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THE RELATIONSHIP BETWEEN MONEY ETHICS, JOB SATISFACTION AND ORGANIZATIONAL COMMITMENT: A STUDY OF THAI WORKERS IN TAIWAN

This study aims to investigate the relationships between money ethics, job satisfaction and organizational commitment. The survey questionnaire was developed basing on the literature review and was distributed in major industrial zones of Taiwan. Thai workers were the target objects for this study since They are the largest group of foreign employees in manufacturing in Taiwan. The total of 198 questionnaires were delivered, 165 of which were valid with the valid response rate of 83.33%. Descriptive statistics, factor analysis were used and hypotheses were tested by conducting the multiple regression. The results indicated that money ethics have direct significant effects on organizational commitment. Furthermore, money ethics have indirect significant effects on affective and normative commitments via job satisfaction. However, money ethics have no indirect significant effects on continuance commitments via job satisfaction.

Keywords: money ethics, job satisfaction, organizational commitment, Thai workers.

ї-Чан Чень

ВЗАЄМОЗВ'ЯЗОК МІЖ ФІНАНСОВОЮ ЕТИКОЮ, ЗАДОВОЛЕНІСТЮ РОБОТОЮ І ВІДДАНІСТЮ ОРГАНІЗАЦІЇ: ДОСЛІДЖЕННЯ ТАЙСЬКИХ РОБІТНИКІВ НА ТАЙВАНІ

У статті досліджено взаємозв'язок між фінансовою етикою, задоволеністю роботою і відданістю організації. Анкету було розроблено на основі огляду літератури і поширено у великих промислових зонах Тайваню. Цільовою аудиторією опитування стали тайські робітники, оскільки вони є найбільшою групою працівників-іммігрантів у промисловості на Тайвані. Для аналізу було використано методи описової статистики і факторного аналізу, а гіпотези були перевірені шляхом множинної регресії. Результати показали, що фінансова етика має прямий істотний вплив на відданість організації. Крім того, фінансова етика має непрямий істотний вплив на афектні і нормативні зобов'язання через задоволеність роботою. Проте, фінансова етика не має непрямого істотного впливу на тривалість зобов'язань через задоволеність роботою.

Ключові слова: фінансова етика, задоволеність роботою, відданість організації, тайські робітники.

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ВЗАИМОСВЯЗЬ МЕЖДУ ФИНАНСОВОЙ ЭТИКОЙ, УДОВЛЕТВОРЕННОСТЬЮ РАБОТОЙ И ПРЕДАННОСТЬЮ ОРГАНИЗАЦИИ: ИССЛЕДОВАНИЕ ТАЙСКИХ РАБОЧИХ НА ТАЙВАНЕ

В статье исследована взаимосвязь между финансовой этикой, удовлетворенностью работой и преданностью организации. Анкета была разработана на основе обзора литературы и распространена в крупных промышленных зонах Тайваня. Целевой аудиторией опроса стали тайские рабочие, поскольку они являются самой крупной группой работников-иммигрантов в промышленности Тайваня. Для анализа были

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использованы методы описательной статистики и факторного анализа, а гипотезы были проверены методом множественной регрессии. Результаты показали, что финансовая этика имеет прямое существенное влияние на преданность организации. Кроме того, финансовая этика имеет косвенное существенное влияние на аффективные и нормативные обязательства посредством удовлетворенности работой. Тем не менее, финансовая этика не имеет косвенного существенного влияния на продолжительность обязательств посредством удовлетворенности работой.

Ключевые слова: финансовая этика, удовлетворенность работой, преданность организации, тайские рабочие.

1. Introduction. After 1980s, Taiwan underwent a quick industrialization and a rapid growth in its economy. However, improved education and increased wages led to the situation that local labor force had less intention to involve in 3D jobs (dangerous, dirty, difficult). Consequently, in 1990s, Taiwan government officially opened its labor market to international labor force to deal with this problem. According to Taiwanese governmental statistics (BEVT, 2011), Indonesian workers was the largest group of international labor in Taiwan in 2011. However, Thai workers is the most important and largest group in manufacturing. In August 2005, Thai workers who worked for Kaohsiung MRT project rioted in the protest against rigid management system. This case caused the establishment of international labor managerial mechanism in Taiwan. Meanwhile, the issues related to international labor performance such as job satisfaction and organizational commitment have been paid more attention.

