


INFLUENCES OF FINANCIAL COMPENSATIONS AND ROLE STRESS ON TOURISM EMPLOYEES' JOB SATISFACTION: EVIDENCES FROM SAUDI ARABIA

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Citation: Sobaih, A.E.E., Alomran A., & Joubran, S.E. (2023). INFLUENCES OF FINANCIAL COMPENSATIONS AND ROLE STRESS ON TOURISM EMPLOYEES' JOB SATISFACTION: EVIDENCES FROM SAUDI ARABIA. *GeoJournal of Tourism and Geosites*, 50(4), 1483–1493. <https://doi.org/10.30892/gtg.50428-1146>

Abstract: This study examines the influences of financial compensations (whether direct or indirect) and role stress on tourism employees' job satisfaction in the Kingdom of Saudi Arabia (KSA). This is because job satisfaction has become a major concern for service organisations, which rely on employees for fulfilling their business goals. To achieve this purpose, a pre-tested questionnaire survey has been self-distributed to a sample of tourism employees in KSA. The results of statistical data analysis showed a positive relationship between financial compensations and job satisfaction. Both direct and indirect financial compensations have positive influences on job satisfaction of tourism employees. Unlike the results of most previous research studies, the results showed that role stress has a significant positive influence on job satisfaction of tourism employees. The results of follow up interviews with a sample of respondents showed that most respondents were expatriates or foreign employees, who had expectations of high role stress before they undertake their tourism job role outside their country. They found the level of role stress generate their creativity and make a differentiation for them among other tourism employees. This leads employees to prove their ability at work hence, employee seeks to accomplish many tasks at the same time in order to get an attention of their managers/employers and ensure that they win the job for the next year by renewing their contract. Thus, such employees get thanks and appreciation by the manager/employer and is reflected in their job satisfaction. The study confirmed positive significant influence of both types of financial compensation and role stress on job satisfaction. It concludes that condition of employment should have special consideration when examining factors affecting employees' attitudes, i.e. job satisfaction

Key words: financial compensation, direct financial compensation, indirect financial compensation, role stress, tourism workers, condition of employment

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INTRODUCTION

Employees demonstrate positive attitudes and behaviour when they are satisfied with their job (Millan et al., 2013). Different factors are associated with the satisfaction of an employee from his/her job, which are the motivation to do well, the appreciation from management, good payment, and appropriate working environment (Sobaih et al., 2019; Heimerl et al., 2020). The current study is focusing on two main factors, which can either increase or decrease the job satisfaction of an employee. These are the compensations provided to an employee. Since there might be a big difference between what workers are expecting and what they will receive, the study would provide the most suitable options for an employer through which the employer can enhance the level of job satisfaction for the workers (Saban et al., 2020). In this matter, it is evident that the good salary and the most feasible and agile workplace with high safety are the main concerns of any employee in any private sector of the Kingdom of Saudi Arabia (KSA) (Bello and Alhyasat, 2020). Whenever employees are satisfied with their employment, they are inspired to put more effort in their work and a company's core efficiency improves as a result.

Today's business environment is characterized by variety, difficulties, and unpredictability, investing in people is seen as one of the most effective strategies to fulfil business mission and goals. In many cases, employees could serve as the competitive advantage (Bonner et al., 2023). In service industry such as tourism, employee play a critical part in the success of the business and compensations influence how well employees perform (Albataineh, 2017). The connection between an employee and an employer is said to be centered on compensation (Gerhart et al., 1995). While employees seek the best compensation packages, organizations seek to cut costs wherever possible. However, it is important for organizations to ensure that employee expectations are met and that employees have positive job outcomes (Sobaih et al., 2019). There are various definitions of pay in business, but the most straightforward one is what an employer provides to recruit, inspire, and retain talent people (Gomez-Mejia et al., 2004). It is what the employee receives in exchange for

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signing a contract with the employer in terms of monetary compensation. Job role stress is regarded as one of the tactics and ways of organizational transformation and job growth. It is one of the contemporary administrative practices that enables a huge workforce to do several structured tasks, whether on the technical and administrative sides or in management, leadership or supervision (Sobaih et al., 2023). Role stress is described as someone who works at various responsibilities or in various situations for predetermined amounts of time in order to increase the workload on employees and enable them to develop a wider range of knowledge, skills, and competencies (Jerez Gómez et al., 2004). Today, having a flexible, skilled, well-trained, and multi-skilled workforce is something that every business and organization aspires to. Such personnel can efficiently manage the task, speed up the work process, and cut back on time and resources used for operations. Any organization's human resources are its most important resource. The most critical elements in determining an organization's success are its people resources, both in terms of quality and capacity (Sobaih et al., 2023).

