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Financial Reward and Job Satisfaction in Commercial Banks, Kogi State, Nigeria

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Abstract

The banking sub-sector play a significant role to the nation's economy but its performance largely depends on employee job satisfaction. This research on Impact of financial reward on job Satisfaction with a focus on commercial banks in Kogi State is carried out to examine the extent to which financial reward influences job satisfaction in Kogi state. The study adopts a descriptive research survey design with a total population of who are 896 employees of the selected commercial and sample of 269 was used using the Godden sample size formular. However, out of the total sample size of 269 reached only 226 completed and returned the questionnaire giving a retrieval rate of 84%. The study elicited data using a 18 items structured questionnaire designed in a five points Likert scale. The hypotheses were tested using simple linear regressions. The research showed that there is significant positive relationship between financial reward and job satisfaction. The study specifically revealed that there is significant positive relationship between employees' salaries and personal growth (r =.876, p-value <0.05, there is significant positive relationship between employees' bonus and job security (r =.856, p-value <0.05, there is significant positive relationship between employees' commission and colleagues support (r =.799, p-value <0.05. Based on the findings, this research therefore recommends that financial rewards should not only be sustained in the commercial banks in Kogi state but be periodically reviewed to ensure employees are adequately satisfied therefore leading to sustainable performance.

Keywords: *Financial, Reward, Job, Satisfaction, Commercial Banks, Nations, Economy*

Introduction

Commercial banks across the globe are critical sector of the economy considering its pivotal functions of resource mobilization and movements of idle funds to areas of needs however, there are certain factors propel the attainment of its sustainability. These factors though critical but need not only be identified but vigorously pursued. Human resources play pivotal role in attaining of these objectives but Nzewi (2023) argued that for the human elements to attain these objectives there is need to also motivate their efforts toward the set objectives, the motivational tools should not only be adequate but timely. These financial motivational compensation takes the form of salaries and wages, fringe benefits and other incentives ((John, 2019).

To this end, it can be deduced that the moment employees are not timely and adequately compensated it will might not only breed likely conflict of interest but affects job satisfaction in the sense that while salaries and wages are income to the employee same constitute additional cost to the employers. Job satisfaction is an attitudinal variable which explains how employees feel about their duties, tasks and responsibilities. Employee job satisfaction also highlights the specific task environment where such employee performs their duties thereby reflecting the more tangible aspects of work environment. Concurring this, Bello et al (2014), Berivan et al, (2018) concludes that Firms faces the challenges of how to keep their employees motivated and satisfied particularly as it relates to the amount and nature of compensation. Specifically, the effect can be very significant and reflective for bank services. Thus, it is critical to develop a sustainable job satisfaction metrics and employee performance and it is very difficult to avoid employee job satisfaction considering the fact it greatly influences the performance of Commercial banks. To this end, it is very important for all critical Stakeholders in banking sector to make bankers to make the work environment conducive and satisfactory to attain improved service delivery. Thus; the study is aimed at broadening knowledge in the area of financial reward and its effects on job satisfaction (Ngoc et al 2018, Acho et al, 2021). More so, the motivational tools required to achieving the organizational desired goal to be adequately integrated towards employee job satisfaction is critical in the banking sector. In addition, Yuserrie and Ayesha (2019) asserted that employees in the informal sectors are most likely more satisfied than those from the public sector considering the fact that performance -based rewards propel employee retention in the private sector. However, the implementation of a well-articulated financial reward in commercial banks is still yet to be integrated. Additionally, the extent to which the specific indices of financial rewards such as salaries and wages, bonuses and commissions have been able to propel specific job satisfaction personal growth, job security and colleague support especially in commercial banks in Kogi state is still unclear. Thus, it is against this backdrop that this research is being conducted.

Objectives of the Study

Generally, the objective of the study is to examine the impact of financial reward on job satisfaction in commercial banks in Kogi State. Specifically, the study sought to achieve the following, namely to:

I. determine the relationship between salaries and personal growth in commercial banks, Kogi State.
II. ascertain the relationship between bonus and perceived job security in commercial banks, Kogi State.
III. examine the relationship between commission and colleague support in commercial banks, Kogi State.