From the perspective of cross-culture management, it is a vital issue to understand the diversity and variety of values in different cultures. The meaning of money is considered an important value and it has the influence on job satisfaction and organizational commitment (Tang, 1993; Tang and Kim, 1999).

Therefore, by taking Thai workers in Taiwan as a sample, this study explores the relationships between money ethics, job satisfaction and organizational commitment by a series of multiple regression analyses. Second, critical factors in money ethics that bring higher job satisfaction and organizational would be identified. Third, managerial implications were provided basing on the statistical results.

2. Literature.

2.1 Money ethic. Money is essential in everyday life (Wernimont and Fitzpatrick, 1972). Initially, money is functionalized as payment and transaction instrument. In management, money has been used for attracting, attaining, and motivating employees (Furnham and Argyle, 1998). Managers are more interested in studying issues related to money and management as money has great effects on employees' behaviors (Wernimont and Fitzpatrick, 1972; Furnham and Argyle, 1998; Tang, 1992, 1993).

Tang (1992) defined money ethics, or attitude to money, as one's concepts or beliefs about money. His money ethic scale (MES) was one of the most well-developed scale for measuring money attitude. The MES, a multi-dimensional scale, was developed by Tang (1992) on the basis of the ABC Model of attitude (A: affective; B: behavioral; C: cognitive). 6 factors were extracted: good, evil, achievement, respect, budget and freedom/power. Tang, Arocas and Whiteside (1997) used money ethics

scale to analyze the faculty at a state university in the USA and at the University of Valencia (Spain). 4 clusters were identified in the sample: achieving money worker, careless money admirer, apathetic money handler, and money repeller. 5 factors were extracted from the concept of money ethics: budget, evil, equity, success, and motivator.

Unlike Tang's money ethic scale, Choe, Lau and Tan (2011) measured the meaning of money with the love of money scale (LOMS) and 4 dimensions were studied including success, rich, motivator and important.

2.2 Job satisfaction. Job satisfaction is a multi-dimensional concept broadly investigated in literature. Job satisfaction is the extent of one's happiness with his or her job. Simply, job satisfaction can be defined as one's positive feelings towards his or her job. Ever since Hoppock (1935) first proposed the concept of job satisfaction, more and more focus had been put on the mental aspect of workers. Generally, job satisfaction has the following common definitions. First, job satisfaction is traditionally defined as one's general or global affective reaction to his or her job itself (Locke, 1969; Spector, 1997). Second, job satisfaction is derived from the discrepancy between expectancy and instrumentality, the so-called Vroom's (1964) expectancy theory of job satisfaction.

According to Weiss, Dawis, England and Lofquist (1967), satisfaction had 3 main classes: intrinsic, extrinsic, and general satisfaction. Intrinsic satisfaction is the apparent reward from the job itself while extrinsic satisfaction is the monetary compensation or other rewards. Intrinsic satisfaction and extrinsic satisfaction form a measure of general job satisfaction (Weiss et al., 1967). The Minnesota Satisfaction Questionnaire was the most representative measurement scale. Developed by Weiss et al. (1967) it included short-form questionnaire and long-form questionnaire. The short form had been widely used in practice as it only has 20 questions.

2.3. Organizational commitment. Organizational commitment has been an interesting topic in management for it helps researchers know about employees' behaviors in organizations. Organizational commitment has been defined and measured in various ways. Porter, Steers, Mowday and Boulian (1974) defined organizational commitment as the strength one identifies with and involve in a particular organization.

Later in 1984, Meyer and Allen used and defined "affective commitment" as one's emotional attachment to an organization. In 1990, Allen and Meyer suggested that 3 components be conceptually and empirically separated from one another. To sum up, Meyer and Allen (1996) defined organizational commitment as one's mental attachment to his or her organization.

