external market comparison, internal labour market, job evaluation and collective bargaining. The three common rules in reward allocation are equity, equality and need. Various compensation systems have been developed by banks to determine the value of positions using components including job descriptions, salary ranges/structures, and written procedures.

**2.5 Job Satisfaction and Performance**

De Simone, (2015) suggest that job satisfaction and performance are not directly linked. Instead effective job performance leads to job related rewards, such as pay increases, promotions, or a sense of accomplishment. If the process of offering these rewards is perceived as fair, receiving these rewards leads to job satisfaction and also to higher performance levels (Cascio, 2010). This indicates the independence of job performance and job satisfaction and the role of job related rewards in linking the two variables. Job motivation and job satisfaction are derived from the perceived equitable relationship between the employee’s inputs to the job and the job outcomes. Job satisfaction could potentially be affected by factors such as complexity of jobs, perception of fairness or justice in pay.

## 2.6 Conceptual Framework

The conceptual framework in Figure 2.1 shows the relationship between the dependent and independent variables. The independent variables are factors which influence the dependent variable in this study. Broadly, these are base pay, contingency pay, employee benefits, work environment, learning and development. These factors affect job satisfaction among employees and determine the level of job performance, attendance, punctuality and commitment. The focus to the study is to establish the moderating role of age, gender and job categorization on the perception of reward.

Independent Variable

**Job Satisfaction:**

* Turnover
* Absenteeism
* Lateness
* Job Performance

Dependent Variable

**Total Reward:**

* Financial (Base Pay &

Contingency Pay)

* Employee Benefits
* Learning and Development
* Work Environment

Perception of fairness of reward

Intervening variables

##### Figure 2.1: Conceptual Framework

Source: Author (2012)

# Research Methodology

The study was conducted using a descriptive survey design. Descriptive research portrays an accurate profile of a person, event, or situation. It allows researchers to collect qualitative data which can be analyzed quantitatively using descriptive and inferential statistics, and is the best method available for collecting original data for the purpose of describing a population which is too large to observe directly (Mugenda and Mugenda, 2003). The aim of the study was to establish the influence of biographical factors on perception of rewards.

## 3.1 Target Population

The target population of the study was made up of employees working in commercial banks within Nakuru Municipality. The population of 800 employees from top, middle and lower level job categories were drawn from selected commercial banks. The target population comprised 60 top level managers, 252 middle managers and 488 lower level employees.

## Sampling Technique and Size

Out of a total 25 banks in Nakuru Municipality, the study covered 13 banks. The researcher stratified the banks in terms of value of assets from which representatives of large, medium and small size banks were chosen purposively. For the study, the formula below was used to determine the sample size of 232 employees, making up 29% of the target population.

n = \_\_\_\_ N\_\_\_\_

1 + (N x e2)

Where N - Population, n: Sample size and, e: Level of precision (normal level is + or – 0.05).

According to Mugenda and Mugenda (2003), at least 10% to 20% of the target population provides an adequate sample for any meaningful study. The researcher used stratified random sampling technique in selecting respondents. The population was therefore categorized into top level management (branch managers and their assistants), middle level managers (loan/mortgage/risk officers, marketing managers, auditors and accountants) and lower level employees (tellers, sales people, accounts clerks and information technology personnel). The sample of 108 including 17 top level managers, 33 middle level managers and 58 lower level employees was finally used for the study. Stratified random sampling technique gave the study a representative sample without biasness.

## Data Collection Procedures and Instruments

The researcher conducted a pilot test with 10 respondents after which the necessary amendments were made and finally the questionnaires were administered to the respondents. The questionnaire contained both open and closed ended questions aimed at obtaining responses from employees about job satisfaction and attitudes towards the organization. Employees were asked to mark responses on a scale ranging from 1 to 5 based on how strongly they agreed or disagreed with the sets of statements. A score of 1 indicated ‘strongly disagree’ while 5 represented ‘strongly agree.’ Employees’ job satisfaction was measured by rating their opinion with the various work dimensions that impact employee satisfaction and motivation. The level of job satisfaction was further determined by assessing the outcomes of employees such as job performance, lateness, absenteeism and turnover intentions.