Statement of Hypotheses

The following hypotheses are formulated for this study in null forms:
H_1: There is no relationship between salaries and personal growth in commercial banks, Kogi State.
H_2: There is no relationship between Bonus and perceived job security in commercial banks in Kogi State.
H_3: There is no relationship between commission and colleague support in commercial banks in Kogi State.

Literature Review

Employees' salaries and wages issues are the most critical consideration among several items of negotiation between employees and employers. Thus, this area poses greater contention between employers and the employees or their representatives. Hoffman-Miller (2013) noted that such is unconnected with the fact that the employee standard of living largely depends on the amount of income being received. Salary refers to employee emolument which is received at monthly interval, employee salary is mostly determined using performance metric. The interrelation between employees input and the firm achievement largely depends the extent of employee financial reward. Nzewi and Audu (2023) reviewed the reason why motivation is very necessary in every organization particularly commercial banks because of the fact that it propel employee satisfaction and by extension improves performance. Similarly, Uchenna et al (2021) noted that financial rewards of employees include wages and salaries, bonuses and commission. This suggests that financial rewards tend to become one of the most obvious controllable variables in propelling employee commitment. Therefore, the main purpose of salaries and wages is to induce enthusiasm for the employee to put in their maximal effort towards achieving the firms immediate and strategic objectives. Thus, the knowledge of what motivating employees and its effective integration serve as propeller in accomplishing firm's objectives. Again, it is eminently categorical that job satisfaction is largely anchored on the extent to which employees are induced to perform their functions enthusiastically. Thus Wageeh (2015) concludes that job satisfaction is the perceived satisfaction derived from activities performed by employees in an organization. Yu et al (2017) described wages as payment to hurly rated production work while salary is made on monthly basis. Again, wages are paid to employees who have no guarantee to continuous employment throughout the week, month or year. Salaries are compensation paid or calculated on monthly or annual basis.

Bonus is a financial compensation that is higher than the normal payment expectations of its recipient. Employers may award bonuses to both entry-level and to senior-level employees whereas; bonuses are conventionally given to exceptional employees; employers sometimes dole out bonuses firm to stave off jealousy among staffers. Koo et al (2020) argued that bonuses may be dangled as incentives to prospective employees and could be given to incumbent employees to reward performance and increase employee retention. Again, firms distribute bonuses to its existing shareholders through bonus scheme which is an offer of free additional shares of the stock. Commission is seen as the compensation paid to employees after completing a task, which is sometimes selling certain number of products or services of an employee or a separate form of income that is extended on different schedule. Commission is calculated based on percentage of total sales. That means the more products or services an employee can sell, the higher the amount they receive.