Organizational commitment was developed as one multi-dimensional concept. According to Stevens, Beyer and Trice (1978), organizational commitment is formed with 2 dimensions: normative commitment and exchange commitment. Staw (1981) proposed that organizational commitment has 2 dimensions including attitudinal commitment and behavioral commitment. Meyer and Allen's (1991) 3-dimensional concept of organizational commitment is the most common one. These 3 dimensions include affective commitment, continuance commitment and normative commitment with either 24-item or 18-item organizational commitment scales.

2.4 Relationship between money ethics, job satisfaction and organizational commitment. Tang and Kim (1999) found 3 factors of money ethics were significant predic-

tors of organizational commitment: budget, evil and success. Those who considered money not evil would have higher level of organizational commitment. Moreover, Tang and Chiu (2003) analyzed a sample of 211 full-time employees in Hong Kong, China to explore the relationship between money ethic and work-related issues such as job satisfaction, organizational commitment etc. The results showed that "the love for money is the root of evil but money is not". Therefore, this study proposed the following hypothesis:

H1: Money ethics has direct significant effects on organizational commitment.

Meanwhile, Tang (1992; 1995) analyzed the correlation between money ethics and demographic variables. The results found that employees with more working experience thought that money did not represent as wealth or put more emphasis on budget, and money was not considered as a motivation factor. In addition, factor "freedom/power" of money ethics was related to intrinsic satisfaction while factor "evil" was not related to extrinsic satisfaction. Tang and his colleagues (1997) also found that people who thought money was evil, achievement, and freedom/power had lower job satisfaction.

In addition, job satisfaction has been widely studied of its impacts on job performance (Khan, Nawaz, Aleem and Hamed, 2012) and organizational commitment (Azeem, 2010; Brown and Peterson, 2003; Yang, 2010). The relationship between job satisfaction and organizational commitment could be viewed in two ways. Most researchers deem job satisfaction as an important antecedent of organizational commitment. For instance, Azeem (2010) studied the sample of 128 service employees and the results had proved the overall job satisfaction is a significant predictor of organizational commitment. Likewise, Brown and Peterson (2003)'s study also suggested job satisfaction as an antecedent of organizational commitment. Yang (2010) collected the sample of 671 questionnaires to analyze the antecedents and consequences of job satisfaction. The findings indicated significant positive impacts of job satisfaction on organizational commitment which was consistent with Eslami and Gharakhani (2012)'s research. However, there have been some studies proposing that organizational commitment as an antecedent of job satisfaction. Sharma and Bajpai (2010)'s research had proved organizational commitment is an important factor in influencing job satisfaction. Based on previous studies, it is reasonable to suggest that money ethics is likely to have indirect effects on organizational commitment via job satisfaction. Therefore, the following hypothesis was proposed:

H2: Money ethics has indirect significant effects on organizational commitment via job satisfaction.

3. Research methodology.

3.1. Research framework. Figure 3.1 presents the research framework and the relationships between the variables. This study is aimed to explore the relationships between money ethics, job satisfaction and organizational commitment.

3.2 Measurement. Primarily, the study was conducted via questionnaire survey. 4 sections are included in the questionnaire. Demographic questions are listed in Part 1. 3 respective scales consisting of Part 2, 3 and 4 are followed for measuring the concepts of money ethics, job satisfaction, and organizational commitment. Except for demographic questions, the remaining questions were measured by 5-point Likert scales.

