

ASSOCIATION OF MONETARY BENEFITS & ORGANIZATIONAL CITIZENSHIP BEHAVIOR: LINKING THE ASSOCIATION WITH PRODUCTIVITY OF SALES PERSONNEL

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Abstract

Purpose

The purpose of writing this chapter is to understand the impact of monetary benefits on organizational citizenship behavior of employees. Previous studies most of the time investigated the impact of non-financial benefits over organizational citizenship behavior. Hence, the proposition of this study is different and has the tendency to foster creativity and synthesis through further research.

Methodology

The data has been collected from the sales personnel of textile sector SMEs from Pakistan in order to shed light on talent management practices for the most important sector of the SME segment. Non-probability sampling has been used for data collection and analysis has been made on the data set of three hundred respondents.

Findings

Findings indicated that there is a definite relationship between monetary rewards and extrinsic motivation that may also be reflected in organizational citizenship behavior as well as the productivity of sales personnel.

Need of Future Research

However, this is still a new area and therefore further studies are recommended to shed light on the relationship of organizational citizenship behavior and productivity in other sectors of SMEs.

Practical Implications

This study is significant for the sales personnel and their motivation and has the tendency to be replicated in other relevant industries and markets.

Significance

The significance of this study has multiple folds as this study can be used for academic as well as

practical purposes. The model of the study might be used for improvement in policy making as well as conduction of further research work associated with monetary benefits and organizational citizenship behavior.

Key Words: Monetary Rewards, Organizational Citizenship Behavior, Extrinsic Motivation, Employee Productivity, Textile Sector & SMEs.

1. Introduction

According to the formula of Gibson and Van Dert Vaart (2008), Small and Medium Size Enterprises (SMEs) are entities that have a maximum of 250 employees, a paid-up capital volume of a maximum of 25 million, and annual sales of up to 250 million (Parera & Chand, 2015). SMEs are perceived as the most viable source for solving economic problems. However, like large-scale firms, SMEs also perceived human resources as the major source for attaining an edge and enhancement of competitiveness. Although making employees satisfied with their jobs is one of the prime issues for SMEs and therefore the use of monetary rewards is perceived as one of the important tools to induce employee motivation as well as a way to increase the rate of retention. In fact, one of the studies in India indicated that income that is related to employee output may foster motivation as well as the willingness to perform better (Lawal & Ojokuku, 2022).

Although the phenomenon also needs to be further investigated (Lawal & Ojokuku, 2022), especially with respect to developing countries like Pakistan. Although intrinsic motivational factors have an indirect impact on employee performance and productivity (Manzoor *et al.*, 2021), organizational citizenship behavior in SMEs is perceived as one of the major factors that may foster the productivity of the firm (Popescu *et al.*, 2015). However, there is also a need for a proper reward management mechanism to foster employee motivation and productivity (Manzoor *et al.*, 2021).

Employees are always concerned about distributive justice, procedural justice well as ways of treatment (i.e., behavioral justice). Research indicated that all forms of justice have a substantial role in formulating meaningful organizational outcomes. Although distributive justice is much related to organizational citizenship behavior (OCB) as in association with the equity theory of motivation it is strongly predicted that employees having a sense of unfair compensation are less like to show discretionary behaviors like OCB. In fact, fairness of rewards may force employees to put effort more than the requirement of the job description & exhibit OCB (Williams *et al.*, 2002). In fact, for salespeople, distributive justice is much more critical and highly associated with the level of job satisfaction which in turn is reflected upon employees' OCB. Although the relationship between distributive justice is found to be more vibrant than the relationship between distributive justice and OCB (Netemeyer *et al.*, 1997). However, some of the studies indicated organizational rewards emerged actually to motivate those who are more inclined towards OCB as compared to the rest of the employees. In fact, those who are more inclined towards OCB are responsible for making the supervisor's job easy by creating harmony among organizational functions and also the level of effectiveness (Allen, 2006). Therefore, employers must have an efficient reward management system to make employees more engaged with the work as well as to foster the level of OCB (Kurniawan & Hutami, 2019).

