



Investigating the effects of job Motivation and Rewards on satisfaction and Human Resources in Health Insurance Organization of Khuzestan

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Abstract: *The present study aims to investigate the relationship between motivators and rewards, and attraction and maintenance of human resources in Health Insurance Organization of Khuzestan province. This is a descriptive survey study. This research is applied in terms of purpose and mission and is a cross-sectional study in terms of time. The method of study is field method through using survey technique and the data collection tool is questionnaire. Also, the sample size in this research is 150 people. In order to collect the data, Herzberg Job Motivation Questionnaire, Human Resources Management Standard Questionnaire, Hasani Shahpar Human Resource Retaining Standard Questionnaire (2012), researcher-made Financial and Non-Financial Rewards Questionnaire, and Minnesota Job Satisfaction Questionnaire were used. The results showed that: there is a significant relationship between financial rewards and job satisfaction of employees; between non-financial rewards and job satisfaction of employees, between job motivators and job satisfaction of employees, and between job satisfaction of employees and attraction and maintenance of human resources. The results of multiple regression analysis showed that: there is a multiple significant relationship between financial rewards, non-financial rewards, job motivators, and job satisfaction, and attraction and maintenance of human resources in Health Insurance Organization of Khuzestan province, and it explains 21.7% of changes in the variable of attraction and maintenance of human resources.*

Keywords: *Financial and Non-Financial Rewards, Job Motivators, Job Satisfaction, Attraction and Maintenance of Human Resources*

INTRODUCTION

Today, more than other times, it has been shown that the development and growth of organizations and consequently, any community and country is dependent upon proper use of human resources. The success of any organization depends on proper utilization of tools, equipment, money, raw materials and human resources of that and this is possible only if these organizations and institutions can use the skills, abilities and personal and collective characteristics of their employees in line with the goals and missions of the organization (Kourepazan and Zarei, 2015). Therefore, it is said that organization is the regular order of people in order to achieve specific goals and missions. Human resource is one of the inputs of organizational system. The more an organization can attract more competent forces and can use and maintain them more

effectively, the more it will be successful in achieving its goals and missions and the more it will be ahead of its competitors.

One of the main important tasks of managers after attraction and improvement of the workforce is maintenance of human resources. For this purpose, scholars and thinkers have mentioned among the three processes of human resource planning including: attracting, improving and maintaining of human resources, the maintenance process as the most important one. Motivation is one of the essential issues in human resource management, and growth of human capabilities as the most practical form of knowledge has become an enabling tool for facilitating achieving of social, economic, and political goals and missions of organizations and institutions. Motivation is one of the very important tools for inducing employees to produce effective and efficient results, and to create a positive working environment and to successfully implement the predicted plans.

Studying the research literature shows that one of the most important variables affecting motivation and improvement of attraction and maintenance of human resource is improvement of job satisfaction. Job satisfaction is one of the important factors that should be carefully considered in economic development because it is one of the very important factors in job success, and causes increased efficiency and sense of personal satisfaction (Shafiabadi, 2004). Job satisfaction is a set of consistent and inconsistent feelings through which employees look at their job. When employees join an organization, bring with themselves a set of wishes, needs, aspirations, and past experiences that together, build their job expectations, which is an indicator of the relationship between new expectations of employees and the rewards provided by the job (Davis and Storm, 1991). Lack of motivation affects reduction of attendance at workplace and quality and quantity of the job. Various studies have considered uncertain future, job security, and lack of proper plan to be effective in this issue; and other factors such as existence of tension, and lack of job satisfaction can be threatening factors. Factors such as appreciation, adequate payment, interesting job, appropriate working conditions, and job nature have been considered to be effective in increasing job motivation; and on the other hand, factors such as low payments and benefits, lack of job security, long working hours, lack of job independence, and inadequate resources have been mentioned as the factors of lack of motivation. Therefore, in order to improve job satisfaction of employees, special attention should be paid to performance evaluation systems and reward systems, and various types of financial, non-financial, and job rewards should be considered. Therefore, attention should be paid to the fact that examining the factors related to attraction and maintenance of human resources is an important issue, and in this regard, the present study seeks to investigate the relationship between motivators and rewards and attraction and maintenance of human resources in Health Insurance Organization of Khuzestan province.

