Self-Esteem, Gender, Marital Status, and Behavioral Responses to Pay Dissatisfaction

Jayeoba, Foluso Ilesanmi
Department Of Industrial Relations And Personnel Management, Faculty Of Management Sciences, Lagos State University, Ojo
Email: Jay_Ifes@Yahoo.Com

Sholesi, Yusuf Olayinka
Department Of Industrial Relations And Personnel Management, Faculty Of Management Sciences, Lagos State University, Ojo
Email: Contactyinkasho@Yahoo.Com

Lawal, Olufemi Adigun
Department Of Psychology, Faculty Of Social Sciences, Lagos State University, Ojo
Email: Femilawal@Yahoo.Com

Abstract

The study investigated behavioural reactions of employees to pay satisfaction. The influences of self esteem, gender and marital status on pay satisfaction were also investigated. In addition, answers were sought to questions of how pay satisfaction relates with absenteeism, turn over, and performance. In view of the fact that employees, given the same level of pay, will still behave differently on the job, it is seen that personality variables influence pay satisfaction. 133 workers, aged between 25 and 50 years and in the banking, insurance and manufacturing industries, situated in Lagos, Nigeria were sampled. The index of self-esteem scale (ISE) by Hudson (1985) was used to assess subjects' self-esteem and their level of pay satisfaction was assessed using the pay satisfaction questionnaire (PSQ) by Heneman and Schwab (1985). The factorial analyses were carried out to examine how self-esteem, performance, turnover and absenteeism relate with pay satisfaction. The Pearson Product Moment correlation was used to determine the relationship between self-esteem and pay satisfaction. Results from the factorial analyses of variance of data collected showed that pay satisfaction significantly influence absenteeism ($p < .05, df = 1/32, critical F = 4.15, calculated F = 6.27$), but not so for performance and turnover. Self-esteem relates significantly with pay satisfaction, with a correlation coefficient $r = 0.75$. Gender and marital status has no significant influence on reactions to pay satisfaction. Based on these results together with previous findings and some theoretical evidence, a modification of the pay satisfaction model and behavioural consequences model is proposed. It is suggested that future studies focus on better understanding of the behavioural reactions to pay satisfaction vis-à-vis the personality variables affecting the perceptual processes involved in setting normative pay expectation and subsequent reaction to shortfall between pay should be received and actual pay. Also, it is
Suggested that more research is needed to know how money, which has been variously said to motivate behaviour, can lead to higher productivity and what goals or needs need to be reinforced, and at what interval or intensity, to achieve greater pay satisfaction in work place.

**Keywords:** Pay Satisfaction, Self-esteem, Marital Status and Gender.

**Introduction**

The study of pay satisfaction has a long history (Opsahl and Dunnette, 1966; Heneman & Judge, 2000) and has continued to be of great theoretical and practical interest in and out of work place. Pay, which in the language of workers means money, features prominently in the fulfillment of several, if not all, of human needs. Satisfaction, in terms of fulfillment of needs, may to a large extent depend on the size of one’s pay packet, which for most Nigerians, whether in public or private sector of the economy, cannot be said to be adequate or enough to take care of their basic needs.

The number of available research on the consequences or behavioural (also attitudinal) reactions to pay satisfaction is very low. Knowledge of consequences of dissatisfaction with pay, a crucial aspect of work, is however important for both academic and practical purposes. Much of the talk about lowered productivity, corruption, inefficiency, absenteeism, turnover or turnover intention and such other behaviours have been attributed to discrepancies in perception of pay should receive and actual pay received at work (Lawler, 1981, Banjoko, 1996). The present study therefore is focused on pay dissatisfaction as important variable influencing behaviours at work. Also the extent to which the perceptual process leading to pay dissatisfaction is likely moderated by individual variables such as self-esteem (Jayeoba, 1995), gender, and marital status will be examined.

**Statement of problem**

Generally, employees, male or female, vary in their levels of self-worth or self-esteem. Employees high in self-worth makes self evaluation of how much their work is worth to the organization and such an evaluation determines what they perceive as fair pay as corroborated in the pay of others. Good and competent people are likely to estimate themselves as high worth. How do these differ in pay satisfaction from their less competent colleagues? The pertinent questions/issues are whether female workers will show reactions to pay distinct to those by men and whether married workers differs in pay satisfaction from singles, and to probe the underlining perceptual process leading to such differences. Will differences be explained in terms of their self-esteem?