1.1 Statement of Problem

SMEs are perceived as the major fuel of the global economy. Therefore, SMEs are also trying to excel in the market by overshadowing the competition (Vlacseková and Mura, 2017). Although the role of SMEs in the South-Asian region is substantial, especially in Pakistan the role of SMEs in economic development is substantial (Zafar & Mustafa, 2017). However, the achievement & success of the firm is impossible without a dedicated and motivated workforce (Vlacseková and Mura, 2017), similar is valid for Pakistan where SMEs are on special purpose to leverage the income of poor & underprivileged people (Zafar & Mustafa, 2017). Although, high-class professionals prefer to with reputed and sound organizations rather than SMEs. Hence SMEs are required to develop an HR strategy that may foster a level of motivation in employees so they will provide high performance on individual bases to foster the performance of the firm (Khan *et al.*, 2022). Thus, there is a need for employee motivation and according to the research both forms of rewards i.e., monetary rewards, as well as non-monetary rewards, are desirable under different conditions (Vlacseková and Mura, 2017). Hence it is legitimate to believe that an efficient reward management system is a prerequisite of employee engagement and OCB (Kurniawan & Hutami, 2019).

However, most SMEs do not provide adequate rewards to their employees. Especially, monetary rewards are seeming to be absent from the salaries of employees from the SME sector (Vlacseková & Mura, 2017). On the other side fairness of rewards has a high association with employee job satisfaction as well as OCB (Netemeyer *et al.*, 1997), in fact, the origination of organizational rewards has roots in the employee's OCB (Allen, 2006). Hence considering the absence of monetary rewards from the salaries of employees from the SME sector (Vlacseková & Mura 2017), there is a need for research to explore the linkage of monetary rewards and organizational citizenship behavior.

A company always wishes the workforce to work beyond their work duties and therefore there is a need for extra-role behavior (ERB), instead of in-role behavior (IRB) from employees. Although making workforce aligned with the work requirement is a difficult task (Hamsani *et al.*, 2019). Hence, all the process theories of motivation, e.g., expectancy theory, goal setting theory & equity theory are found consistent with the justified financial rewards and their association with employee motivation & productivity (Lawal & Ojokuku, 2022). Therefore, optimal to indicate employee productivity is the most crucial element for any of organization. Although, success in attaining the optimal level of employee productivity will not only increase the company's productivity & overall growth. Therefore, to achieve optimal employee productivity there is a need for employee motivation. Employee motivation hinges upon attaining a balance between social, economic, and psychological factors, in order to optimize employee morale and productivity (Awoniyi *et al.*, 2022). Hence, through using the latest study by Awoniyi *et al.* (2022), it is legitimate to use employee motivation and employee citizenship behavior as the serial mediators between monetary rewards and employee productivity. Other than the previously mentioned research the major postulate of this study (i.e., serial mediations), has been operationalized on the bases of Sayed *et al.* (2021). However, Sayed *et al.* (2021), reflected the existence of direct as well as indirect positive relationships between monetary rewards and employee motivation.

Though most of the recent studies e.g., Awoniyi et al. (2022); Dartey-Baah and Harley (2010); Francis et al (2020), and Sultana et al (2021), etc., reflected employee motivation as a predictor of employee job satisfaction. In fact, Vlacseková and Mura (2017), also indicated the importance of motivational theory(s) with reference to employees from the SME sector operating all over the globe. Therefore, it is legitimate to develop better propositions for attaining realistic improvement in the SME sector. Hence this study claims that organizational citizenship behavior (OCB), is the outcome of extrinsic motivation & OCB will further mediate between extrinsic motivation and employee productivity. Finally, the claim of the study is also supplemented with the moderating effect of transparency of monetary rewards. The proposed relationships are rationalized by Nohria (2008), who claims that the relationship between OCB and employee performance is a well-established construct.