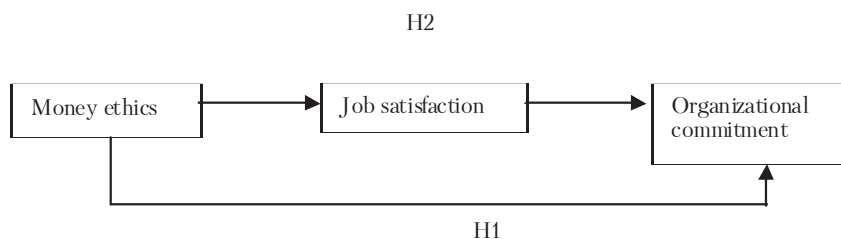


Figure 3.1. Research framework

Demographic questions listed in the first part of the survey questionnaire include gender, age, marital status, number of family members, educational background, number of working years in a current company, total number of working years, a Yes-No question whether the respondent had ever worked in Taiwan, and a Yes-No question whether the respondent had ever worked in other countries. Money ethics is measured with money ethics scale developed by Tang (1992). Tang originally proposed 50 items; however, 30 items were left after the factor analysis and 6 factors were extracted including good, evil, achievement, respect, budget, and freedom/power. Job satisfaction is measured with the 20-item scale adapted from the Minnesota's Satisfaction Questionnaire (short form) developed by Weiss et al. (1967). Intrinsic satisfaction and extrinsic satisfaction are measured with 11 items and 9 items respectively. Organizational commitment is measured by the 21-item scale adapted from Meyer et al. (1993). 3 subconstructs which are affective commitment, continuance commitment, and normative commitment are measured respectively with 8 items, 5 items, and 8 items.

3.3. *Reliability analysis and validity analysis.* This study performed the factor analysis first followed by reliability analysis. The results are shown in Table 3.1. For the factor analysis, KMO and Bartlett tests achieved the necessary standards. In order to ensure the validity of scales, the items with factor loading under 0.5 were deleted. After the factor analysis, the money ethic scale included omnipotent (6 items), power (4 items), achievement (3 items), important (3 items) and budget (2 items). Job satisfaction scale was divided into intrinsic (6 items) and extrinsic satisfaction (8 items). Organizational commitment scale included affective (5 items), continuance (4 items) and normative commitment (7 items). Regarding the reliability analysis, Cronbach's alpha coefficients were the major parameters in defining internal consistency of the data. Suggested by Hair et al. (1998), a value of 0.7 or higher of Cronbach's alpha coefficient is considered acceptable. In this study, Cronbach's alpha coefficient of each construct ranges from 0.745 to 0.900, ensuring internal consistency of data. Accordingly, the research framework and the research hypotheses were revised which as shown in Figure 3.2 and Table 3.2.

3.4. *Samples and data collection.* The present study is aimed to discuss the relationships between job satisfaction, money ethics, and organizational commitment. Thai workers in middle and small firms in Central Taiwan are the objects for this study. We turned to managers of middle and small firms for assistance of foreign labor agencies first and delivered questionnaires to 198 Thai respondents. It took 3 months in 2011 to collect the data. Finally, 178 questionnaires were collected, 165 of which were valid after eliminating the incomplete ones. The valid response rate was 83.33%.

Table 3.1. The results of factor analysis and reliability analysis

Variables	Number of items	Eigen values	% of Variance	Cronbach's α
Money ethics (KMO=0.772, Bartlett test: $p < 0.000$, Cronbach's $\alpha = 0.866$)				
Omnipotent	6	7.337	40.758	0.905
Power	4	2.403	13.351	0.858
Achievement	3	1.736	9.646	0.799
Important	3	1.598	8.877	0.725
Budget	2	1.349	7.495	0.615
Job satisfaction (KMO=0.774, Bartlett test: $p < 0.000$, Cronbach's $\alpha = 0.868$)				
Intrinsic satisfaction	6	3.399	16.185	0.752
Extrinsic satisfaction	8	7.793	37.110	0.913
Organizational commitment (KMO=0.753, Bartlett test: $p < 0.000$, Cronbach's $\alpha = 0.885$)				
Affective commitment	5	2.700	15.882	0.737
Continuance commitment	4	1.576	9.270	0.806
Normative commitment	7	6.341	37.302	0.900