Job satisfaction is a crucial component of business success (Bonner et al., 2023). Pleased employees are more dedicated to their work, and vice versa, a dissatisfied employee can seriously affect business performance and profitability (Pan, 2015; Sobaih et al., 2019). According to Budhwar and Debrah (2009), job satisfaction is a key determinant of how employees feel about their jobs and used to forecast employee behavior at work, such as turnover and absenteeism. The association between job satisfaction and other important factors, such as employee development, leadership and management, working activity, working atmosphere and working hours, has been thoroughly analyzed and searched (Heimerl et al., 2020; Sobaih, 2015, 2018). Nonetheless, the antecedents such as compensation and role stress are associated with job satisfaction have not yet been appropriately studied in tourism industry in countries such as KSA and require further investigation. As a result, this study critically examines the relationship between financial compensations (which are direct and indirect financial compensations) as well as role stress on tourism employee job satisfaction.

The tourism industry has a humble reputation as an employer, especially in relation to working environment including poor salaries and job stress (Sobaih, 2015). Workers face a major problem of role stress (Ali and Farooqi, 2014), which could affect their performance and job satisfaction (Shah et al., 2011). Some scholars (e.g. Kim et al., 2009) argue that role stress (role conflict/ambiguity) has a significant influence on job satisfaction for certain types of workers than for other types of workers. Moreover, workers in the Saudi tourism industry are often paid less compared to that governmental and public job (Sobaih, 2023). However, the Saudi tourism industry is dominated by forging workers as it is still has a poor image for career by Saudis (Sobaih, 2023, Sobaih and Elnasr, 2023). Hence, creating job satisfaction for tourism employees is a challenge for employers in the Saudi tourism industry, especially for the new Saudi workers. In order to better understand how workers in the Saudi tourism industry are encouraged to attain job satisfaction and raise performance level, more in-depth study are needed to address this issue. However, as highlighted earlier employees are the most important component of a business since job satisfaction is essential to its success as well as achieving competitive advantages

THE CONCEPTUAL FRAMEWORK

Abraham Maslow's Hierarchy of Needs 1954 theory asserts that everybody have their own fundamental wants that must be addressed (Maslow, 1954). When self-perfection is attained, these fundamental requirements become factors in determining whether or not a person is satisfied. According to Compton (2023), failing to address basic human requirements will disrupt a person's spirit and prevent them from finding fulfillment in their growth, careers, or work. The physiological requirements, security needs, love needs, self-esteem needs, and level of self-perfection are considered to be among the fundamental needs (Maslow, 1954). According to Bin Nordin et al. (2020), the right to feel secure and well-being extends to one's right to feel safe in one's own body, in one's family, on one's property, and even at work. According to Akgunduz et al. (2023), achieving job satisfaction will be possible after meeting such needs. In agreement with this assertion, employee work satisfaction will be attained if they are able to meet all of the mentioned criteria, including receiving a sufficient income, feeling accepted, having their labor needs equitably distributed by managers, and being properly rewarded for their efforts. Maslow's hypotheses has had a significant impact on research in the area of human development (Compton, 2023). The criteria outlined in this theory are quite helpful in assessing employees' subjective job satisfaction. Fanning and Hickel (2023) asserted that employees can achieve success if they are treated fairly in terms of the assignment of duties and are recognized for their hard work. While Akgunduz et al. (2023) claimed that workers can work happily when something is valued when done successfully.

This study is aimed at identifying different types of features, which are relating to financial compensation and role stress, which are offered, by the Saudi tourism industry to its employees and how it influence the job satisfaction. In addition, this research is focused on understanding how features of financial compensation and role stress that might affect job satisfaction of employees at the Saudi tourism industry. The research covers two types of financial compensation which are direct monetary compensation and indirect monetary compensation. It also covers the impact of role stress on job satisfaction. Finally, this study seeks to understand how employee of tourism industry will be affected by financial compensation, role stress and how the job satisfaction will be affected by these kinds of variables.