Hence it is effective to use the serial mediation of extrinsic motivation of employees & employee's organizational citizenship behavior between monetary benefits and employee productivity. Moreover, Francis et al (2020) indicated that the reward management system has the major purpose to boost the motivation of employees by selecting the most suitable candidates for the job. Thus, the use of moderation between monetary rewards and extrinsic motivation has also been legitimized.

1.2 Major Research Questions

RQ. 1: Does Monetary Benefits preferred by employees of the Textile sector of SMEs?

RQ. 2: How Textile sector SMEs may develop organizational citizenship behavior in sales personnel?

RQ. 3: Whether extrinsic motivation found to be relevant for the productivity of sales personnel from textile sector SMEs?

RQ. 4: Does fairness of monetary rewards applicable to sales personnel?

1.2 Significance & Scope

This study is one of the rears in the field of textile sector SMEs with reference to developing countries like Pakistan. Moreover, the study also correlates monetary rewards with organizational citizenship behavior that is correlated on rear occasions. Hence the significance of the study is high as it provides the authentic base for an increase in knowledge & further research work. Thus, this study was found to be beneficial for academicians, researchers, scholars, and intrapreneurs as it could assist in understanding, development, and policy making.

2. Literature Review

Nyandema and Were (2014), indicated that there is a direct relationship between monetary rewards and employee level of motivation. However, organizations are not providing optimal monetary rewards to their employees hence most of the time motivation is found to be on the lower side. Similarly, indication has been provided by Sayed et al (2021) that direct relationships exist between monetary rewards and employee level of motivation & also between monetary

rewards and employee commitment. However, one of the latest studies by Awoniyi et al. (2022) highlighted the direct relationship between monetary rewards & employee performance. On the other side, Awoniyi et al. (2022) also supported Francis et al (2020), who claim the mediating relationship between motivation between monetary rewards & employee productivity. Although, there is also another side of the story as studies also indicated that performance-related pay resulted in a decrease in organizational citizenship behavior. In fact, the study of Lee et al (2011), has three major postulates, i.e., first one postulates that OCB is an intrinsically formulated mechanism and is found in employees who prefer social benefits over economic benefits.

The second claim postulated that those who have occupational commitment rather than organizational commitment will prefer performance-based pay and do not show OCB, & vice versa. Finally third claim postulated that sales are the function that require incentive-based pay more than any other function and therefore most of the sales personnel are lacking in OCB (Lee, Lijima & Reade, 2011).

H_{1A}: There is a relationship between monetary rewards and extrinsic motivation for sales personnel of textile sector SMEs of Pakistan.

H_{2A}: There is a relationship between extrinsic motivation and organizational citizenship behavior for sales personnel of textile sector SMEs of Pakistan.

H_{3A}: There is a relationship between organizational citizenship behavior and employee productivity for sales personnel of textile sector SMEs of Pakistan.

H_{4A}: There is a relationship between transparency of monetary rewards and extrinsic motivation for sales personnel of textile sector SMEs of Pakistan.

However, in reality, is that every single individual is unique as compared to others, and therefore being a manager, one needs to identify the way through which management may induce the motivation of the masses. Thus, for this purpose, the most common and recallable tool is monetary benefits. This form of benefits includes bonuses, prizes, gift cards, free restaurant vouchers, etc restaurants (Vlacseková & Mura, 2017). However, there must also be a proper reward system that works for the evaluation of employee capabilities as well as employee willingness to work for organizational goals. In short, the reward system aims to select or shortlist the most eligible employees to attain organizational objectives. Moreover, the reward management mechanism is also directly associated with employee morale and productivity (Francis et al., 2020). A similar indication has been provided by Ponta et al (2020) that monetary benefits with merit logic will stimulate the level of motivation and make employees motivated and productive till the next performance appraisals. However, the presence of the HR department in the SME sector of Pakistan is a rear thing. Thus, most of the decisions under the domain of the HR department are illogical and random in nature. In fact, these decisions are made without considering the importance of SMEs in the economic growth and prosperity of the country, which mainly hinges upon the performance of SMEs (Sayed et al., 2021).