The boy and girl child are raised for different roles whether their paths cross in the industry or at home as married couples. Though as workers both have responsibilities and specific financial demands on them, it is likely that differing level of responsibilities and social expectations will influence what amount of pay is adequate or not to fulfill their roles. Differences in pay
satisfaction may therefore occur between male and female workers, who are both married, and at similar pay level.

**Objectives of the Study**

The objectives of the study are listed below:

1. To examine if there a relationship between self-esteem and pay satisfaction.

2. To find out if persons with high self-esteem will experience greater pay satisfaction than those with low self-esteem.

3. To examine whether employees with low level of pay-satisfaction will be more likely than those with high level of pay-satisfaction to reduce their output.

4. To examine whether employees with no turnover intention will show greater pay satisfaction than those with turnover intention.

5. To investigate the extent to which there is behavioural differences in males and females reactions to pay dissatisfaction.

6. To examine whether married and single workers react differently to pay dissatisfaction.

**Research Questions**

1. Is there a relationship between self-esteem and pay satisfaction?

2. Will persons with high self-esteem experience greater pay satisfaction than those with low self-esteem?

3. Will employees with low level of pay-satisfaction be more likely than those with high level of pay-satisfaction to reduce their output?

4. Will employees with no turnover intention show greater pay satisfaction than those with turnover Intention?

5. Will employees who are inclined to be absent from work be less satisfied with their pay when compared with those not so inclined?

6. Are there behavioural differences in males and females reactions to pay dissatisfaction?

7. Will married and single workers react differently to pay dissatisfaction?
Hypotheses

The following hypotheses are proposed.

1. There will be relationship between self-esteem and pay satisfaction

2. Employees with low self-esteem will be likely than those with high self-esteem to be satisfied with their pay.

3. Employees with low level of pay-satisfaction will be more likely than those with high level of pay-satisfaction to reduce their output.

4. Employees with no turnover intention will show greater pay satisfaction than those with turnover intention

5. Employees who are inclined to be absent from work will be less satisfied with their pay when compared with those not so inclined.

6. Female employees will show greater pay satisfaction than their pay counterparts

7. Unmarried employees will show greater pay satisfaction compared to their married counterparts.

Conceptual clarification

Cumming (1977) defined satisfaction as a psychological state of the mind deriving from having ones needs fulfilled. Needs are many and varied and has been theorized to exist in hierarchy of importance by Maslow (1954) pay is a useful incentive in that it has the instrumental power to satisfy wide range of needs ( Handy, 1950). Employees regard their pay as important outcome or reward-it is what they get in exchange for their labour (Lawler, 1971). Workers as a result usually show reactions to pay which are both behavioural and attitudinal. Pay satisfaction is one of such reactions. It is different from job – satisfaction which is a cluster of attitudes concerning various aspects of a job. Both empirical and conceptual approaches to understanding job satisfaction suggest that it involves dimensions, or aspects like pay, promotion, job context (job conditions and fringe benefits), agents (supervisors and co-workers), and work-context (Locke, 1976). Pay satisfaction therefore deals with specific aspect or is a sub-set of job satisfaction. Lawler (1971) defines it as the discrepancy between “pay should receive” and “pay received” as a result of work done. Equity between perceptions of pay should (a normative standard) and pay receive equals pay satisfaction, while on the other hand, dissatisfaction with pay results when there is disequilibrium between perception of pay should and pay received irrespective of which of pay receive and pay should has greater magnitude.
Discrepancies or equity of pay are hypothesized causes of certain behavioural reactions such as lowered or increased performance, absenteeism or promptness to work, turnover intention, desire for better pay, moonlighting, union action and various other reactions, depending on the direction of equity, that is, whether overpayment or under payment. Behavioural reactions can be seen as action tendencies or predisposition to act or not to act depending on attitudinal orientation to the issues of pay. Vroom (1964) had suggested that the perceived valence of pay will determine the preferred reaction to pay dissatisfaction or otherwise, and that the reaction vary from one individual to another, and may be band to ones degree of self-worth or perceived worth to the organization in question.

Fitts (1971), posit that individual exists as an agent or object as well as a living organism in a constant and dynamic state of a continuous process of some kind of external and internal actions. The individual according to him perceives him/herself in relation to others as external referents and assigns value to himself which is a reflection of his experiences, skills abilities, age, trainings, and responsibilities, obligations to others and to self. The value so assigned is an estimation of him, relative to others.

