

Does Attitudes Towards Money Matter? A Mediation Analysis of Job Crafting and Job Satisfaction in School Teachers

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Abstract

The current study aimed to find out relationship between job crafting and job satisfaction in teachers and also to determine whether a teacher's attitude towards money had a mediating role between job satisfaction and job crafting. The following hypotheses were proposed: a) job satisfaction, attitude towards money and co-variances would likely have a significant relationship b) attitude towards money would likely significantly predict job satisfaction; and c) attitude towards money would likely act as a mediator between job crafting and job satisfaction. The sample consisted of 150 school teachers ($N=150$) with an age range of 20 to 55 years employed via non-probability purposive sampling approach. Assessment measures included Job Crafting Questionnaire (Slomp & Vella-Brodrick, 2013), Money Attitude Questionnaire (Lay & Furnham, 2018) and Job Satisfaction Scale (Macdonald & Macintyre, 1997) with .91, .91 and .89 alpha reliability coefficient respectively. The data was collected online via Google form from the potential participants. Results revealed that the association between money attitude and job satisfaction is not correlated, however, there is a highly significant and positive relationship between job crafting and satisfaction with one's job. Job crafting exhibited a favorable and highly significant prediction of job satisfaction, however, money attitude has no significant results and so do not suggest any prediction of job satisfaction. Moreover, the link between job satisfaction and money attitude was completely mediated by the money attitude. For young adults, researchers, counselors, and educational psychologists; these indigenous results would have substantial implications for awareness, policy making, and future research endeavors.

Keywords: Attitudes towards Money, Job Crafting, Job Satisfaction, Mediation Analysis, School Teachers

Received: 02 April 2023; Revised Received: 02 May 2023; Accepted: 07 May 2023

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Introduction

Job satisfaction is a highly researched area in industrial/organizational (I/O) psychology, with numerous studies being published

annually. Ilies and Judge (2003) defined job satisfaction as individuals' feelings about their jobs or the degree to which they enjoy their work. Through knowledge, skills, and their consequences, satisfied workers can more successfully carry out their responsibilities to assist all stakeholders in achieving the development and success of the country (Sahito & Vaisanen, 2017). Teachers are essential knowledge facilitators and play a crucial role in shaping a country's destiny and finding out how at ease teachers feel in their workplaces is crucial. In this era of change, teaching is a challenging profession, and teachers are expected to demonstrate new skills in line with the advances, such as collaboration in technology, problem-solving

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skills, and communication skills (Tims & Bakker, 2010). Teachers adapted the component of job crafting to create more alterations that are necessary in teaching to meet professional needs, and they may experience job satisfaction with the crafting in their work (Hu & Hirsh, 2017).

Job crafting is the act of customizing one's own job in a way that improves job satisfaction. It is the cognitive and physical adjustments people make within the confines of their professional activities and relationships (Wrzesniewski & Dutton, 2001). It differs from other job modification practices as it centers on specific actions individuals take to alter job components and their perceptions of the job (Polatci & Sobaci, 2020). People who are involved in extensive job crafting typically have better work experiences. They feel that their work is meaningful, understand it better, make better decisions, and are more effective, efficient, and content (Bakker & Albrecht, 2018). The job crafting paradigm states that it is linked to positive outcomes including job satisfaction (Hakanen et al., 2018). Job satisfaction is correlated with job crafting, according to studies. Job crafting results in career happiness by making employees feel content (Huo & Jiang, 2021). Job crafting and job satisfaction are significantly correlated (Rivera et al., 2021). Job crafting was proven to result in a healthier work atmosphere (Lazarova et al., 2021). Two significant results came from the longitudinal and quasi-experimental examination conducted by Dubbelt et al. (2019). The ability to craft a job may be learnt, and modifications made to an employee's physical or mental health have a beneficial effect on their job satisfaction. According to Khalafallah et al. (2020), job crafting effectively promotes meaningful employment that meets the needs of both employers or organizations and employees. Employees in large firms and business organizations constantly craft their jobs in order to earn more money than other

employees who hold the same rank but do not engage in crafting (Raza & Khan, 2019).