H5A: Transparency of monetary rewards moderates the relationship between monetary rewards and extrinsic motivation for sales personnel of textile sector SMEs of Pakistan.

H6A: There is a mediation of organizational citizenship behavior between extrinsic motivation & employee productivity for sales personnel of textile sector SMEs of Pakistan.

H7A: There is a serial mediation of extrinsic motivation & organizational citizenship behavior between monetary rewards & employee productivity for sales personnel of textile sector SMEs of Pakistan.

3. Research Methodology

Research Methodology is part of the study that not only indicates various elements that are included in the study but also highlights the reason for their inclusion along with their significance to the study (Kothari, 2004). Although use of research onion as the tool to develop research methodology may supplement the value of the research process (Saunders et al., 2007), especially with the addition of elements by Saunders et al (2015) and Sekaran and Bougie (2015).

3.1 Research Design

The strategy of reward management is the main element to motivate the workforce (Khan *et al.*, 2022), although the absence of monetary rewards from the salaries of employees working in the sector is an alarming element (Vlacseková & Mura, 2017). Thus, considering the importance of reward management strategy to foster OCB (Kurniawan & Hutami, 2019). Thus, using Awoniyi *et al.* (2022) as the base for serial mediation of extrinsic motivation and OCB for attaining optimal levels of employee productivity, this study is associated with epistemology as the research philosophy. The association is adequate as epistemology is the philosophy of knowledge and is used to build knowledge as indicated by Saunders *et al.* (2007). The philosophy for this study is post-positivism as it has applicability with both research techniques *i.e.*, quantitative & qualitative (Žukauskas *et al.*, 2015). **The time** horizon for the study is cross-sectional (Saunders *et al.*, 2015), the study setting is non-contrived, the researcher's interference is moderate, and the unit of analysis is individual (Sekaran & Bougie, 2016).

3.2 Sampling Design

The study has been based on data from employees from SMEs in the textile sector as in Pakistan the industry has a major role in employment and GDP generation (Sayed *et al.*, 2021). Although there is no previous study *i.e.*, Hamsani *et al.* (2019) and Ismael *et al.* (2022) that may provide effective bases for data collection to evaluate organizational citizenship behavior. Therefore, the study utilizes Tuan and Ngan (2021) as the base for using an industry-based sample of sales employees of SMEs that may also satisfy the requirement of 10 respondents per element. Hence data has been collected from 95 SMEs in the textile sector with each one of these having at least 2 sales personnel. Most of the sales personnel are male and questionnaires were sent to them by incorporating Google Docs. Initially, 345 questionnaires were circulated. Although the analysis has been made on 300 responses and hence the response rate for the study is 87%

3.3 Research Instruments

The research instrument for this study is a closed-ended questionnaire based on five points Likert scale as used by Hamsani et al (2019) and Ismael et al (2022). Although in order to devise elements for different variables different studies are considered. Monetary Rewards (Awoniyi et al., 2022; Netemeyer *et al.*, 1997 & Sayed et al., 2021); Motivation (Sayed et al., 2021), employee performance (Dinka, 2018 & Manzoor *et al.*, 2021) and organizational citizenship behavior (Singh & Singh, 2010 & Tuan & Ngan, 2021)

4. Statistical Testing & Analysis

In recent times business Research problems are ideally solved by applying structural equation modeling (SEM), which is a second-generation multi-variant data analysis tool. The tool has high importance for solving models that have latent variables or are supplemented with complex models. To operationalize the tool there are two models that are termed as an inner model and the outer model. The earlier one is used to show the relationship between latent variables while the latter one is used to reflect the relationship between latent variables and their observed elements. The tool may be endorsed by using a variety of approaches like the co-variance-based approach, PLS-approach, or web-based approach, i.e., the Generalized Structured Component. Although the PLS-SEM approach is preferred over the other approaches due to multiple reasons researchers have no guarantee of accurate model specification, the model is lacking in theoretical applications & researchers do not have assumptions regarding the distribution of data, etc. Moreover, using PLS based approach will also provide the best alternative to the co-variance-based approach (Wong, 2013). Thus, SMART-PLS is used to reflect various paths that are indulged in the structural model and to identify related impacts (Vijayabanu & Arunkumar, 2018).