The self-esteem is about perception, estimation, and assignment of value to the self. It is a socio-psychological construct bothering on estimation of the self. Self-esteem is built around self-schemas-organized set of knowledge about the self-that guide the perception and interpretation of information in social situations.

Both high and low self-esteem are two extremes but along the same continuum, serving operationally to categorize individuals. Self-esteem may also be positive or negative. A person with a positive (high) self-esteem is said to be generally more adaptive and functional than otherwise.

One person estimate him/herself high, in terms of certain psychological variables dimensionalised along social competence, overall life attainment and so forth, while another might see him/herself as low in these variables.

There isn't much conceptual problem in relating with gender as well as marital status. Except for gender roles that constitute conceptual challenge, male and female are biological categories just like being married or single is a social situation involving male and female in conjugal affiliation. In most situations however, the term gender has been used in terms of differences between male and female. Meaning that gender is a social fact, something that can be acquired depending on how it is perceived by social actors or the formal and informal learning processes in the society. The term ultimately refers to male and female and the social processes shaping their identities and the interaction between them (Morgan and Taylorson, 1985).

Conceptual Framework

Adams (1965) equity theory has continued to influence subsequent theories on pay satisfaction. Both Lawler (1971, 1981) and Dyer and Theriault (1979) proposed models (see
appendices 3 and 4) that indicates causal variables of pay satisfaction, while Adams’ model suggests various behavioural options for workers feeling dissatisfied with their pay. Behavioural options to a feeling of over or underpayment are;

1. Reassessment of initial perception of input / output ratios
2. Change of referent others
3. Reduction or increase in performance level depending whether person is in equitably underpaid or overpaid.
4. Leaving the organization and so forth. These options are set out in a model by Banjoko (2002).

**Fig 1: Behavioural consequences model**

Source: Banjoko (1996)

The ranges of possible behaviours, as reaction to pay dissatisfaction are many as the model depicts. Five experimental studies (Berger and Schwab, 1980, Cherrington, Reitz and Scott, 1971, Fossum, 1976, Greene and Podsakoff, 1978, Jenkins and Lawler, 1981) examined people’s reactions to performance-based pay systems, including effects of pay satisfaction. Two of these studies show no relationship between performance and satisfaction (Cherrington, et al, 1971 and Fossum, 1976). Berger and Schwab found that pay level has strong positive effect on pay satisfaction; the other two studies indicated that as pay satisfaction increases, performance also increase significantly.

Weiner (1980) in assessing pay satisfaction of 186 white collar employees uses pay satisfaction to predict turnover and absenteeism, as was Mortowildo (1983) who predicted both turnover intention and actual turnover (stay-leave 19 months after pay satisfaction was measured) among 101 sales representatives. In their own study, Mortowildo and Judge (1994) using 138 University employee linked pay satisfaction with absenteeism.
Operational Definition

1. **Pay Satisfaction.** Lawler (1971) defines equity as the discrepancy between “pay should receive” and “pay received” as a result of work done. Pay satisfaction exists whenever there is congruence between pay should and pay received. Pay satisfaction can be seen as one of the possible reaction to pay equity.

2. **Self-esteem.** Self-esteem is about perception, estimation, and assignment of value to the self. It is a socio-psychological construct bothering on estimation of the self. Self-esteem is built around self-schemas-organized set of knowledge about the self-that guide the perception and interpretation of information in social situations. High or low self-esteem are two extremes but along the same continuum, serving operationally to categorize individuals. Self-esteem may also be positive or negative. A person with a positive (high) self-esteem is said to be generally more adaptive and functional than otherwise.

3. **Marital Status.** This categorical variable refers to state of being married or not. A person may be married, not married, divorced or separated (married but single)

4. **Gender.** It is also a categorical variable which more or less refer to role assignment between sexes. Here, it is viewed as male and female in their roles as workers and salary earners

Theoretical backdrop

One of the most used frameworks for understanding individual’s work-related attitudes and behaviours is the social exchange theory (Blan, 1964; Sturman & Short, 2000) which suggests that rational self-interest drives people’s social interactions. The theory when extended to the organization sees, according to Eisenberger (1986), individuals as forming an “anthropomorphic ascription of dispositional traits to the organization” and that people tend to “personify the organization and thus see themselves as involved in exchange relationship with the organization of which they are a member”. Commitment as well as continued membership of the organization is based on a cognitive evaluation of costs and benefits of remaining in the relationship. People’s commitment is calculative and individual’s commitment to organization and consequent behaviour is a function of accumulated investment (in the form of payment for expended efforts, job tenure, pension funds, seniority and global satisfaction of needs through mean’s made available by the organization).