Theoretical Foundations

Motivators

Motivation is one of the tasks of leadership and management, and its brief definition is “the set of circumstances that make people to become active internally”. The factors motivating individuals to have favorable performance are different from the viewpoint of different researchers. Frederick Herzberg in his theory of “motivation, health” emphasizes the job’s being a motivator and considers the job’s environmental factors to be effective for maintaining people in the organization. He considers motivators to be satisfying factors that guarantee the sense of professional growth and achievement of success and can positively affect job satisfaction and often result in increased general efficiency capability of individuals. Motivators are wants, needs and desires existing in the conscience of a person and cause his/her internal motivation. These forces influence each individual through directing his/her thoughts, which lead to emergence of a particular behavior in a specific job situation (Slibe and Folio, 2011).

Financial rewards

Reward is: positive valuable results of a job for individuals. Reward is providing a pleasant message in return for performance of a desired behavior by individuals, in order to increase the likelihood of repetition. Financial (cash) rewards are those that are paid as cash to employees and increase material welfare of the person; for example, the salaries and benefits which in private organizations, institutions and companies are often paid according to the initial agreement between the employees and the employer and in accordance with the contract signed between them, in a weekly, monthly, or ... basis; and in public organizations, institutions and companies are also paid to individuals according to the approved law of the countries (Korehpazan and Zarei, 2015).

In the present study, by financial rewards it is meant the score which is obtained from the research questionnaire. A researcher-made questionnaire has been used for this purpose.

Non-financial rewards

These are rewards that do not have any impact on material condition of the individual, but by receiving them, his/her working life and environment will be more favorable (Ghobadi, 2016). In the present study, by non-financial rewards it is meant the score which is obtained from the research questionnaire. A researcher-made questionnaire has been used for this purpose.

Attraction of human resources

Attraction of human resources is performing a series of operations that, after finding the human resources required by the organization, attracts their attention to the organization and being employed in it. Attraction of human resource is the process of researching and recognition of competent forces and encouraging them to be hired (Moradi Rekabdar Kalayee; Khalkhali and Vakili, 2008). In the present study, by attraction of human resources it is meant the score which is obtained from the research questionnaire. Standard Human Resource Management Questionnaire (Daghighi, 2012) has been used for this purpose.

Maintenance of human resources

The purpose of maintaining employees in the organization is not just its physical aspect, but it is to maintain active presence and movement of employees within the organization and their coordination and consistence with the organization's policies and strategies, and in other words, their being engaged in the job and its related problems and issues. In other words, maintenance of employees of organizations and institutions is wider than connecting people with the received salary and benefits or providing safety and health in the workplace. In addition, it should not be assumed that the expectations of employees from their organizations and institutions are the same everywhere and in every situation and these expectations can be easily identified. When talking about the issues related to maintenance of employees within an organization, it is required to consider the various and complex aspects that create individual, group, and organizational needs and desires, and to examine and study human beings with all their existence dimensions related to job and social life (Mirsepasi, 2014).

In the present study, by maintenance of human resources it is meant the score which is obtained from the research questionnaire. Hasani Shahpar Human Resource Maintenance Questionnaire (2012) has been used for this purpose.

Job satisfaction

Satisfaction can be considered a positive or favorable emotional state which is obtained from occupational experience or job (Johnson et al, 2014). It is the general attitude of an individual about job and identifying one's self with the job (the extent to which a person knows his job and actively participates in it) (Robbins, 2007). In the present study, by job satisfaction it is meant the score which is obtained from the research questionnaire. Minnesota Job Satisfaction Standard Questionnaire has been used for this purpose.

Conceptual Model of Research

After reviewing the research domestic and foreign literature, the conceptual model has been extracted as shown in Figure 1.

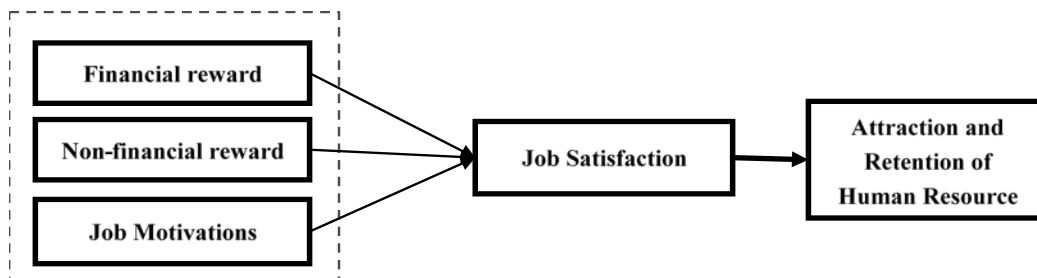


Figure 1: Conceptual model of research

Research hypotheses

Hypothesis 1: There is a significant relationship between financial rewards and job satisfaction of employees in Health Insurance Organization of Khuzestan province.