Attitude towards money is seen as people's "framework of reference," through which they view and analyze their daily lives. From a psychological standpoint, money or financial incentives significantly influence people's attitudes and behaviors while choosing their future careers. People work for money for a sizable portion of their lives. So, it seems that people would evaluate their jobs via the lens of their money attitudes. This suggests that it's important to consider how employees perceive their pay (Lemrová & Cakirpaloglu, 2019). Baker and Hagedorn (2008) examined the significance of money and came to the conclusion that it had a high symbolic value and that various people viewed money differently. The most common determinants of money attitudes include gender, economic status, personality type, education, and career and the disparities are based on these factors, among others (Baker & Hagedorn, 2008). Numerous researches support the multifaceted nature of attitudes towards money. In Lahore's public and private university central libraries that have received Higher Education Commission (HEC) recognition, Hussain and Soroya (2017) conducted research on the variables that influence the job satisfaction of paraprofessionals in the library profession. Their research showed that professionals with greater salaries had higher levels of job satisfaction. Self-schema and self-esteem growth may be significantly impacted by money. People can perceive and evaluate their abilities, skills, and social standing in society through money, especially the amount of it (Ingusci et al., 2016). Money might serve as a powerful instrument for enforcing power and for controlling others. It may also have a significant role in employee activity at work, effort towards organizational goals, dissatisfaction fluctuation, or unethical conduct. Investigating people's views towards money is crucial since materialistic beliefs may

predict things like job satisfaction, moral or unethical behavior, and behavior at work and in the community (Hu & Hirsh, 2017).

Job satisfaction might be affected by an individual's capacity to carry out necessary activities, income, attitude towards money, learning opportunities inside an organization, and management's treatment of employees (Madigan & Kim, 2021). Maharjan (2019) conducted a survey of college professors in the Lalitpur area to assess their job satisfaction levels in relation to gender and pay. The study indicated a positive relationship between job satisfaction and compensation, with men reporting higher levels of job satisfaction and earning more than their female colleagues. According to a research by Karamushka et al. (2021), there is a significant association between workers' job satisfaction, life satisfaction, and attitudes towards money. Because employees only consider their salaries and occasionally regard them as the only source of motivation, it can be claimed that attitude towards money affects employee attitudes at work (Khawaja, 2017).

Job crafting is anticipated to offer a range of advantages for workers and companies. According to studies (Bakker et al., 2012; Karatepe & Eslamlou, 2017), there is a favorable correlation between job crafting, organizational commitment, work engagement, and job satisfaction. While research on job crafting is still in its infancy, it is necessary that businesses recognize its importance and manage it in a way that is advantageous to both the organization and the workforce. In the realm of organizational psychology, job crafting has a lot of potential. In order to better understand the connection between job satisfaction and job crafting, this study attempts to investigate the effect of money attitude.

Theoretical Framework

The relationship between satisfaction with the job, job crafting, and teachers' attitudes towards money can be explained by a number of theories. Self-Determination Theory

(SDT) states that the three innate psychological demands of people are autonomy (need to feel in charge of one's actions and decisions), competence (need to feel competent and effective in work), and relatedness (the desire to connect with other people) (Deci & Ryan, 1985). By enabling people to redesign their professional duties to reflect their unique abilities and preferences, job crafting can help people meet these psychological demands and boost their sense of competence and autonomy. This can then result in more job satisfaction.

Attitude towards money can also influence job satisfaction by satisfying individuals' psychological needs for competence and relatedness. For example, individuals who have a positive attitude towards money may feel more competent and capable of meeting their financial needs, which can increase their overall sense of well-being and job satisfaction. Additionally, having more money can provide individuals with greater opportunities for social connections and relatedness, which can also increase job satisfaction (Deci & Ryan, 1985). Thus, SDT provides a theoretical framework for understanding how job crafting and attitude towards money can impact job satisfaction in teachers. By allowing teachers to reconstruct their job roles to find their strengths and preferences and fostering a positive attitude towards money, SDT suggests that educators may experience greater autonomy, competence, and relatedness, leading to increased satisfaction with job and well-being.