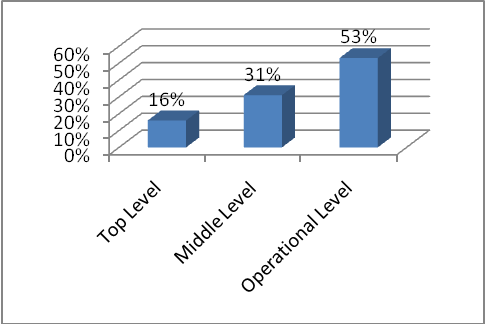
# 4.0 Data Analysis, Presentation and Discussion

Data collected include the demographic information of participants such as job classification, age, gender, length of service and terms of service, which are considered when formulating reward strategies. Data was also collected on satisfaction with job aspects including financial reward, work environment, benefits, learning and development.

**4.1 Demographic Information**

Demographic information entailed getting data on job classification, age, gender length of service and terms of service. Since the study also intended to make recommendations on ways of improving job satisfaction in the banking industry, this categorization enabled the researcher to identify the rewards that were most appropriate for various groups under study.

Under job classification, the participants were categorized based on the positions held at the time of the study. Figure 3.1 illustrates that majority, 53% of participants, were drawn from the operational level of the organization. The other categories were middle level managers, 31%, and top level managers, 16%. Top level management include individuals with responsible leadership positions at the banks’ branch level such as branch managers, credit managers, operations managers and customer relations managers. Middle level managers are officers and supervisors at the bank while operational level employees include clerks and cashiers. The distribution of employees in the three levels of management is a normal occurrence in most organizations where operatives who are the majority are managed or supervised by a few individuals.



##### Figure 3.1: Job Classification

Participants were also categorized by gender to indicate their representation in the banks. The study found that there are 56% female and 44% male employees in the banking sector as illustrated in Figure 3.2. The proportion of men to women is acceptable as trends show that more women are joining formal employment.

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##### Figure 3.2: Gender Distribution

The ages of respondents were classified as 18 to 25 years, 26 to 35 years, 36 to 45 years and over 45 years. Age distribution is represented in Figure 3.3.

Figure 3.3: Age Distribution

As shown in Figure 3.3, 22% of the respondents are aged between 18 and 25 years, 56% are aged between 26 and 35 years, those in the age bracket of 36 to 45 years are 19%, while those aged over 45 years are 3%. Considering that majority of the employees are aged below 35 years the banking sector has a wide pool of experienced and talented staff and thus assurance of continuity of organizational knowledge. This therefore provides for successful succession planning in case of retrenchment or retirement of senior employees in future.

The respondents’ lengths of service were categorized into 4 groups that is, less than 1 year, 1 to 3 years, 4 to 6 years and over 6 years. Figure 3.4 shows the distribution of participants per group.

##### Figure 3.4: Length of Service

Out of 108 respondents, 16% had worked with the banking sector for a period of less than 1 year, 44% for a period of between 1 and 3 years, 35% had been employed for 4 to 6 years while a few, 5% had been in service for over 6 years. It may be concluded that majority of the employees had been with the banks for less than 6 years owing to the retrenchment preceding the study where middle level managers who had worked for longer periods were retrenched. All respondents despite the period of service at the bank had useful knowledge required for the study. The researcher also sought to find out some insights about the employee commitment as depicted by the length of service and the employees’ age.

##### Table 4.1: Employee Retention

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | Age | | | | |
|  |  | 18-25 years | 26-35 years | 36-45 years | 46 years and above | Total |
| Length of Service | Less than 1 year | 10 | 5 | 2 | 0 | 17 |
| 1 - 3 years | 14 | 30 | 3 | 1 | 48 |
| 4 - 6 years | 0 | 25 | 12 | 1 | 38 |
| Over 6 years | 0 | 1 | 3 | 1 | 5 |
|  | Total | 24 | 61 | 20 | 3 | 108 |

Table 4.1 shows that people joining employment in the banking sector are mainly drawn from the younger population aged 18 to 25 years; while majority of those who have been in employment for up to 3 years are aged between 25 and 35 years. Most of the employees aged 36 to 45 years have been employed in the banking sector for up to 6 years. Through research, it has been found that there is a significant and positive relationship between organizational commitment and length of service. As the length of service and the age of a person increases, the feelings of responsibility for relevant outcomes also increases (Meyer, Herscovitch and Topolnytsky, 2002). It can be concluded that employees in the banking sector are fairly committed to their work and therefore a low turnover rate is expected.

# Differences in the Relationship between Rewards and Job Satisfaction by Gender, Age and Job Category among Banking Employees

The third objective of this study was to find out if there was any difference in job satisfaction and in the perception of rewards by bank employees based on their gender, age and job category. Regression results for the difference in job satisfaction are shown in Table 4.19.