Compensation play an important role in determining performance in important tasks and are positively associated with job satisfaction (Gerhart et al., 1995). Yaseen (2013) found that providing good compensation systems, such as valid salaries, evaluations, opportunities for promotion, and meaningful work, increase job satisfaction. The compensation system that an organization provides to its employees plays a vital role in determining employee job satisfaction and retention. One-way employers can retain their workforce is by offering superior compensation packages (Anwar and Qadir, 2017). The fundamental goal of any recognition and reward program is to define a payment system and communicate it to employees, hence, they link rewards employee job satisfaction and performance (Gerhart et al., 1995). Financial compensation for workers is typically understood to be the pay they will receive in exchange for their efforts (Bessette, 2014). There are various

definitions of pay in business, but the simplest explanation is it provided by the business owner or managers to keep, and inspire their workers (Gomez-Mejia et al., 2004). It refers to what workers get in terms of monetary tangible advantages and returns as a part of his or her contract with the organisation (Bernadin and Russel, 1993). Furthermore, pay was described by Kim et al. (2013) is a methodical technique to calculating the value of an employee's contribution to the firm. According to Sopiah (2013), giving remuneration to workers is crucial because management uses it as a tool to enhance output, inspire staff, and boost job satisfaction. According to Sopiah (2013), "financial compensation is highly significant for the workers because with it, the organization may directly meet the workers' demands, particularly the needs of physiology". However, the employees must also expect that they will be compensated in line with the sacrifices made in the form of non-financial benefits that are very crucial for the employees, particularly in terms of their career growth.

Compensation is what workers receive in exchange of their effort at the job (Sudiarditha et al., 2019), whether periodic salaries or hourly wages. Financial compensation is everything an employee receives in return for their work for a firm, often in the form of direct monetary compensation and indirect monetary compensation. Compensations has two categories: direct compensation, e.g. salary and indirect compensation, e.g. fringe benefits (McNamara, 2006). The two main types of compensation were also agreed by Gomez-Mejia et al. (2004), who showed that base pay is similar to direct financial compensation, while fringe benefits similar to indirect financial compensation. This classification is similar to Odunlade's (2012) classification cash compensation and fringe compensation. Financial compensations are valued and flexible based on an employee's performance, talent, seniority, and other factors (Gupta and Shaw, 2014). According to Bernadin and Russel (1993), base pay or direct monetary compensation is the money an employee receives in exchange for his work and effort. It consists primarily of salary, wages, commissions and bonuses, overtime pay, and additional benefits like stock options and share appreciation. Fringe benefits or indirect monetary compensation includes a retirement plan, health insurance, educational evaluation, childcare, travel/meals coupons, and others of this nature (Cascio, 1992). The key principle of compensations is the principle of fairness, which refers to the amount of compensation paid to employees must be balanced with how well the job performed, job characteristics, job risks, responsibilities and job position (Sudiarditha et al., 2019). If an employee believes they are being paid unfairly, he or she becomes dissatisfied (Heimerl et al., 2020). Based on this, the following hypothesis (H) are suggested:

H1: Direct financial compensation has a significant positive influence on job satisfaction of tourism employees.

H2: Indirect financial compensation has a significant positive influence on job satisfaction of tourism employees.

The association between job satisfaction and role stress has been negatively described in earlier studies. Higher stages of role stress are associated with lower job satisfaction. It was confirmed that role stress is significantly and negatively related to job satisfaction (Woods et al., 2023). Previous studies have shown that role stress and job stress is strongly negatively correlated with job satisfaction (Dodanwala et al., 2022). A study that observed the same relationship in the hospitality industry found that the job stressor, especially interpersonal strain, was significantly negatively correlated with job satisfaction (Antonova, 2016). Role stress defines everything about organizational roles that have negative consequences for individuals (Budhwar and Debrah, 2009). Role stress has two dimensions: role ambiguity and role conflict (Ho et al., 2009). Role conflict refers to a kind of role requirement that arises when an individual's workplace has constraints for two or more of her roles, making it difficult for her to fulfill one role in another (Jawahar et al., 2007). Role ambiguity, nevertheless, refers to roles that lack evidence about their duties, rights, powers, and role performance (Bashir and Ramay, 2010). Behaviours such as intention to quit is connected to role stress. It could be concluded that employees experiencing role ambiguity and role conflicts lead to undesirable situations within organizations. Role theory predicts that more roles lead to employee stress when conflict or ambiguity is present (Grandey and Cropanzano, 1999). Drawn on this, the following H are suggested:

H3: Role stress has a significant negative influence on job satisfaction of tourism employees.