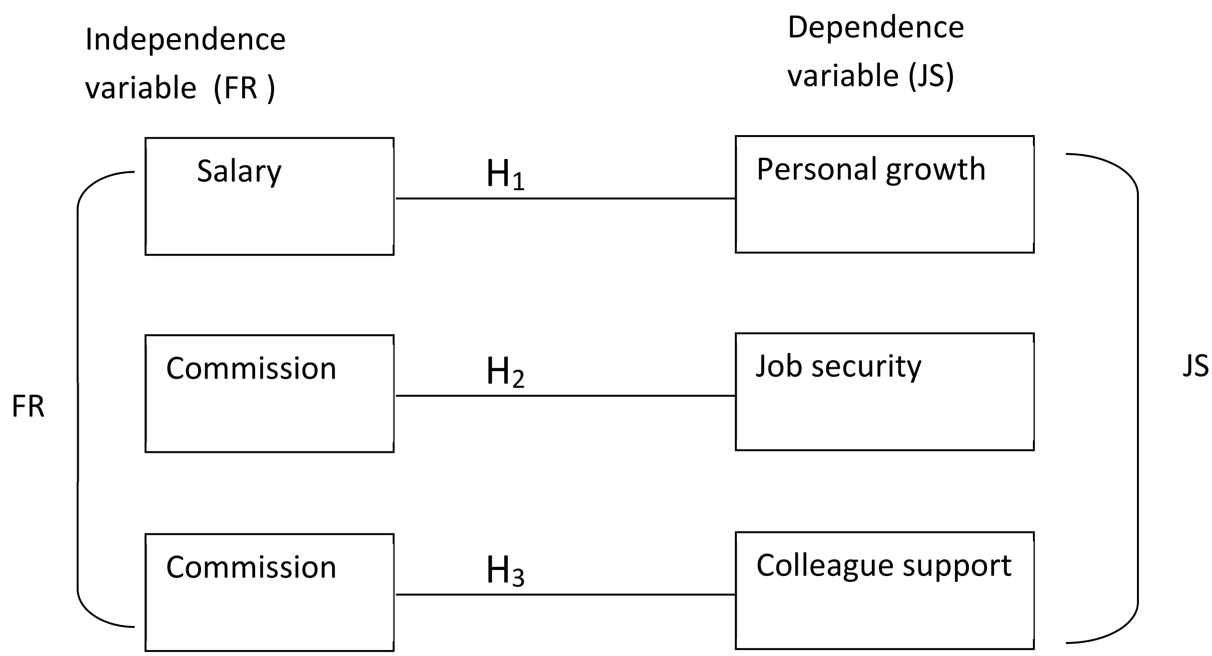
Rewards and Job Satisfaction

According to Bevilacqua *et al (*2017) job satisfaction is seen as the satisfaction gotten from the output of employees in an organization. Therefore, for employees to derive job satisfaction in organization there must be adequate work design that is commensurate with their skills and experiences. More so, the job design should be well articulated to cover all aspects of the job and job enlargement, enrichment, job rotation and job traction for organization expansion and job enrichment by adding more fringe benefits and remuneration to a job.

According to Uchenna et al. (2022) job satisfaction is the state of employee's expressions that employees have about their work environment and their expectations towards such work. Thus, job satisfaction can be recognized as what employees wants or valued form a tasks and responsibility. Therefore, employee job satisfaction led to attainment of diverse objectives and behaviour that transform different of motivation in getting different types of rewards. In any forms of firms reward thereby building and sustaining the commitment among employees that ensures a high standard of performance (Pavez et al, 2022). More so, job satisfaction increased substantial improvement by entirely complying with the firm strategy by a well-balanced reward and recognition programmes for employee. To this end, reward refers to all categories of financial benefits, tangible services and benefits that employee receives as part of contractual employment relationship with the organization. Rewards with their aftermath relationship establish satisfaction of the employee with their organization (Daniel, 2019). Pavez et al, (2022) noted that the suggested rewards from firms strongly affect the employees job satisfaction related to the duties, tasks and responsibilities.

Nexus between Financial Reward and Job Satisfaction

There are several theoretical and empirical evidences on how monetary reward leads to job satisfaction (Agba & Ocheni, 2017). However, this study specifically examines the relationship between the decomposed independent variable of monetary reward of salaries, bonus, commission with the dependent variable job satisfaction distilled with personal growth, perceived job security and colleague support. This study explores how salaries lead to personal growth; bonus leads to perceived job security and commission leads to colleague support thereby showing the specific relationship between each of these proxies of independent and dependent variables. The diagramic relationship is presented in figure 1.



Source: Researcher compilation, (2025).

Fig 1: conceptual model

The figure shows the conceptual model which displays the relationship between the independent and dependent variables. The figure specifically shows the relationship between salary and personal growth, commission and job security, commission and colleague support.

Theoretical Review

Several theories have been explored to explain the relationship between financial reward and job satisfaction. This study adopts Adam's Equity Theory and Herzberg's two factor theories to guide the research.