Hypothesis 2: There is a significant relationship between non-financial rewards and job satisfaction of employees in Health Insurance Organization of Khuzestan province.

Hypothesis 3: There is a significant relationship between job motivators and job satisfaction of employees in Health Insurance Organization of Khuzestan province.

Hypothesis 4: There is a significant relationship between job satisfaction of employees and attraction and maintenance of human resources in Health Insurance Organization of Khuzestan province.

Hypothesis 5: There is a multiple significant relationship between financial rewards, non-financial rewards, job motivators and job satisfaction, and attraction and maintenance of human resources in Health Insurance Organization of Khuzestan province.

Research Method

This is a descriptive survey study. This research is applied in terms of purpose and mission and is a cross-sectional study in terms of time. The method of study is field method through using survey technique and the data collection tool is questionnaire. Also, the sample size in this research is 150 people. In order to collect the data, Herzberg Job Motivation Questionnaire, Human Resources Management Standard Questionnaire, Hasani Shahpar Human Resource Retaining Standard Questionnaire (2012), researcher-made Financial and Non-financial Rewards Questionnaire, and Minnesota Job Satisfaction Questionnaire were used. All the analysis has been done through SPSS software program.

Research Results

Descriptive results of research

Descriptive features are as described in Table 1.

Table 1: Descriptive statistics of demographic variables

Demographic variable		Frequency	Frequency percentage
Female	Gender	52	34.7
Male		98	65.3
High school	Educational level	20	13.3
Associate degree		25	16.7
BA		70	46.7

MA		35	23.3
Lower than 5 years	Working experience	21	14
5 to 10 years		44	29.3
10 to 15 years		70	46.7
Higher than 15 years		15	10

As is seen, men with frequency percentage of 65.3% form the largest number of respondents. In terms of educational level, the highest frequency is related to the BA group with frequency percentage of 46.7% and in terms of working experience, the highest frequency is related to the group of 10-15 years with a frequency of 46.7%.

Inferential statistics

In order to evaluate the pre-assumption of normal distribution of scores, Kolmogorov-Smirnov test results on normal distribution of scores were examined. The results of this analysis are presented in Table (2).

Table 2: Kolmogorov-Smirnov test results in order to determine normal distribution of scores

Component	KS statistic	Significance level
Job satisfaction	0.066	0.201
Maintenance of human resource	0.042	0.200
Financial rewards	0.081	0.181
Non-financial rewards	0.119	0.121
Job motivation	0.052	0.215

The results of the above table indicate that the pre-assumption of normal distribution of data is true in all research variables ($P > 0.05$).

Hypothesis 1: There is a significant relationship between financial rewards and job satisfaction of employees in Health Insurance Organization of Khuzestan province.

Pearson correlation coefficient has been used in order to examine this hypothesis.

Table 3: Results of correlation between financial rewards and job satisfaction

Job satisfaction		
	Correlation coefficient	Significance level
Financial rewards	0.700	0.001

According to the results presented in Table (3), Pearson correlation coefficient between financial rewards and job satisfaction is equal to 0.700. Given the obtained significance level (0.001) which is smaller than 0.05, it can be concluded that there is a significant relationship between these two variables. Considering the amount of Pearson coefficient, it can be said that there is a direct and significant relationship between financial rewards and job satisfaction in Health Insurance Organization of Khuzestan province.

Hypothesis 2: There is a significant relationship between non-financial rewards and job satisfaction of employees in Health Insurance Organization of Khuzestan province.

Pearson correlation coefficient has been used in order to examine this hypothesis.

Table 4: Results of correlation between non-financial rewards and job satisfaction

Job satisfaction		
	Correlation coefficient	Significance level
Non-financial rewards	0.296	0.001

According to the results presented in Table (4), Pearson correlation coefficient between non-financial rewards and job satisfaction is equal to 0.296. Given the obtained significance level (0.001) which is smaller than 0.05, it can be concluded that there is a significant relationship between these two variables. Considering the

amount of Pearson coefficient, it can be said that there is a direct and significant relationship between non-financial rewards and job satisfaction in Health Insurance Organization of Khuzestan province.