Earlier works on equity of pay (Adam, 1965) and pay satisfaction (Lawler, 1971, 1981; Dyer and Theriaut, 1976; Heneman and Schwab, 1979) have tackled some of the questions, especially those relating to the causal variables of pay satisfaction. Their works in various ways have shown how workers are not concerned primarily with absolute size of pay, but with perceptual processes underling equity of input ratios and outcomes of self and others and differentiation by individual workers between pay “should receive” and “pay receive” where perceptions of pay should and pay receive are similar, the individual experience satisfaction with pay. Where
pay should be greater than or less than pay received, it is hypothesized that the individual worker feel dissatisfied with pay.

**Literature**

The study of Vanden Berg and Feij (1993) investigated the relationship between personality traits and job characteristics (predictor) with job experience (criteria or behaviour). Subjects were 181 job applicants who participated in a personnel selection procedure. As part of selection process they completed personality questionnaire which responses were scored factor-analyzed and Orthogonal dimensions identified. Self-esteem along other factors was a predictor of job behaviour. Between 1 – 5 months and afar 2 years after selection, participants rated their jobs on 4 characteristics of which pay satisfaction was one. Personality contributed to prediction of criteria (job behaviour). Notice was also taken of variation between male and female participants on orthogonal trait dimensions.

**Self-esteem and Pay satisfaction**

Since the work of Korman (1970), the concept of self-esteem as motivating variable at work has attracted attention. Hollenbeck and Whitener (1988) by focusing specifically on self-esteem, pointed-out that personality traits can and do predict occupational behaviour. Reviewing general studies or self-esteem, Sullivan (1989) suggested that the self as active agent relate to many psychological theory. Though according to Brokner (1988) many studies fail to document the relationship between self-esteem and work attitudes and behaviour, some studies have however relate self-esteem to work behaviours like turnover, absenteeism and general reactions to pay satisfaction.

**Gender, Marital Status and Pay Satisfaction**

Do men differ from women in behavioural reactions to pay satisfaction? Russ and McNeilly (1995) using 165 person sales force (half women approximately) of a publishing firm, found that gender moderated the link between organisational commitment, pay satisfaction and turnover intention. Vanden and Wooden (1995) found similar result using 1,401 Australian from 61 different workplaces. They hypothesized, among other things, that age and family responsibility predicts job satisfaction. Absence behaviour and turnover were found to differ for man and women. Also using 50 male and female graduate students in India, gender difference in shyness, loneliness, self-esteem and extraversion was explored. Results indicated that compared to man, shy women were more likely to have low self-esteem; meaning that personality variables have configurations and behavioural implications for males and females. Such indications were however not supported by Lefkowitz (1994) in a study using 371 men and 361 women. Questionnaire data on 23 job reactions and 24 individual dispositional Variables were responded to and analysed to show significant differences reflecting gender stereotypes which disappeared when perceived job characteristics, age, tenure, income and occupational level were controlled for. Women, it was concluded, react similarly to the world of work when spurious effects of systematic differences, variables earlier mentioned, are controlled. To what
extent this conclusion is correct is however uncertain. Marital status as a factor appears to have been completely neglected.

**Method**

**Sample Characteristics:** Sample was drawn from three companies in Lagos operating in Insurance, Banking and Manufacturing industries and were aged between 25 and 50 years of age. These three companies though provides varied work context and disparate pay, have one thing in common-all employs salaried workers to whom the issue of pay satisfaction is relevant. The demographic profile is in table 1. They were all workers in the junior cadre.