Figure 1 is used to indicate outer loading for every element that is part of the research model. It is like factor loading (Afthanorhan, 2013). Although for SMART-PLS it is preferred to include only those elements that have a score of 0.70 or above (Trianasari *et al.*, 2022). However, in the case of exploratory research work elements in the range of 0.60 to 0.70 may also be used if the use is not for the sake of convergent criteria (Sander & Teh, 2014). Hence considering figure 1, there is no value that is under the criteria mentioned above. Hence, all the elements seem to be effective to be indulged in the research model.

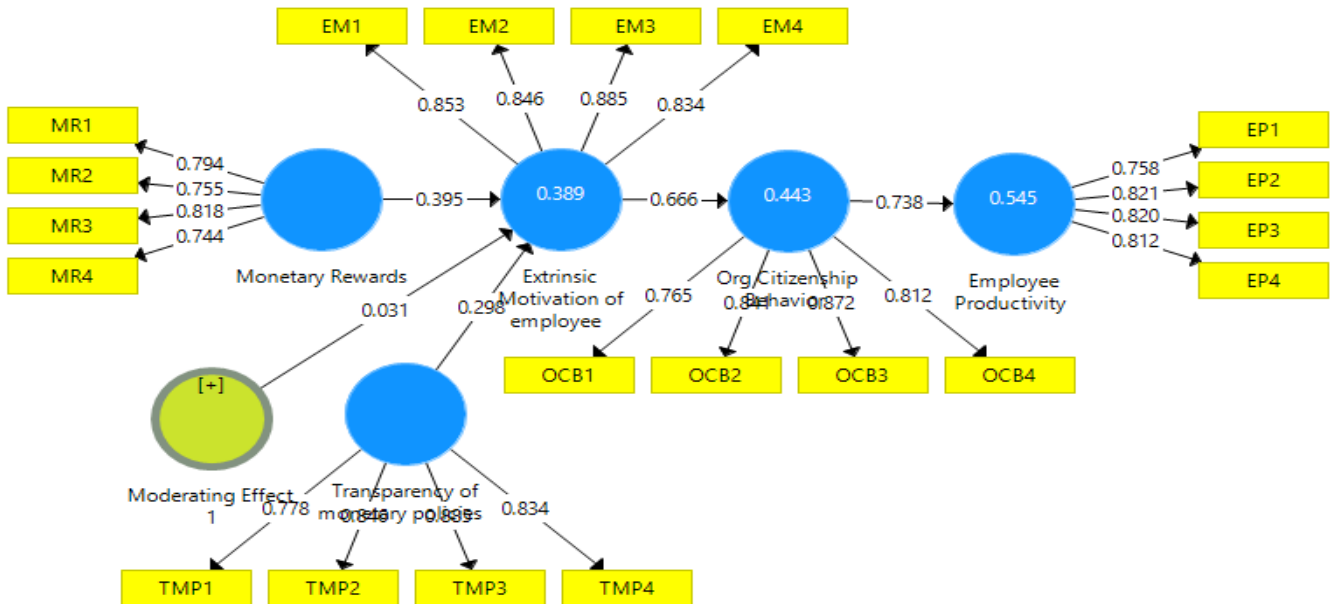


Figure 2: Confirmatory Factor Analysis (CFA) & Outer Loadings

R Square

	R Square	R Square Adjusted
Employee Productivity	0.510	0.502
Extrinsic Motivation of employee	0.589	0.578
Org Citizenship Behavior	0.523	0.520

Table 1: Predictive Accuracy (Quality Criteria)

Table 1 is used to highlight quality criteria i.e., predictive accuracy. That is the variance caused by the change in the independent variable over the dependent variable (Ringle *et al.*, 2015). However, there is also a range of effects that might be created over DV, and that is reflected as 0.25 as the least effect, (Cheah *et al.*, 2018) 0.50-0.74 as the moderate effect & 0.75 and above as the excessive effect (Hair *et al.*, 2013). Hence through table 2, it is clarified that there is no value that is lower than the benchmark criteria. Hence on the basis of the criteria, all the variables are changed significantly due to a change in the independent variable. In fact, it is legitimate to declare all the relations are moderate with respect to the criteria given by Hair *et al* (2013).

Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Employee Productivity	0.816	0.819	0.879	0.645
Extrinsic Motivation of employee	0.877	0.880	0.916	0.731
Moderating Effect 1	1.000	1.000	1.000	1.000
Monetary Rewards	0.783	0.785	0.860	0.606
Org Citizenship Behavior	0.841	0.844	0.894	0.678
Transparency of monetary policies	0.856	0.860	0.903	0.700

Table 2: Construct Reliability & Convergent Validity

Table 2 is plotted to assure two major criteria for model specification i.e., construct reliability & convergent validity. Elements that are used to assure construct reliability are Cronbach's alpha, Goldstein rho & composite reliability. On the other hand, elements that are used to assure convergent validity are composite reliability & average variance extracted (Hair *et al.*, 2017). Though AVE may alone justify the convergent validity if the value is 0.5 or above. Similarly, to assure construct reliability the value of Cronbach alpha must be 0.4 or above, and composite reliability must be at 0.6 or above (Yaacob *et al.*, 2021).

Heterotrait-Monotrait Ratio (HTMT)

	Employee Productivity	Extrinsic Motivation of employee	Moderating Effect 1	Monetary Rewards	Org Citizenship Behavior	Transparency of monetary policies
Employee Productivity						
Extrinsic Motivation of employee	0.768					
Moderating Effect 1	0.439	0.333				
Monetary Rewards	0.877	0.707	0.538			
Org Citizenship Behavior	0.889	0.774	0.461	0.860		
Transparency of monetary policies	0.890	0.644	0.633	0.895	0.823	

Table 3: Discriminant Validity (HTMT-Ratio)

Table 3 is related to discriminant validity through the Heterotrait-Monotrait Ratio (HTMT) which is one of the well-known methods along with Fornell and Larcker (1981) to highlight discriminant validity. Although HTMT is perceived as the better method as compared to the others (Iqbal *et al.*, 2021), most of the studies highlighted 0.85 as the cutoff value for the indicator (Hair *et al.*, 2019). Although some of the reputed contributors e.g., Ab Hamid *et al.* (2017) and Hoong *et al.* (2019) also highlighted the use of higher values and as per these studies,

it is optimal to include 0.90 as the cutoff value for the indicator. Therefore, it is optimal to believe the study also has discriminant validity and optimal to proceed with the work for inferential testing.