Herzberg's Two Factor Theory

The Herzbergs two factor theory concludes that employees have two sets of needs. To this end, their needs as humans is to grow psychologically. Herzberg in his two-factor theory revealed that employees put in their efforts when they feel satisfied about their tasks unlike those that feel bad. Intrinsic factors, such as work, responsibility and achievement seen to be connected to job satisfaction (Nzewi et al, 2023). Therefore, employees who feel good about their tasks tend to attribute these factors to them in contrast, whereas, dissatisfied employees tend to cite extrinsic factors such as pay, supervision, and firms' policies and the work environment.

Adam's Equity Theory

This theory revealed that equity theory is a social theory. Hence, regards employees as existing in a social work environment in which they are consistently comparing the treatment of others to receive and reaching conclusions that employee's treatment is fair or equitable. Employees feel secured when they feel they are properly rewarded(Nwachukwu, 2019). According to this theory, a major determinant of job satisfaction is the workers perception of equity or inequity in the situation. This research is relevant to the study on financial reward and job satisfaction because of its relevance and practical satisfaction.

Research Methodology

Research Design

The research adopts a descriptive research survey design. This method is a research survey design that involves surveying the employees of the selected banks who are the respondents with the view to collecting their responses for the purpose of analysis. In addition, this study which examines monetary reward and job satisfaction involved collecting data through primary sources. The primary data obtained is through a structured questionnaire and the data subjected to descriptive and inferential statistics.
The population of this study comprised the entire employees in the studied banks in Kogi State. The total population of the entire employees of these banks are eight hundred and seventy-two (872).

Sample and Sampling Technique

Considering the fact that the population of this study is large, it becomes impossible to study the entire population. Hence, obtaining sample from the entire population becomes imperative. This research adopts Godden' (2004) sample size statistical formula which is in line with Adefila (2014) who noted that such statistical technique is appropriate for determination of sample size with a finite population less than 50,000

The Godden (2004) formular denoted as.:

$$SS = \frac{Z^2 (P)(1-P)}{C^2} \qquad \text{-- equ (1)}$$

$$\text{New SS} = \frac{SS}{1 + \frac{(SS - 1)}{\text{Population}}} \qquad - \quad - \quad - \quad - \quad - \qquad \text{equ (2)}$$

Where SS = Sample size
Z = Confidence level 95 %
P = Percentage of population (50%)
C= Confidence interval = 5 % (0.05)

$$SS = \frac{1.96^2 \ (0.5)\ (1- 0.5)}{0.05^2} \qquad - \quad - \quad - \quad - \quad - \qquad \text{equ (1)}$$

$$SS = \frac{3.8416 \ (0.5)\ (1 - 0.5)}{0.0025}$$

$$SS = \frac{0.9604}{0.0025}$$

$$SS = 384$$

Population = 896

$$\text{New SS} = \frac{384}{1 + \frac{(384 - 1)}{896}}$$

$$\frac{384}{\frac{384}{1 + 0.43}}$$

$$SS = \frac{384}{1.43}$$

$$\text{New SS} = 269$$

Therefore, the sample size = 269

However, out of the total questionnaire distributed only 226 were duly completed and returned giving a retrieval rate of 84%. Proportionate stratified random sampling technique was used to select the participant. Bowley population allocation formula, nNh/N were specifically used; where n=Sample size,

Nh= Population in each bank,

N=Total Population

This is to determine the number of participants to be drawn from each bank. Hence, population in Access bank is 312, Ecobank 77, First bank 112, UBA 238 and Zenith bank 157 respectively. Table 1 shows the population and sample size determination for the selected banks.

Table 1 Population and sample size for the selected banks.

S/N	Bank name	Number of employees	Sample size determination	Sample size for each bank
1	Access Bank	312	312×269÷896	94
2	Eco Bank	77	77×269÷896	23
3	First Bank	112	112×269÷896	34
4	Union Bank of Nigeria	238	238×269÷896	71
5	Zenith Bank	157	157×269÷896	47
Total		896		269

Source: HR, Department of the selected banks, 2025.