METHODS

The study used a questionnaire survey to examine the research hypotheses. This tool helps researchers to understand of practices, attitudes, or opinions of a respondents (Creswell, 2003). The questionnaire had three main parts. The first part is the demographics of the participants while the second part deal with the respective variables of the research: direct and indirect compensation, role stress and job satisfaction. All questions for the variables are close-ended questions that would be answered by respondents according to their personal experience of their job. Likert scale of five points was adopted for data collection in section two to five. Questions in sections two to five were drawn from previous research studies. Job satisfaction was examined with six items developed by Meyer et al., (2002). An example of these items is "When I get up in the morning, I feel like going to work.". Direct financial compensation was examined with seven items developed by Al-Nsour (2012). An example of these items is "My organization provides enough payment to meet the requirements of life". Indirect financial compensation was examined with nine items developed by Al-Nsour (2012). An example of these items "The organization ensures appropriate social security and health insurance for employees". Role stress was assessed with nine items (five items for role overload and four for role conflict). An example of role overload is "I often have to do more work than I can handle". An example of role conflict is "I often have to bend rules or policy in order to carry out an assignment". Full questionnaire items are shown in Appendix A. Part 3 provided a space for respondents to provide any comment related to the influences of financial compensation and role stress on their job satisfaction.

The questionnaire was designed in a way that would make it interesting and simple for respondents to understand. Additionally, the questionnaire was carefully designed to collect only relevant information and included questions that were essential for achieving the study's objectives. It was created for a specific audience and was written in both Arabic and English. The language was double-checked by two bilingual experts. The questionnaire was designed in an anonymous

way, and all answers were confidential. That helped respondents maintain their anonymity and prevent personal identification. In the first section of the questionnaire, there were multiple-choice questions about demographic factors. In the second section of the questionnaire, Likert scale questions were used to gauge the respondents' motivation, behavior, attitudes, and opinions. Respondents were accessed after the approval of their management. The questionnaire was piloted with 16 university professor to maintain it accuracy and validity. They were notified that the collected data for study purposes and their managers have no access to their responses to tackle any power bias. Data were collected for two months: June to July 2023. A summary of the steps adopted in this study is presented in Figure 1.

1. Sampling

The size of the sample is the number of the units chosen from the population. Sample is selected from certain populations because it is not easily for the researcher to cover the whole populations or people within a certain institution (Saunders et al., 2023). The population of this study are the tourism workers in KSA. This include any workers in hotels, restaurants, travel agencies and leisure centers. According to the new published figures by the General Authority of Statistics in KSA, the number of workers in tourism-related activities are 767.819.00 workers and the percentage of Saudis is 26.8%. The total number of distributed forms were 600 forms targeting about 400 responses. There were 448 respondents participated in this survey with complete responses for analysis. The response rate was about 75%. This sample size is appropriate according to previous research suggestions (Krejcie and Morgan, 1970).