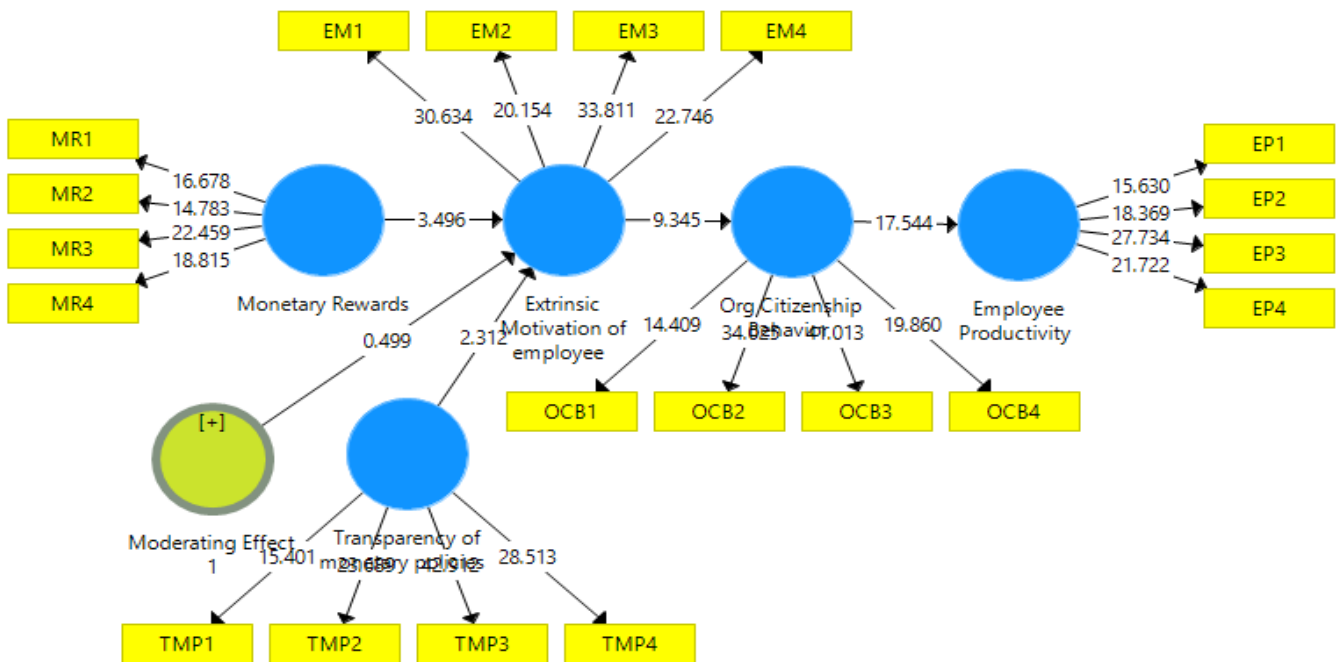


Figure 3: Path Analysis

Mean, STDEV, T-Values, P-Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Extrinsic Motivation of employee -> Org Citizenship Behavior	0.666	0.665	0.071	9.345	0.000
Moderating Effect 1 -> Extrinsic Motivation of employee	0.031	0.035	0.061	0.499	0.618
Monetary Rewards -> Extrinsic Motivation of employee	0.395	0.403	0.113	3.496	0.001
Org Citizenship Behavior -> Employee Productivity	0.738	0.742	0.042	17.544	0.000
Transparency of monetary policies -> Extrinsic Motivation of employee	0.298	0.294	0.129	2.312	0.021

Table 4: Path Coefficient

Table 4 is present to indicate path-coefficient which is to shows a direct effect of variable(s) over others. The table is a part of inferential statistics (Silaparasetti, Rao & Khan, 2017) and uses t-statistics and p-values as tools to indicate the impact of the variable (Hair et al., 2017). Although there is a need to assure both the criteria ((Hair et al., 2019) as the minimum acceptable range for p-value is $p \leq 0.05$ and $t \geq 1.97$.

Thus, in the light of the statistical testing, there is only one relationship that is found to be insignificant which is the relationship between the moderation effect with extrinsic motivation. Therefore, study is accepting H_{1A}, H_{2A}, H_{3A} & H_{4A} and failed to accept H_{5A}.

Mean, STDEV, T-Values, P-Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Moderating Effect 1 -> Extrinsic Motivation of employee -> Org Citizenship Behavior -> Employee Productivity	0.015	0.019	0.031	0.482	0.630
Monetary Rewards -> Extrinsic Motivation of employee -> Org Citizenship Behavior -> Employee Productivity	0.194	0.200	0.067	2.891	0.004
Extrinsic Motivation of employee -> Org Citizenship Behavior -> Employee Productivity	0.491	0.494	0.067	7.367	0.000
Transparency of monetary policies -> Extrinsic Motivation of employee -> Org Citizenship Behavior -> Employee Productivity	0.147	0.148	0.074	1.983	0.048
Moderating Effect 1 -> Extrinsic Motivation of employee -> Org Citizenship Behavior	0.020	0.025	0.042	0.486	0.627
Monetary Rewards -> Extrinsic Motivation of employee -> Org Citizenship Behavior	0.263	0.269	0.086	3.061	0.002
Transparency of monetary policies -> Extrinsic Motivation of employee -> Org Citizenship Behavior	0.199	0.200	0.097	2.044	0.041