Rationale

As it appears, job satisfaction and job crafting are essential variables for employees in their particular workplaces. These two elements are now additionally including one's attitude towards money. Because every person or employee wants that the job they are doing becomes satisfactory and make them financially stable so for making their job more satisfactory or compatible they may utilize the ability of crafting which gives

them not only progress but also give satisfaction with their job. The primary purpose of this study is to find out the effectiveness of job crafting among teachers who have a greater responsibility for delivering quality education to their students, utilizing various techniques. Additionally, the study aims to examine the role of job crafting on teachers' job satisfaction and determine whether money attitude mediate the relationship between job crafting and job satisfaction. Despite the abundance of research on job satisfaction, attitude towards money, and job crafting, relatively few researches have explored the relationship between job satisfaction and job crafting in teachers. As a result, the current study seeks to address the following objectives: (a) examine the effect of job crafting on job satisfaction; (b) investigate the links between job satisfaction, money attitude, and job crafting; and (c) explore the mediating role of money attitudes in the relationship between job satisfaction and job crafting.

Hypotheses

- There would be a strong positive correlation between co-variances, attitude towards money, and job satisfaction.
- Attitude towards money would mediate the relationship between job satisfaction and job crafting.
- Job crafting and attitude towards money would likely to be significant predictors of job satisfaction.

Method

Research Design and Sample

By following a cross-sectional correlational research design, a purposive sample of 150 teachers (99 men and 51 women) was recruited teaching at secondary and higher secondary levels of the public and private institutions of Lahore. The Table 1 outlines the descriptive statistics of demographic characteristics of the sample.

Table 1

Descriptive Statistics of Demographic Characteristics (N=150)

<i>Characteristics</i>	<i>n</i>	<i>%</i>	<i>Characteristics</i>	<i>n</i>	<i>%</i>
Age			Marital Status		
20-35	126	84	Married	49	32.7
36-55	24	16	Unmarried	101	67.3
Gender			Nature of Employment Sector		
Male	99	66	Public Sector	38	25.3
Female	51	34	Private Sector	112	74.7
Education Level			Employment Status		
Bachelors	25	16.7	Permanent/Regular	65	43.3
Masters	86	57.3	Temporary/Contract	85	56.7
M. Phil	36	24.0	Nature of Employment		
PhD	3	2.0	Full Time	110	73.3
			Part Time	40	26.7

Measures

Socio-demographic Information Sheet

A self-constructed socio-demographic information sheet was developed to gather information from each participant that included their age, sex, marital status, family

system, education level, monthly income, job tenure and current teaching.

Job Crafting Questionnaire (JCQ)

In this study, job crafting was assessed using the Job Crafting Questionnaire (JCQ) (Slemp & Vella-Brodrick, 2013). The JCQ contains 15 items that evaluate each of the three

aspects of job crafting (relational, task, and cognitive crafting), and it asks respondents to rate their frequency of behavior use on a scale from 1 (rarely) to 6 (often). The JCQ's alpha reliability coefficient was .91.

New Money Attitude Questionnaire

To measure participants' money attitudes, a new money attitude questionnaire was used developed by (Lay & Furnham, 2018). The questionnaire consists of 28 items that ask participants about their attitudes toward money. Each item was assessed by participants on a scale from 1 (strongly disagree) to 8 (strongly agree). The tool covered various topics, including prior financial measures, current financial behaviors, and portrayals of prominent individuals' financial attitudes or actions. The alpha reliability coefficient for the money attitude questionnaire was .91.

Generic Job Satisfaction Scale

To evaluate job satisfaction, the Generic Job Satisfaction Scale was used (Macdonald &

Macintyre, 1997). The scale consists of 10 items, rating from 1 (absolutely disagree) to 5 (entirely agree). For instance, "In my work, I can apply all of my talents and skills." The job satisfaction scale's alpha reliability coefficient was .89. The tool also covers various factors related to work, such as work pressures, frustration, loneliness, and risk of illness or disability.

Ethical Considerations

After the institutional Board of Studies (BOS) approved the research project, we strictly observed the ethical guidelines provided by APA and Helsinki Declaration mandated for research. Permission was taken from the authors of assessment measures used in the present study. The sample was purposively recruited after being matched across socio-demographic characteristics and only those participants were included who gave their formal consent. All the data was collected anonymously and was kept confidential in a password-protected device.