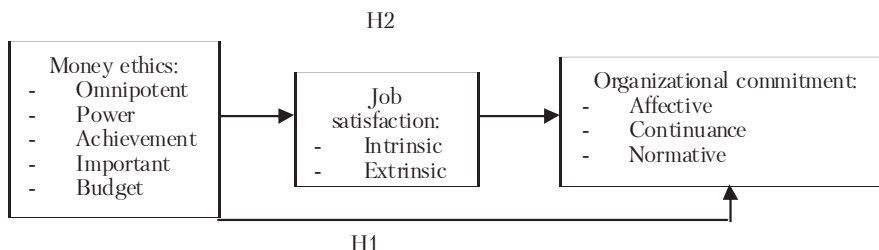


Figure 3.2. Revised research framework

Table 3.2. Revised research hypotheses

H1: Money ethics has direct significant effects on organizational commitment.
H1a: Money ethics has direct significant effects on affective commitment.
H1b: Money ethics has direct significant effects on continuance commitment.
H1c: Money ethics has direct significant effects on normative commitment.
H2: Money ethics have indirect significant effects on organizational commitment via job satisfaction
H2a: Money ethics has indirect significant effects on affective commitment via job satisfaction.
H2b: Money ethics has indirect significant effects on continuance commitment via job satisfaction.
H2c: Money ethics has indirect significant effects on normative commitment via job satisfaction.

3.5 Statistical analysis. The data analysis was conducted by the following techniques. Sample characteristics of the respondents were revealed by frequency and percentage. Each research scale was analyzed with factor analysis and reliability analysis, and then their means and standard deviation were presented. Finally, path analysis was applied to test the research hypothesis.

4. Analysis and results.

4.1. Demographic profile of the respondents. Table 4.1 presents the demographic profile of the respondents. According to the descriptive statistics, the sample has the total of 165 respondents. The majority in the sample are male. The sample has equal distribution in the age from "less than 26" to "more than 30". Most of the sample has

education background under elementary school (84%). As for marital status, 86% of the sample are single. 40%, 31% and 29% of the sample have 1-5, 6-7 and 8-12 family members respectively. 48% of the participants had 8 to 10 years of working experience. The majority (68%) of the sample had worked in Taiwan before.

Table 4.1. Demographic profile of respondents

Category	No.	Percentage	Category	No.	Percentage
Age			Number of family members		
Less than 26	45	27%	1 to 5	66	40%
27 to 28	46	28%	6 to 7	51	31%
29 to 30	38	23%	8 to 12	48	29%
More than 30	36	22%	Number of working years		
Educational background			1 to 7	45	27%
Elementary school	139	84%	8 to 10	80	48%
Junior high school	26	16%	More than 11	40	25%
Marital status			Had ever worked in Taiwan before		
Single	23	14%	YES	113	68%
Married	142	86%	NO	52	32%

4.2 Descriptive statistics. The mean and standard deviations of the research variables are presented in Table 4.2. Accordingly, the respondents obtained the highest mean scores on factor "important" (m = 4.076), intrinsic satisfaction (m = 3.458) and normative commitment (m = 3.891) in the respective scales of money ethics, job satisfaction and organizational commitment.

Table 4.2. Descriptive statistics (n=165)

Variables		Mean	S.D.
Money ethic	Omnipotent	3.412	0.8045
	Power	3.226	0.8045
	Achievement	3.756	0.7082
	Important	4.076	0.5069
	Budget	3.433	0.7440
	Overall	3.581	0.4096
Job satisfaction	Intrinsic satisfaction	3.458	0.6279
	Extrinsic satisfaction	3.133	0.5891
	Overall	3.296	0.5582
Organizational commitment	Affective commitment	2.979	0.6775
	Continuance commitment	2.853	0.6650
	Normative commitment	3.891	0.5865
	Overall	3.241	0.4548

4.3 Hypothesis testing. Through the multiple regression analysis, the path analysis was conducted in this study in order to test the research hypotheses. The results of the regression analysis are shown in Table 4.3. Referring to standardized coefficients, the following results were revealed.

First, all subscales on money ethics had significant effects on intrinsic satisfaction. However, only power, important and budget had significant effect on extrinsic satisfaction.