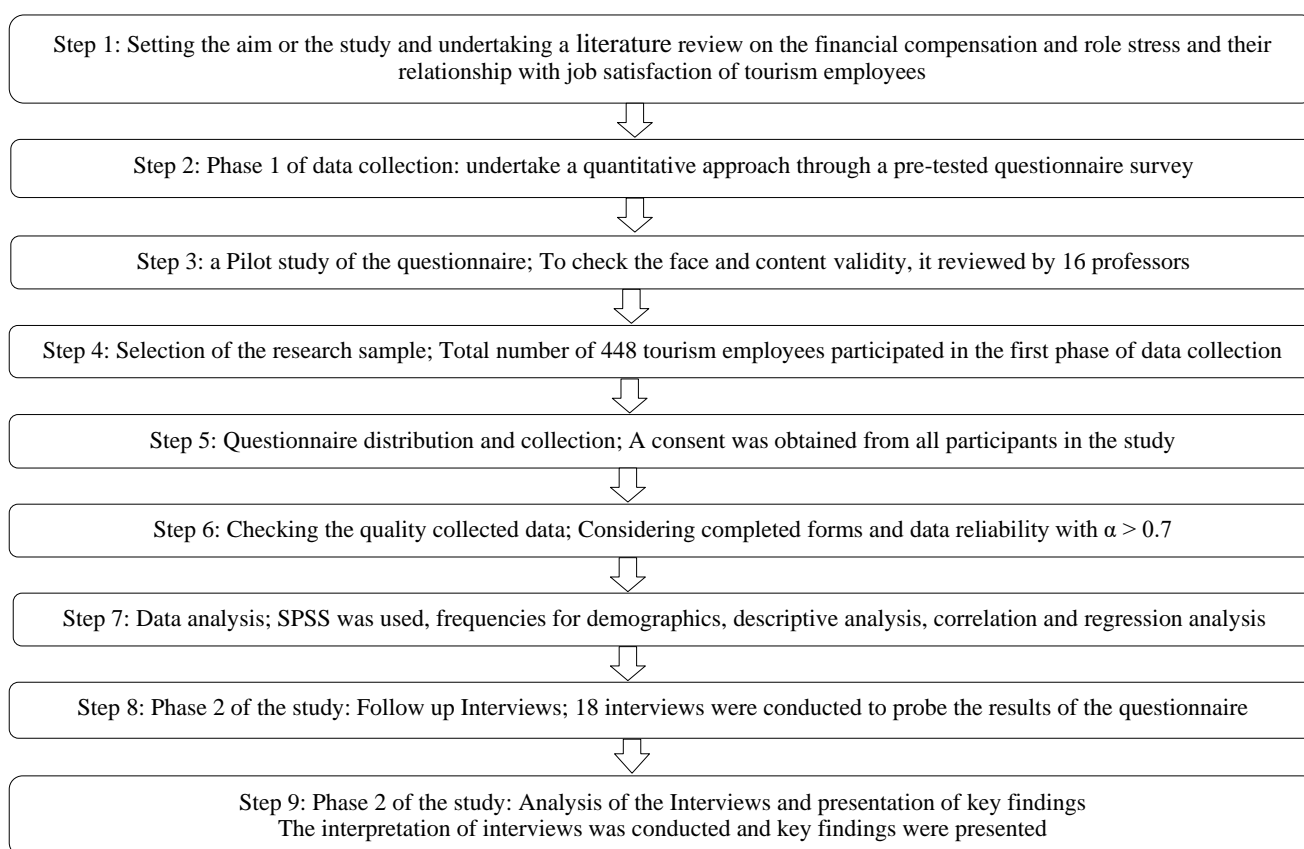


Figure 1. A summary of the steps undertaken for this research data collection and analysis

2. Data analysis

The data gathered through questionnaires were analyzed using a computer software for data analysis “IBM SPSS Statistics version 29”. The results were analyzed with tables and graphs that were created to show the distinct frequencies of the various elements. Four stages of statistical analysis were applied in this research. The first stage includes an analysis of the sample demographics using frequencies and percentages. In the second stage was checking the reliability of the instrument using Cronbach's Alpha coefficient, and Split-half method (see Table 1). The third stage was to figure out variables correlations to each other after checking the data normality. Moreover, the final stage was to apply stepwise multiple regression.

Table 1. Coefficients of Cronbach's Alpha and Split-half of Questionnaire

Dimensions	Number of items	Cronbach's Alpha coefficient	Split-half Reliability	
			Two parts correlation coefficient	Split-half reliability coefficient
Job satisfaction	6	.88	.762	.86
Direct financial compensation	7	.83	.708	.81
Indirect financial compensation	9	.85	.599	.74
Role stress	9	.86	.546	.69

3. Follow up interviews

The findings of the analyzed survey informed the interviews with a sample of employees, who responded to the questionnaire. The purpose of the interviews were to gain more insights about the findings, particularly the influence of role stress on jobs satisfaction since unexpected result was revealed in this aspect from the questionnaire analysis.

A sample of the questionnaire respondents were invited to participate in face-to-face interviews to give more thoughts about the influences of financial compensations and role stress on their job satisfaction. Interviews were conducted after the consent of participants at their convenient times. Themes discussed with interviewees included the effect of direct and indirect financial compensation and role stress their job satisfaction. There were 18 interviews conducted. All interviewees were foreign workers. The average of each interview was about 30 minutes. All interviews were recorded after the consent of interviewees. There were no personal information collected to protect the privacy of participants. Thematic analysis was conducted of the collected data from interviews.