Hypothesis 3: There is a significant relationship between job motivators and job satisfaction of employees in Health Insurance Organization of Khuzestan province.

Pearson correlation coefficient has been used in order to examine this hypothesis.

Table 5: Results of correlation between job motivators and job satisfaction

Job satisfaction		
	Correlation coefficient	Significance level
Job motivators	0.626	0.001

According to the results presented in Table (5), Pearson correlation coefficient between job motivators and job satisfaction is equal to 0.626. Given the obtained significance level (0.001) which is smaller than 0.05, it can be concluded that there is a significant relationship between these two variables. Considering the amount of Pearson coefficient, it can be said that there is a direct and significant relationship between job motivators and job satisfaction in Health Insurance Organization of Khuzestan province.

Hypothesis 4: There is a significant relationship between job satisfaction of employees and attraction and maintenance of human resources in Health Insurance Organization of Khuzestan province.

Pearson correlation coefficient has been used in order to examine this hypothesis.

Table 6: Results of correlation between job satisfaction and attraction and maintenance of human resource

Attraction and maintenance of human resource		
	Correlation coefficient	Significance level
Job satisfaction	0.364	0.001

According to the results presented in Table (6), Pearson correlation coefficient between job satisfaction and attraction and maintenance of human resource is equal to 0.364. Given the obtained significance level (0.001) which is smaller than 0.05, it can be concluded that there is a significant relationship between these two variables. Considering the amount of Pearson coefficient, it can be said that there is a direct and significant relationship between job satisfaction and attraction and maintenance of human resource in Health Insurance Organization of Khuzestan province.

Hypothesis 5: There is a multiple significant relationship between financial rewards, non-financial rewards, job motivators and job satisfaction, and attraction and maintenance of human resources in Health Insurance Organization of Khuzestan province.

In order to examine this hypothesis, multiple regressions hypothesis has been used. In tables 4.11 and 4.12, multiple regressions between financial rewards, non-financial rewards, job motivators, and job satisfaction as independent variables and attraction and maintenance of human resources as dependent variable has been shown through Enter simultaneous entering method.

Table 7: Multiple regression analysis between financial rewards, non-financial rewards, job motivators, and job satisfaction and attraction and maintenance of human resource

Titles	SS	df	MS	FP	RS	MR
Regression	1.154	3	0.385	7.614	0.217	0.368
Residuals	7.378	146	0.051	0.001		

Given the information seen in Table 7 and the obtained correlation coefficient (MR=0.368), it can be said that there is a strong correlation between predictor variables (financial rewards, non-financial rewards, job motivators and job satisfaction) and the criterion variable (attraction and maintenance of human resource). Also, according to the adjusted coefficient of determination (RS = 0.217), it can be said that 21.7 percent of the

changes in the criterion variable (attraction and maintenance of human resources) can be determined by its linear relationship with predictor variables.

Table 8: Correlation coefficient between independent variables and attraction and maintenance of human resource

Variable	B	Beta	T	P
X ₁ Job satisfaction	0.589	0.175	3.368	0.001
X ₂ Financial rewards	0.234	0.205	2.329	0.012
X ₃ Non-financial rewards	0.193	0.178	3.575	0.007
X ₄ Job motivation	0.241	0.138	2.224	0.008
Fixed value	0.872		2.040	0.043

Given the data presented in Table 8, the results of multiple regression analysis showed that there is a significant linear (multiple) relationship between financial rewards, non-financial rewards, job motivators and job satisfaction, and attraction and maintenance of human resources. Also, the amount of B (coefficient of influence) and significance level indicate that the variables of financial rewards, non-financial rewards, job motivators, and job satisfaction have a significant impact on attraction and maintenance of human resources. On this basis, the prediction equation for attraction and maintenance of human resource can be presented as follows:

$$Y = 0.191 X_1 + 0.119 X_2 + 0.118 X_3$$

In this equation, X₁ is job satisfaction, X₂ is financial rewards, X₃ is non-financial rewards, X₄ is job motivation, and Y is financial performance of attraction and maintenance of human resource.