Methods of Data Collection

The researcher collected data using the primary sources. The questionnaire was the major source of primary data to this end; the study designed a structured questionnaire numbering eighteen (18) items. The research instrument contained nine (9) questions each bordered on independent and dependent. The questionnaire was close ended questionnaire while a five- point Likert-scale responses of strongly agree, Agree, Undecided, Disagree and strongly disagree was used.

Reliability of the Instrument

The reliability of this study was utilized to determine the internal consistency of the instrument, the instrument is said to be reliable if it produces similar results under consistent circumstances. Therefore, any coefficient of reliability that is 0.70 and above is considered reliable. Thus, to test the reliability of the instrument, the researcher conducted a pilot study by distributing questionnaires numbering fifteen (15) to the target respondents through the help of two trained research assistants; the Cronbach Alpha coefficient measure of internal consistency was adopted. The reliability of the research instrument using Cronbach alpha reliability test with the Statistical Package for Social Sciences (SPSS) yielded the result of 0.871.

Table 2 Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.871	.871	18

From table 2 the calculated Cronbach alpha is 0.871 which is higher than the recommended acceptable measure of Cronbach alpha 0.70 which makes measurement of model reliability accepted.

Method of Data Analysis

The study adopted both descriptive and inferential statistics for data analysis. The descriptive tool used was mean and standard deviation while the inferential statistics was used in testing the formulated hypotheses while the simple linear regression analysis examined the strength of relationship between the independent and dependent variables. The specific analytical approaches adopted are model summary, analysis of variance (ANOVA) and coefficients. The decision rule is to accept P. value if the alpha value is ≥0.05 otherwise the null hypothesis be rejected.

Table 3. Descriptive Statistics

	Mean	Std. Deviation	N
S	3.28	1.41	226
B	3.38	132	226
C	3.04	1.25	226
PG	3.19	0.97	226
JS	3.34	1.04	226
CS	3.23	0.98	226

Table 3 shows the selected scale mean lies within the accepted range; thus, the research conclude that data obtained and analyzed is significant and reliable. More so, in order to ascertain the variability of the collected and analysed data the standard deviations of both variables were examined. The mean of salary (S) is 3.28 and the standard deviation is 1.41, the mean for bonus (B) is 3.38 and the standard deviation is 1.32, the mean for commission (C) is 3.04 and the standard deviation is 1.25, the mean for personal growth (PG) is 3.19 and the standard deviation is 0.97, that of job security (JS) has the mean value of 3.34 and standard deviation of 1.04 while that of colleague support (CS) has the mean value of 3.23 and standard deviation of 0.98 hence, all variables lies within the value of high extent as indicated by their corresponding means and standard deviations which are closely related.

Test of Hypotheses

The statistical decision rule of p- value states that the Null hypothesis should be accepted if P- value is greater than alpha value (i.e. level of significant which is 0.05) otherwise it should be rejected while the Alternative hypothesis is adopted.

Test of Hypotheses

H_1: There is no relationship between salaries and personal growth in commercial banks, Kogi State.

Table 4. Summary of Regression Results and other Statistics

Regression		Salaries	Df	F
Coefficient	0.033	0.007	1	1214.233
P. value	0.000	0.000	225	
R	0.876		226	
R^2	0.768			

Source: Research Data analysis, 2025

The *F*-ratio in the table 4 shows that the variables of salaries statistically significantly predict personal growth, F (1, 226) = 1214.233, p< .0005 (this means that the regression model is a good fit of the data). Again, summary of regression equation (model formulated) and the result shows that R is 0.877 which is close to 1.00 meaning that it is useful for making predictions. The goodness of fit revealed that it has a good fit of R with 88% and R^2 of 77% meaning that total variations in salaries is explained by variations in personal growth. Thus, all the estimated parameters predicting the value of personal growth outside salaries is 12% (i,e, 100- 88) which is statistically insignificant. Therefore, this implies that the independent variable (salaries) contributes to the prediction of the dependent variable of about 88% with p- value of 0.000 which is less than 0, 05 affirming that there is a significant positive relationship between the dependent and independent variables.