Table 5: Specific Indirect Effect

Table 5 is present to indicate the indirect effect (mediation analysis) but the criteria to evaluate the impact is the same as that of table 4 (Boot Strapping). Hence the table is also a part of inferential statistics (Silaparasetti *et al.*, 2017). Therefore, to evaluate the impact there is a need

to incorporate all the citations that are part of the analysis for table 4 i.e., Hair et al (2017); Hair et al (2019), and Wong (2013). Therefore, in the light of the criteria there is a mediation of organizational citizenship behavior between extrinsic motivation and employee productivity has been legitimized. Moving further analysis also legitimizes the serial mediation of extrinsic motivation & organizational citizenship behavior in the relationship between monetary rewards & employee productivity. Thus, H_{6A} & H_{7A} are also accepted.

4. Conclusion & Discussion

Analyzing the study through SEM via SMART-PLS reflected that for sales personnel monetary rewards do have a positive relationship with extrinsic motivation as well as organizational citizenship behavior. Thus, the findings of the study are also aligned with Hamsani et al., (2019), regarding the requirement of ERB and IRB and also with Lawal and Ojokuku (2022) for highlighting the relationship between motivational theories with employee productivity. Therefore it is also appropriate to use the serial mediation of extrinsic motivation and organizational citizenship behavior as indicated by Awoniyi et al. (2022) and Sayed et al (2021).

On the other hand, the study also claims that there is a definite relationship between organizational citizenship and employee productivity (Nohria 2008) and the findings are also found to be associated with these indications. This also justifies the use of serial mediation of extrinsic motivation and OCB between monetary rewards and employee productivity. Although for boosting the level of employee extrinsic motivation there is also a need of transparent reward policies (Francis et al. 2020). In fact, findings also support the postulate as there is a positive relationship between transparency of monetary rewards and extrinsic motivation which also extends till employee productivity through the serial mediation of OCB. Hence all the postulates that were made to incorporate the research model seem to be appropriate. Although to justify research findings more effectively the upcoming paragraph will match the literature specifically with the findings of this study so as to provide a better understanding of the research implications.

The findings of the study indicated that monetary rewards are the predictor of extrinsic motivation that may also cause OCB. Therefore, the findings are against the claim posited by Lee et al (2011), that OCB is an intrinsically formulated mechanism and found in employees who prefer social benefits over economic benefits, Similarly, findings also found to be in against the claim that Lee et al (2011) made for sales personnel that this person will not show OCB. However, the relationship of monetary rewards with extrinsic motivation and productivity of sales personnel was found to be in line with the claim of Lee et al (2011). Thus, other than major disagreement with the findings of Lee et al (2011) there is also a rear consistency between the findings of this study and Lee et al (2011).

4.1 Policy Implications

The study is fruitful to indicate that SMEs must work on monetary rewards to increase motivation as well as organizational citizenship behavior. This will also help SMEs in retaining a talented workforce that will be fruitful for the company's performance. In fact, findings may also be related to Jalees and Khan (2019) for retaining employees in SMEs. Adding to this better

reward policy at SMEs may also help in maintaining Green Human Resource Management Practices and sustainable practices as indicated by Malik et al (2020)

4.2 Area for Future Research

This is one of the premier studies on the relationship between monetary rewards and organizational citizenship behavior. In fact, implications of the study that are in line with textile sector SMEs are making this study highly differentiated as compared to the others in the domain of organizational citizenship behavior. Although working on these lines also provides future directions of research for e.g., future research may test this proposition with respect other SME sectors. Moreover, the study may also use control variables of gender to evaluate the role of extrinsic motivation in professions that are endorsed by both genders.

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