Results

Table 2

Correlation between Attitude towards Money, Job Crafting, and Job Satisfaction as well as demographics (N=150)

V	M	SD	1	2	3	4	5	6	7	8	9	10
Age	1.16	0.36	-	-.63***	.44***	.25**	-.24**	-.18*	.11	.13	.01	.25**
MS	1.67	0.47		-	-.53***	-.29***	.34***	.19**	-.27***	-.19**	-.42	-.22**
EI	2.27	1.22			-	.44***	-.25**	-.14	.09	.02	-.05	.20*
MI	4.15	2.19				-	-.53***	-.39***	.05	.13	-.11	.19*
ES	1.57	0.49					-	.38***	-.01	-.14	.03	-.16*
NE	1.27	0.44						-	-.002	-.004	.09	-.25**
PS	1.63	0.48							-	.23**	.01	.19
JC	59.8	15.63								-	.29***	.27***
MA	140.3	34.65									-	.12
JS	39.3	7.17										-

Note: *** $p < .001$, ** $p < .01$, * $p < .05$

V: variables; MS: marital status; EI: experience in years; MI: monthly income; ES: employment status; NE: nature of employment; PS: provide services; JC: job crafting; MA: money attitude; JS: job satisfaction

The relationship between job satisfaction, attitude towards money, job crafting and demographic factors is shown in Table 2 for teachers. The results showed that whereas

employment status, marital status, and type of employment had substantial negative correlations with job satisfaction, age, monthly income, and work experience have

significant positive correlations. Job crafting has a positive link with people who also serve outside of their institute, but marital status has a negative relationship with it. The association between money attitude and job

satisfaction is not correlated, however there is a highly significant and positive relationship between job crafting and satisfaction with one's job.

Table 3

Regression Coefficients Job Crafting and Attitude towards Money on Job Satisfaction (N=150)

Variable	Model 1			Model 2		
	<i>B</i>	<i>B</i>	<i>SE</i>	<i>B</i>	β	<i>SE</i>
Constant	31.82***		2.24	31.03***		2.83
Job Crafting ^a	.13	.27***	.04	.12	.26	.04
Money Attitude ^b				.01	.04	.02
R^2	.075			.076		
ΔR^2	0.75			.001		

Note. * $p < .05$, ** $p < .01$, *** $p < .001$

According to Table 3, the model 1 predictor explained 7.5%, whereas the model 2 predictor accounted for 7.6% of the variance in job satisfaction. Job crafting ($\beta = .27$) in model 1 exhibits a favorable and highly

significant prediction of job satisfaction, however in model 2, job crafting ($\beta = .26$) and money attitude ($\beta = .04$) have no significant results and so do not suggest any prediction of job satisfaction.

Table 4

Mediation Analysis of Money Attitude between Job Crafting and Job Satisfaction (N=150)

Variables	Job Satisfaction			
	Step I	Step II	Step III	Step IV
Job crafting	.27***	.29***		.26
Money attitude			.12	.03
R^2	.07	.08	.01	.07
<i>F</i>	12.01***	14.33***	2.01	6.07

Note. * $p < .05$, ** $p < .01$, *** $p < .001$

In Table 4 of the regression analysis, it was found that there was a mediation between job satisfaction and attitude towards money. In Step I, there was a positive correlation between job satisfaction and job crafting. Money attitude and job crafting demonstrated a favorable association with the mediator

variable in Step II. The mediator variable in step III had a positive correlation with job satisfaction, but it was not very strong. At the conclusion of Step IV, there was no correlation between job satisfaction and job crafting or a significant relationship between job satisfaction and money attitude. The link

between job satisfaction and money attitude was completely mediated by the money attitude since the influence of the independent variable on the dependent

variable was not significant when a mediator was included in the regression.

Discussion

Although job satisfaction and job crafting have been extensively studied, it is uncommon for teachers in our indigenous culture to view money as a mediator. To better understand whether a teacher's attitude towards money influenced the relationship between job satisfaction and job crafting, the present study looked at the relationships between job satisfaction, money attitude, and job crafting. The results of our study indicated a favorable association between job satisfaction and job crafting, which was also shown in earlier research. For instance, a Taiwanese study of front-line hotel staff discovered a favorable relationship between job crafting and job satisfaction (Cheng & Yang, 2018). Similar findings were reached by another study (Polatci & Sobaci, 2020), which found that job crafting has a positive causal association with teachers' job satisfaction. The conclusions of these research agreed with ours.