Discussion and Conclusion

In the present study which aimed to investigate the relationship between motivators and rewards and attraction and maintenance of human resources in Health Insurance Organization of Khuzestan province, the results of hypothesis 1 showed that there is a direct and significant relationship between financial rewards and job satisfaction in Health Insurance Organization of Khuzestan province. This result is consistent with the findings by Slibe and Folio (2011), Chang Lian Cho (2004), and Bagheri (2017), which show that the impact of motivators and rewards on attraction and maintenance of human resources is significant and directly affects employee satisfaction and causes their maintenance. Explaining this result, it must be said that reward is considered as a tool by which an organization appreciates its employees for their merits and, through this appreciation, encourages them to continue their work. Payment is considered as one of the main and important sources of dissatisfaction among employees. Money as the most common exchange transaction between individual and organization can be used as a means of change within the organization; therefore, through payment of financial reward, employees' satisfaction is expected to increase. The results also confirm this.

Hypothesis 2 showed that there is a significant relationship between non-financial rewards and job satisfaction among employees in Health Insurance Organization of Khuzestan province. This is consistent with the results by Alnaqubi (2011), Hyun and Yo (2011) which show that the impact of motivators and rewards on attraction and maintenance of human resources is significant and directly affects employees' satisfaction and causes their maintenance. Explaining this finding, it must be said that if there is a work method that can link the organization and the employees, this method is reward. Therefore, successful management of reward is important both for the organization and for the employees. The Reward and encouragement system has the potential to play the role of mediator. Organization management can transfer the importance of performance through rewards and the reward system, in its turn, can build the cornerstone

of healthy management of individuals. Therefore, through payment and providing of non-monetary rewards also as financial rewards, employees' satisfaction is expected to increase. The results also confirm this.

Hypothesis 3 showed that there is a significant relationship between job motivators and job satisfaction of employees in Health Insurance Organization of Khuzestan province. This is consistent with the results by Monkars et al. (2009), Fateh Nia (2014) and Bagheri (2017), which show that the impact of motivators and rewards on attraction and maintenance of human resources is significant and directly affects employees' satisfaction and causes their maintenance. Explaining this result, it must be said that motivation is one of the very important tools in encouraging employees to produce effective and efficient results, and to create a positive working environment and to successfully implement the predicted plans. In general, motivation has been defined as the enthusiasm for effort in order to reach missions and goals. The process of motivation begins with an unfulfilled need that creates tension and motivates the individual to search for missions and goals. If these missions and goals are achieved, they will meet the need and reduce the tension and increase job satisfaction.

Hypothesis 4 showed that there is a significant relationship between employees' job satisfaction and attraction and maintenance of human resource in Health Insurance Organization of Khuzestan province. This is consistent with the results by Burbach and Roil (2010). Explaining this result, it must be said that job satisfaction as an independent variable has an impact on many aspects of individual behavior and organizational performance, and for this reason, is considered by employees and managers in the organization. In fact, the key to intellectual regeneration and retention and high self-confidence is job satisfaction. This requires that the type of work is proportional to the type of personality and the physiology and spirit of the person doing it. Job satisfaction, which is resulted from many factors of financial and non-financial compensation system, affects performance. However, this relationship is high in high-level jobs of the organization; therefore, it is expected that if employees' job satisfaction increases, attraction and maintenance of human resources will also be facilitated. The present study results also confirm this.

Hypothesis 5: There is a multiple significant relationship between financial rewards, non-financial rewards, job motivators and job satisfaction, and attraction and maintenance of human resource in Health Insurance Organization of Khuzestan province. This is consistent with the results by Alna Qubi (2011), Fateh Nia (2014) and Bagheri (2017), which show that the impact of motivators and rewards on attraction and maintenance of human resources is significant and directly affects employees' satisfaction and causes their maintenance. Explaining this result, it must be said that non-financial rewards and financial rewards along with motivators have a facilitating role in job satisfaction of employees; on the other hand, job satisfaction also affects attraction and maintenance of human resources; therefore, it can be expected that variables such as non-financial rewards, financial rewards, and motivators have a positive role in attraction and maintenance of human resources. The research results also confirm this. The results of the present study are significant but these results also, like other field studies, have a number of limitations: some of the responses provided by employees may be in order to show the conditions as favorable, which may affect the results to some extent. Also, the research results can only be generalized to the area of Health Insurance Organization of Khuzestan province, and so, its generalizability is low. It is recommended that future studies compare the relationship between financial rewards, non-financial rewards, job motivators, and job satisfaction, and attraction and maintenance of human resource in manufacturing and service companies and public and private companies.

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