##### Table 4.2: Regression Results for Difference in Job Satisfaction by Age, Gender and Job Category

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Gender | | Age (Years) | | | Job Category | | |
|  | Male  (1) | Female  (2) | 18-25  (1) | 26-35  (2) | 36 and over  (3) | Lower level  (1) | Middle Level  (2) | Top Level  (3) |
| Learning and Development | -.0309  (.064) | -.627  (.000)\*\*\* | -.379  (.382) | -.258  (.115) | -.994  (.004)\*\*\* | .0130  (.973) | -.782  (.002)\*\*\* | -.336  (.036)\*\* |
| Work Environment | -0.03  (.802) | -.006  (.953) | -.074  (.716) | .057  (.598) | .0259  (.359) | -.351  (.184) | .112  (.489) | -.094  (.385) |
| Financial | -.212  (.433) | 0.021  (.898) | .191  (.609) | -.107  (.525) | .543  (.248) | 0.495  (.278) | -.353  (.308) | .0529  (.724) |
| Benefits | -.089  (.741) | 0.103  (.453) | -.527  (.327) | -.341  (.563) | .268  (.225) | -1.297  (.049)\*\* | .657  (.504) | -.141  (.250) |

\*\*\* Indicate significance at 1% whilst \*\* indicate significance at 5%. The values in parenthesis are the *P*-Values.

From the results, differences were found between age groups, gender and job categories on factors contributing to employee happiness on the job. The results by gender show that female employee’s dissatisfaction declines by 0.627% if learning and development improves by 1%.

Results by age show that learning and development only affects employees aged 36 years and above. If learning and development increases by 1%, job dissatisfaction falls by 0.994%.

Results also indicate that lower level employees are affected by benefits whilst middle level and top level employees are affected by learning and development. This means that if benefits improve by 1%, job dissatisfaction among lower level employees falls by 1.297%. If banks improve learning and development by 1%, job dissatisfaction falls by 0.782% for middle level managers and 0.336% for top level managers. The results imply that lower level employees do value benefits whilst middle level and top level managers, female employees and those aged over 36 years value learning and development programmes. The findings therefore support the conclusion that age and job category are important aspects of reward management Olatunji (2015) and that career stage life cycle combined with age describe employees demand for rewards as varying throughout their different stages of careers (Olatunji, 2015). The study also agrees with the findings of Muhammed et al., (2010) that job satisfaction is significantly related with age and that job satisfaction increases with age. Therefore, older workers reported high level of satisfaction from rewards.

# Conclusion

Results of the regression analysis conducted to establish difference in the level of job satisfaction by age, gender and job category found that there is a difference in perception of rewards which in essence leads to either satisfaction or dissatisfaction depending on the attached value by employees. The difference in perception of reward is exhibited by the significant relationship between the rewards and job satisfaction by different employee categories. Learning and development was found to have the widest influence on dissatisfaction. An improvement in this variable leads to reduction in dissatisfaction among female employees, those aged above 36 years and, middle and top level managers. Benefits were also found to significantly reduce dissatisfaction among lower level employees.

An organization that offers rewards that are valued is more assured to earn the benefits of a unique workforce which cannot be easily imitated by rivals in business. Individual employees have different perceptions of rewards depending on their age, gender or job category. This provides a basis for designing a good reward system where group rewards can be offered. It also provides insight to the fact that needs vary from one group to another and thus drawing attention of the organization to more specific needs of particular groups of employees.

# Recommendation

Recommendations towards establishment of an improved reward system were made based on the conclusion. Employees expect return for their contribution while employers expect from their employees return for their pay and this forms the starting point of reward. Therefore, balance should be ensured when designing rewards so that each party attains majority of their expectations in terms of ability to pay and value for money for employers and employees respectively.

Biographical factors, extrinsic and intrinsic value, internal and external relativities, inflation and market movement, business performance and trade union proposals should also be factored in the design of reward strategies.

It is also recommended that to continue eliminating the reward gaps, more efforts should be made by public and private institutions to streamline pay structures as employees of all categories of whether women or men; young or old and senior or junior. Employee are today more aware of their rights and opportunities and thus the rising expectations from employers

Areas for Further Study

1. The study recommends further study to establish ways to completely eliminate inequities that exist in compensation and career advancement opportunities for all gender types in the banking workforce.
2. The study recommends further study to establish how organizations can establish performance management systems that meet the test of fairness in order to enhance positive felt-fairness and be extension perceived-fairness.

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