**Table 1: Demographic profile**

<table>
<thead>
<tr>
<th></th>
<th>Glanvills (n = 43)</th>
<th>Wema (n = 55)</th>
<th>Norman (n = 35)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender/Marital Status</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Males</td>
<td>23</td>
<td>30</td>
<td>20</td>
</tr>
<tr>
<td>Married</td>
<td>13</td>
<td>20</td>
<td>12</td>
</tr>
<tr>
<td>Single</td>
<td>10</td>
<td>10</td>
<td>8</td>
</tr>
<tr>
<td>Total Female</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>12</td>
<td>15</td>
<td>9</td>
</tr>
<tr>
<td>Single</td>
<td>8</td>
<td>10</td>
<td>6</td>
</tr>
</tbody>
</table>

**Instruments**

1. The Pay Satisfaction Questionnaire (PSQ) developed by Heneman and Schwab (1985) was used to assess level of pay satisfaction of the Nigerian sample. The scale, set in Likert format has 18 items, which respondents addressed in terms of five point scale (1 = very dissatisfied with pay, 2 = dissatisfied, 3 = neither satisfied nor dissatisfied, 4 = satisfied and, 5 = very satisfied).
2. The popular Index of Self-Esteem (ISE) scale developed by Hudson (1982) which has 25 items was used to assess participants’ self esteem.
3. Behavioural Response to Pay (BRP) was assessed by statements presenting range of possible actions incase pay expectation (pay should) fall below or above pay received (see appendix 1). Participant’s feeling of equity or otherwise was determined by presenting realistic actual and should receive pay options.

**Research Design**

The study used survey design and The 2x2x2 factorial statistical design was used to find the separate effects (and interactive effect of gender and marital status) of self-esteem,
performance, absenteeism and turnover intention (the independent variables) on the dependent variable, pay satisfaction.

**Data Analyses**

The 2x2x2 analysis of variance was used to determine the level of significance or otherwise of observed mean differences between and within factors, vis-à-vis, subjects’ scores on the PSQ, for all independent variables.

Also, the Pearson Product Moment correlation was used to determine the significance of correlation between subjects’ scores on the PSQ and ISE scales, that is, to establish the level of significance of relationship between self-esteem and pay satisfaction.

In carrying out the factorial analysis, for each of the independent variables, subjects were assigned into the factorial groups (based on PSQ scores) by equalizing sample size for each of the considered variables.

For instance, in the factorial analysis of influence of levels of self-esteem (high/low) on pay satisfaction, the PSQ scores were drawn from the raw data in such a way that for gender (factor B): male/ female and marital status (factor): Married/single, equal sample size (N=10) were randomly picked and assigned to appropriate cells. This entails, firstly, drawing out from the raw data, all single/married subjects’ scores depending on whether high/low in self-esteem as determined by the ISE scores.

Secondly, ten scores were randomly selected (using randomization table) for each of the 8 cells in the 2x2x2 factorial design. This process is repeated for the remaining variables under study. For the correlation analysis, all subjects scores (N = 133) were used.

In addition, content analysis was carried out of participant’s responses to the questions, asking for reason for indicating particular job behaviour (BRP). Simple percentages were also computed where appropriate.

Each of the independent variables occur at two levels factor A, self-esteem (high/low self-esteem) factor B, gender B, (male/female) and factor C, marital status (married/single). There are 8 cells or groups in all, in which subjects score on the PSQ are assigned randomly, to equalize number of subjects (sample size) in the cells, and to control for random error that may result from unequal sample size. This procedure is repeated for performance, turnover intention, and absenteeism.

Other responses relating to guilty, reassessment of perception, exploiting other means etc were content analyzed.
**Results**

The Pearson Product Moment correlation Index for self-esteem and satisfaction is significant; \( r = 0.75, \) (critical \( r, \) two-tailed, \( df = 131, \) \( p < 0.05 = 0.17 \)). High and low self-esteem participants however show no significant difference in pay satisfaction, whether male or female, married or single. Of the other independent variables, only on absenteeism does pay satisfaction produce significant influence; \( F = 6.27 \) (\( P < .05, df = 1/32, \) critical \( F = 4.15 \)). Not so for performance and turnover intention. Table II summarizes the factorial analyses.