Hypothesis 2

H_1: There is no significant relationship between bonus and job security.

Table 5 Summary of Regression Results and other Statistics

Regression		Bonus	Df	F
Coefficient	0.028	0.005	1	11421.245
P. value	0.000	0.000	225	
R	0.856		226	
R^2	0.733			

Source: Research Data analysis, 2025

The *F*-ratio in the table 5 shows that the variables of bonus statistically significantly predict job security, F (1, 225) = 11421.245, p< .0005 (this means that the regression model is a good fit of the data). Again, summary of regression equation (model formulated) and the result shows that R is 0.856 which is close to 1.00 meaning that it is useful for making predictions. The goodness of fit revealed that it has a good fit of R with 86% and R^2 of 73% meaning that total variations in bonus is explained by variations in job security. Thus, all the estimated parameters predicting the value of job security outside bonus is 14% (i,e, 100- 86) which is statistically insignificant. Therefore, this implies that the independent variable (bonus) contributes to the prediction of the dependent variable of about 86% with p- value of 0.000 which is less than 0, 05 affirming that there is a significant positive relationship between the dependent and independent variables.

Hypothesis 3

H_1: There is no significant relationship between commission and customer satisfaction.

Table 6. Summary of Regression Results and other Statistics

Regression		commission	Df	F
Coefficient	0.031	0.09	1	12643.228
P. value	0.000	0.000	225	
R	0.799		226	
R^2	0.638			

Source: Research Data analysis, 2025

The *F*-ratio in the table 6 shows that the variables of commission statistically significantly predict colleague support, $F\,(1, 225) = 12643.228$, $p< .0005$ (this means that the regression model is a good fit of the data). Again, summary of regression equation (model formulated) and the result shows that R is 0.799 which is close to 1.00 meaning that it is useful for making predictions. The goodness of fit revealed that it has a good fit of R with 799% and R^2 of 80% meaning that total variations in commission is explained by variations in colleague support. Thus, all the estimated parameters predicting the value of colleague support outside commission is 20% (i,e, 100- 80) which is statistically insignificant. Therefore, this implies that the independent variable (commission) contributes to the prediction of the dependent variable of about 80% with p- value of 0.000 which is less than 0, 05 affirming that there is a significant positive relationship between the dependent and independent variables.

Conclusions

The study revealed that financial reward enhances the performance of employees of commercial banks in Kogi state. Therefore, employees reward is critical to increasing productivity, thus the study revealed that absence of job satisfaction and motivation deficiencies can be addressed if the superior officers and by extension the employees can motivate their employees through the instrumentality of salaries, bonus and commissions. Again, considering the pivotal role of financial rewards such as salaries, bonus and commissions the employees possess high level of confidence in terms of personal growth, job security and colleague support. Therefore, it can be concluded that there is a significant positive relationship between financial reward and job satisfaction in commercial banks in Kogi State.

Recommendations

The findings and conclusion of this research empirically shows the significant impact of financial rewards on job satisfaction in commercial banks in Kogi state. Hence, the study makes the following specific recommendations; that since there is a significant relationship between salaries and personal growth the banks should ensure that employees' salaries are not only paid promptly and consistently but there should be upward review from time. Again, considering the significant impact of employee bonus to job security the banks should not only sustain its bonus package to employees but it should ensure it broadened its scope to benefit all category of employees in the banks so that it builds more confidence in the employees. Finally, considering the fact that team work is a critical aspect of the bank success and sustaining its job satisfaction, the banks can only guarantee sustainable colleague support system through payment of its commission to employees frequently and sustainably. To this end, the banks should not only focus on colleague support alone but also ensure that payment of commission to employees is given priority as this measure will significantly lead to improving their services towards social cohesion and colleague support leading improved job satisfaction in the commercial banks in Kogi State.

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