Second, considering money ethics and job satisfaction simultaneously, affective commitment was affected by power, achievement, intrinsic and extrinsic satisfaction. Continuance commitment was affected only by power, important and budget. Job satisfaction did not have any significant influence on continuance commitment. For normative commitment, omnipotent, achievement, important, intrinsic and extrinsic satisfaction have significant influence.

Table 4.3. The results of multiple regression (n = 165)

Independent variable		Dependent variable				
		Job satisfaction		Organizational commitment		
		Intrinsic satisfaction	Intrinsic satisfaction	Affective commitment	Continuance commitment	Normative commitment
Money ethics	Omnipotent	-0.337***	0.063	0.037	0.124	0.357***
	Power	0.683***	0.537***	0.523***	0.409***	-0.216
	Achievement	0.206**	-0.152	-0.138**	0.053	-0.219*
	Important	0.219***	0.291***	-0.030	-0.315***	0.299***
	Budget	-0.176**	-0.148*	0.072	0.172*	-0.090
JS	Intrinsic satisfaction			0.337***	-0.012	0.622***
	Extrinsic satisfaction			0.223***	0.123	-0.235*
F		43.458***	24.642***	80.472***	9.869***	11.282***
R-square		0.577	0.437	0.782	0.306	0.335
Adjusted R-square		0.564	0.419	0.772	0.275	0.305

* p<0.05 ** p<0.01 *** p<0.001

By using the results of the multiple regressions, this study calculated the direct and indirect effects of money ethics on organizational commitment. The summarized table (Table 4.4) indicated that "power" had the largest total effect (1.581), direct effect (0.932) and indirect effect (0.649) on organizational commitment. With regard to direct effect, normative commitment was the most effected by money ethics (0.437). Concerning indirect effect, intrinsic satisfaction (0.57) is more important than extrinsic satisfaction (-0.007) as a mediating variable. Affective commitment (0.352) was more affected by money ethics via job satisfaction than other commitments. Continuance commitment was not affected by money ethics via job satisfaction.

Table 4.4. The summary table of path analysis

Independent Variable	Path	Via	Dependent Variables	Effect
1-Omnipotent	Direct	no	Affective commitment	0
2-Power	Direct	no	Affective commitment	0.523
3-Achievement	Direct	no	Affective commitment	-0.138
4-Important	Direct	no	Affective commitment	0
5-Budget	Direct	no	Affective commitment	0
1-Omnipotent	Direct	no	Continuance commitment	0
2-Power	Direct	no	Continuance commitment	0.409
3-Achievement	Direct	no	Continuance commitment	0
4-Important	Direct	no	Continuance commitment	-0.315
5-Budget	Direct	no	Continuance commitment	0.172
1-Omnipotent	Direct	no	Normative commitment	0.357
2-Power	Direct	no	Normative commitment	0
3-Achievement	Direct	no	Normative commitment	-0.219
4-Important	Direct	no	Normative commitment	0.299
5-Budget	Direct	no	Normative commitment	0
1-Omnipotent	Indirect	Extrinsic satisfaction	Affective commitment	0
2-Power	Indirect	Extrinsic satisfaction	Affective commitment	0.12
3-Achievement	Indirect	Extrinsic satisfaction	Affective commitment	0
4-Important	Indirect	Extrinsic satisfaction	Affective commitment	0.065