**Table II: Summary of factorial analyses**

<table>
<thead>
<tr>
<th>Services of variance</th>
<th>F</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self esteem</td>
<td>2.16</td>
<td>Not Significant (N.S)</td>
</tr>
<tr>
<td>Gender</td>
<td>0.59</td>
<td>N.S</td>
</tr>
<tr>
<td>Marital Status</td>
<td>0.79</td>
<td>N.S</td>
</tr>
<tr>
<td>Performance</td>
<td>2.05</td>
<td>N.S</td>
</tr>
<tr>
<td>Gender</td>
<td>0.00</td>
<td>N.S</td>
</tr>
<tr>
<td>Marital status</td>
<td>3.59</td>
<td>N.S</td>
</tr>
<tr>
<td>Turnover intention</td>
<td>3.79</td>
<td>N.S</td>
</tr>
<tr>
<td>Gender</td>
<td>2.22</td>
<td>N.S</td>
</tr>
<tr>
<td>Marital Status</td>
<td>2.58</td>
<td>N.S</td>
</tr>
<tr>
<td>Absenteeism</td>
<td>6.27</td>
<td>Significant</td>
</tr>
<tr>
<td>Gender</td>
<td>0.02</td>
<td>N.S</td>
</tr>
<tr>
<td>Marital status</td>
<td>0.11</td>
<td>N.S</td>
</tr>
</tbody>
</table>

**Table III: Content analysis of responses to less pay than “should receive”**

<table>
<thead>
<tr>
<th></th>
<th>Exploit</th>
<th>Equity</th>
<th>Compare my pay to others</th>
<th>Quit</th>
<th>Feel guilty if overpaid</th>
<th>Reassess Other means</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>3.8</td>
<td>0.0</td>
<td>60.9</td>
<td>66.2</td>
<td>2.3</td>
<td>51.1</td>
</tr>
<tr>
<td>No</td>
<td>96.2</td>
<td>100.0</td>
<td>39.1</td>
<td>33.8</td>
<td>97.7</td>
<td>48.9</td>
</tr>
</tbody>
</table>

All participants indicated that their ‘pay received’ fall short of ‘pay should receive’; but 33.8% will not quit their present job position. Most will not feel guilty if overpaid 97.7% and 96.2% responded No when asked if he/she will exploit other means of augmenting pay within the organization. Majority of respondents compares their pay with similar others, 66.2%.

**Discussion**

Result show significant correlation between self-esteem and pay satisfaction, through high and low self esteem participants were not in significantly different in pay satisfaction Brockner (1988) noted that people act and think in ways consistent with their self-esteem and since both
satisfaction and self-esteem results from perceptual processes, a relationship between both may not be coincidental.

Contrary to the study of Cherrington et al (1971) who will increase all the other hypotheses were not confirmed except that workers who will be absent from work differ from those who will not, as reaction to pay dissatisfaction. According to Banjoko (1996) dissatisfaction with pay often lead to absenteeism;

1. If employee is looking for another job and
2. If the job has lost its attraction to job the holder.

Absenteeism, like turnover, apart from pay, has other causal variables (Mortowildo et al, 1994). In the case of female workers, for instance, besides legal requirement to be off work for three months, post natal, in the course of pregnancies absenteeism may include period taken off for antenatal consultations at hospitals and occasions when she may be too ill to come to work. Gender and marital status however appear in this study, not to have significant effect on absenteeism.

Do men (married or single) differ from women (married or single) in their self-esteem and behavioural reactions to pay satisfaction? While Russ, et al (1995) and Kamath, et al (1993) have found that gender has moderating effect on satisfaction, no such difference is found for both gender and marital status. Also differences in personality configuration with respect to self-esteem found by Kamath, et al (1993) were not confirmed. The view of Lefkowitz (1994) that men and women react in similar manner to the world of work appears true. One expects that men, because of greater responsibilities and social demands from family, in-laws, and other dependants, to be more sensitive to pay dissatisfaction. It will perhaps be assumed that issues relating to job inputs, task characteristics and others mentioned in Dyer and Theriaut’s discrepancy model (appendix 3) are more important considerations than gender and marital status.

Other results indicate (see table III) that (1) 97.7% responded that they will not feel guilty if pay received is greater than pay should. This is contrary to Adams’ equity theory. The nearest to reality may be that they will reassess (51.1%) their input/output ratio or increase performance (66.9) to justify the discrepancies in pay.