The study also revealed that there was a positive correlation between years of teaching experience and job satisfaction, which aligns with the research by Ogedengbe et al. (2018), who found that teachers who have been in their positions for a long time are satisfied with their jobs. Shrestha (2019) also performed a study with 345 teachers, and she came to the conclusion that older instructors exhibit higher levels of job satisfaction, which leads to higher levels of dedication and, ultimately, higher performance.

According to the study's findings from the mediation analysis, there was a high correlation between attitude towards money and job crafting even though there was no statistically significant relationship between attitude towards money and job satisfaction. Additionally, there was a strong correlation

between job crafting and job satisfaction. However, the positive relationship between the two became non-significant when attitude towards money served as a mediator between job satisfaction and job crafting. This shows that when attitude towards money serves as a mediator, the effect of job crafting on job satisfaction is diminished. These findings are consistent with the research conducted by Kim and Lee (2016), who discovered that job crafting had a positive influence on money attitudes and that job crafting behaviors were both directly and indirectly linked to an organization's members' development in competency and skill. This resulted in both the organization's and its employees' positive performance.

The mediation analysis done according to the guidelines provided by Baron and Kenny (1986) where mediation was examined with the "causal steps" approach by satisfying four criteria described through a series of regression models and as far as literature reviewed by Baron and Kenny (1986), it is evident that researchers have used minimum sample of less than hundred as well. On the other hand, the importance of sample size, although widely discussed in the literature on structural equation modeling (SEM), has not been widely recognized among applied SEM researchers and the Monte Carlo analysis, suggesting that they do not serve as guidelines for sample size. So, it is suggested to future researchers to perform mediation analysis via Monte Carlo analyses to estimate the requisite sample size of a model. According to a different study by Judge et al. (2010), salary level and money attitude are only tangentially connected to job satisfaction. Additionally, according to the study's predictive results, job crafting appeared to be a good predictor of job satisfaction. This finding was corroborated

by a previous study that found job crafting to be a good predictor of job satisfaction and work engagement (Chukwuedo & Ogbuanya, 2018).

Limitations and Recommendations

The researchers tried their best to do the research with perfection but somehow limitations were found due to any factor which was not focused. Firstly, data collection was done online so the data might not be very reliable. In future researches, researcher would go for large number of sample to multiple educational institutes to assess the attitude towards money in teachers. Retired teachers can also be included in future studies to make a comparison between working teachers, near to retirement or retired. University teachers were not included in the study so they can also be included to explore job satisfaction and job crafting in them. Future studies in this field ought to take a qualitative approach. Researchers could gain a deeper understanding of how teachers use crafting in their careers by adopting a qualitative method.

Implications

The research has several implications for both academia and practice. Academically, the study emphasizes the value of examining the connection between job satisfaction, money attitudes, and the teaching profession. The research adds to the body of knowledge on job crafting and job satisfaction by shedding light on how attitudes towards money may operate as a mediator in the connection between job crafting and job satisfaction. The study also suggests the need for more studies that explore the relationship between these constructs in different cultures and contexts.

From a practical perspective, the research has implications for schools and educational institutions. The findings indicate that job crafting can be a valuable tool for improving job satisfaction among teachers. It suggests that educational institutions should provide opportunities for teachers to customize their job roles to align with their interests, values,

and strengths, thus increasing their job satisfaction. And in the organizational side, it is vital to search out strategic implementation plans for job crafting. Crafting could encourage someone to stay longer at their area of job. An organization would benefit from this since it would save money on recruiting and training new staff. The study's implications for practice suggest that educational institutions should provide financial literacy training to teachers to help them develop positive attitudes towards money, which can help to enhance their job satisfaction.

Contribution of Authors

Faiz Younas: Conceptualization, Methodology, Writing - Reviewing & Editing, Supervision

Fareeha Kausar: Investigation, Methodology, Data Curation, Formal Analysis

Vicar Solomon: Methodology, Writing - Reviewing & Editing

Conflict of Interest

There is no conflict of interest declared by authors.

Source of Funding

The authors declared no source of funding.

Data Availability Statement

The datasets of the current study are not available publicly due to ethical reasons but are available from the corresponding author [V.S.] upon the reasonable request.

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