The End of Table 4.4

5-Budget	Indirect	Extrinsic satisfaction	Affective commitment	-0.033
1-Omnipotent	Indirect	Intrinsic satisfaction	Affective commitment	-0.114
2-Power	Indirect	Intrinsic satisfaction	Affective commitment	0.23
3-Achievement	Indirect	Intrinsic satisfaction	Affective commitment	0.069
4-Important	Indirect	Intrinsic satisfaction	Affective commitment	0.074
5-Budget	Indirect	Intrinsic satisfaction	Affective commitment	-0.059
1-Omnipotent	Indirect	Extrinsic satisfaction	Continuance commitment	0
2-Power	Indirect	Extrinsic satisfaction	Continuance commitment	0
3-Achievement	Indirect	Extrinsic satisfaction	Continuance commitment	0
4-Important	Indirect	Extrinsic satisfaction	Continuance commitment	0
5-Budget	Indirect	Extrinsic satisfaction	Continuance commitment	0
1-Omnipotent	Indirect	Intrinsic satisfaction	Continuance commitment	0
2-Power	Indirect	Intrinsic satisfaction	Continuance commitment	0
3-Achievement	Indirect	Intrinsic satisfaction	Continuance commitment	0
4-Important	Indirect	Intrinsic satisfaction	Continuance commitment	0
5-Budget	Indirect	Intrinsic satisfaction	Continuance commitment	0
1-Omnipotent	Indirect	Extrinsic satisfaction	Normative commitment	0
2-Power	Indirect	Extrinsic satisfaction	Normative commitment	-0.126
3-Achievement	Indirect	Extrinsic satisfaction	Normative commitment	0
4-Important	Indirect	Extrinsic satisfaction	Normative commitment	-0.068
5-Budget	Indirect	Extrinsic satisfaction	Normative commitment	0.035
1-Omnipotent	Indirect	Intrinsic satisfaction	Normative commitment	-0.21
2-Power	Indirect	Intrinsic satisfaction	Normative commitment	0.425
3-Achievement	Indirect	Intrinsic satisfaction	Normative commitment	0.128
4-Important	Indirect	Intrinsic satisfaction	Normative commitment	0.136
5-Budget	Indirect	Intrinsic satisfaction	Normative commitment	-0.109

5. Conclusions and Discussion. This study explores the relationships between job satisfaction, money ethics and organizational commitment. The research framework outlined in Figure 3.2 was analyzed through multiple regression methods with SPSS. The data were on 165 Thai workers in central Taiwan. The research results were summarized in Table 4.4. Consequently, hypothesis 1, including H1a, H1b and H1c, was accepted. Meanwhile, H2a and H2c were accepted. However, H2b was rejected. It means that money ethics have direct significant effects on organizational commitment. Furthermore, money ethics have indirect significant effects on affective and normative commitments via job satisfaction. However, money ethics have no effect on continuance commitments via job satisfaction. In addition, "power" is the most influential factor of money ethics including direct and indirect effects to organizational commitment.

According to the research results, this study also found that not all 5 factors of money ethics had significantly positive effects on job satisfaction and organizational commitment. In the relationship between satisfaction and money ethics, for example, it was found a significantly negative relationship between intrinsic satisfaction and

factor "omnipotent" and between factor "budget." For extrinsic satisfaction, a significantly negative relationship was found with factor "budget." In terms of organizational commitment, 2 significantly negative relationships with "achievement" of money ethics were found: affective commitment and normative commitment. In addition, the factors "power" and "important" were two essential money ethics influencing job satisfaction and organizational commitment of Thai workers.

Based on the analysis results, there are at least 3 implications for practices. First, factors "omnipotent", "power" and "important" are helpful for creating higher levels of job satisfaction and organizational commitment of Thai workers. It is better to offer more financial rewards and wage as managerial tools for better-performing Thai workers.

Second, the factors "omnipotent", "power" and "important" were found to have significant effects on organizational commitment of Thai workers. It hints that Thai workers who work in Taiwan with higher organizational commitment are more likely to have positive ideas of money ethics. This result is similar to Tang and Kim's research (1999). Therefore, money ethics test could be conducted at the stages of recruitment and selection. Organizations may pay more attention to those who believe money is more likely to hint the ideas of omnipotent, power and important. In addition, organizations are more likely to modify money ethics of Thai workers by training.

Third, in creating more affective commitment of Thai workers, it is important to increase intrinsic satisfaction. This study proposes job rotation or job enrichment as two human resource practices. In addition, organizations periodically hire translators or agents to find out working conditions and other requirements of Thai workers, improving their intrinsic satisfaction.

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Стаття надійшла до редакції 22.08.2012.