3. It’s true however that workers do engage in comparison of their pay with others (60.9%).

4. Only 3.8% of workers indicate that they will exploit other means of making money within the organization. The low response may be as a result of the social undesirability of an affirmative answer. Otherwise one wonders where reported scores of official corruption like embezzlement, fraud, stealing, contract inflation, derived from, if not as a way to augment perceived low wages (Jayeoba, 2007). It is clearly seen however that pay dissatisfaction is general in the workplaces used for this study. 99.25% of sample experiences underpayment and can be said to be dissatisfied with pay.
Summary of findings

The results obtained from analysis of the data collected for this study have shown among other things that;

1. There is a significant correlation between self-esteem and pay-satisfaction and that while it is not possible to show whether self-esteem determines pay satisfaction, the direction of relation is such that high self-esteem individuals are better satisfied with their pay than low self-esteem individuals.
2. Pay satisfaction does not necessarily lead to improved performance in a job situation.
3. Though those with turnover intention, due to dissatisfaction with their pay, are different (lower) in pay satisfaction than those without turnover intention, the difference is not statistically significant.
4. There is significant influence of pay satisfaction on absenteeism, as reflected in greater pay satisfaction by employees who “will not be absent” from work than those who “will be absent” from work.
5. Gender has no significant influence on pay satisfaction, and
6. Marital status has no influence on pay satisfaction.
7. While workers who received greater pay will reassess his/her worth to the organization, and increase performance to justify what she/his being paid, there will be no guilt feelings accompanying “overpayment” just as workers will not change a job paying more than pay expected for a less paying job.

Theoretical implications of study

This study is important in two respects. First, it has contributed to research in that fundamental aspect of work, workmen compensation, in general and to local research of role behaviour in organisations. Secondly, results obtained have the capacity of further providing more causal variables of pay satisfaction and explaining better the behavioural consequences model Banjoko (1996).

From the data derived from this study and subsequent analysis, one sees a significant relationship between self-esteem and pay satisfaction. As earlier noted in the reviewed literature, Sullivan (1989) after a review of literature as relationship between self-esteem and employee behaviour suggested that the self is an agent and that all theories of motivation acknowledge the self as an important variable in the exchange between labour and employer. Fitts (1971) acknowledging the fact that the self is an active agent, in constant dynamic interaction with the environment, posits that self-esteem is about perception of self relative to others along certain dimensions. These dimensions; individuals ability, skill, experience, age, education, training, responsibilities, obligations and so forth, forms criteria for determining ones worth in a job situation. The self-esteem therefore is an important variable in the perceptual processes involved in determining what one is worth, (pay should receive) relative to what the company actually pay. Its incorporation into the pay satisfaction model may not be
misplaced in the sense that it may provide rich and better explanation of the personality-task variable involved in pay satisfaction. More so, it provides a uniform constant against which the influences of skill, education, age, level of obligation and so forth which are inputs into the self-esteem, can be researched leading to a more tidy research procedure.

As seen from the “modified discrepancy model” the self-esteem is construed as a unified variable (personal job input) and used to replace the skill, experience, Training etc component of the Lawler’s model of pay satisfaction with other aspects of Dyer and Theriault’s model included in the modified version.

In a similar fashion, the behavioural consequences model of Banjoko (1996) may be slightly modified, based on review of literatures and in the light of findings in this study, to enable it better and more logically explain behavioural reactions to pay dissatisfaction.
The modified model of behavioural reactions to pay dissatisfaction is basically the same as that by Banjoko, but for the included possibility of increase in performance, target at gaining higher pay, resulting from pay dissatisfaction. This possibility exists, according to Vroom, where such behaviour is perceived as instrumental to increase in pay and consequently more satisfaction with pay. Also, it is included in this modified version that, desire for more pay when frustrated is a potential source of grievance or dispute in the work place and where such dispute is not resolved through the collective bargaining processor joint consultation or deputation as the case may be, strike may eventually result.

Also, added to the range of behavioural responses to pay dissatisfaction is the possibility for underpaid workers to seek to make up for shortfall in their pay by corrupt practices like embezzlement, fraud, stealing and such other methods noted by Blunt and Popoola (1985). Others that will not cheat on the organization they work for have other means of making up or supplementing their pay by engaging in selling of articles within or without work premises.

Source: Current Study
Conclusion

Pay satisfaction will continue in the Nigerian work environment to be important in explaining workplace behaviour and to some extent even behaviour outside of work. This is because wage has been especially low in most organisations. In the banking, manufacturing and insurance organisations surveyed in this study, most workers reported low wages (Jayeoba, 2013). This is however not surprising. The implication on productivity, poor work attitudes and behaviours (absenteeism, moonlighting, corruption, etc) can only be better imagined. Future research exploring the link between corruption and low wages is desirable. Some of the hypothesized behavioural responses to pay dissatisfaction equally need further studies to confirm them among wider Nigerian samples.

References