FINDINGS

1. Respondents' characteristics

The total number of respondents was 448. Of them, 324 (72.3%) were male and 124 (27.7%) were female (Table 2). Regarding the age of respondents, four categories, ranging in age from 18 to 60 years, have been identified. According to the results, 36 respondents (8.0%) are belonging to the age category 18 to 30 years. In addition, 380 respondents (84.8%) are belonging to the age group 31 to 40 years old. Moreover, 20 respondents (4.5%) fall under the age category 41 to 50 years. Finally, 12 respondents (2.7%) are from the age group of 51 to 60 years old.

With regard to the position of respondents, 83.9% of them are employees. Additionally, 6.3% are supervisors and 9.8% are the manager level jobs. The vast majority of respondents (93%) were non-Saudis and only 7 % are Saudis reflecting the dominance of foreigners in this sample and in the Saudi tourism industry (Sobaih 2023). Regarding the number of working hours, 412 respondents (92%) work 51 to 60 hours per week, which represents the vast majority; 24 (5.4%) work more than 60 hours of work each week and 12 (2.7%) of respondents work 51 to 60 hours per week.

Table 2. Characteristics' Respondents

Variables	n=448	
	Frequency	Percentage %
Gender:		
Male	324	72.3%
Female	124	27.7%
Age:		
18-30 years	36	8.0%
31-40 years	380	84.8%
41-50 years	20	4.5%
51-60 years	12	2.7%
Nationality		
Saudis	45	7%
Non-Saudis	416	93%
Job title:		
Employee	376	83.9%
Supervisor	28	6.3%
Line Manager	44	9.8%
Weekly working hours:		
40 to 50 Hours	12	2.7%
51 to 60 Hours	412	92.0%
Over 60 Hours	24	5.4%

2. Descriptive results

According to Table 3, the results indicated the first dimension (job satisfaction) had a minimum response value of 1.38, and a maximum response value of 5.00. The highest average was awarded to the fifth item (I am satisfied with what I achieve at work) with means 3.97 and standard deviation 1.03. The weighted average of the first dimension's items was 3.67 (total degree is out of 5) and standard deviation 0.83, which indicate that the study sample responses for this dimension came with a degree of (agree) as a general trend according to 5-point Likert scale since its lie in the interval (3.40 – 4.19) which consider high level .With regard to the second dimension (direct financial compensation) had a min answer of 1.00, and a maxi answer of 5.00. “The organization provides overtime payment to employees after working

Table 3. Descriptive results

Items	Min	Max	M	SD
Job Satisfaction	1.38	5.00	3.67	0.83
JS1	1.00	5.00	3.34	1.06
JS2	2.00	5.00	3.79	0.99
JS3	1.00	5.00	3.66	1.07
JS4	1.00	5.00	3.60	1.12
JS5	1.00	5.00	3.97	1.03
JS6	1.00	5.00	3.66	0.99
Direct Financial Compensation	1.00	5.00	2.98	0.79
DFC1	1.00	5.00	3.21	1.15
DFC2	1.00	5.00	2.46	1.06
DFC3	1.00	5.00	2.42	0.98
DFC4	1.00	5.00	3.57	1.30
DFC5	1.00	5.00	3.47	1.22
DFC6	1.00	5.00	3.44	1.07
DFC7	1.00	5.00	2.27	1.10
Indirect Financial Compensation	1.78	5.00	3.38	0.79
IFC1	1.00	5.00	3.96	1.09
IFC2	1.00	5.00	3.02	1.13
IFC3	1.00	5.00	3.58	1.29
IFC4	2.00	5.00	4.12	0.95
IFC5	1.00	5.00	3.78	1.32
IFC6	1.00	5.00	3.46	0.96
IFC7	1.00	5.00	2.68	1.15
IFC8	1.00	5.00	2.90	1.29
IFC9	1.00	5.00	2.92	1.29
Role Stress	1.00	4.89	3.21	0.76
RS1	1.00	5.00	3.59	1.11
RS2	1.00	5.00	3.28	1.06
RS3	1.00	5.00	3.15	1.22
RS4	1.00	5.00	3.37	1.08
RS5	1.00	5.00	2.72	1.03
RS6	1.00	5.00	3.11	0.93
RS7	1.00	5.00	3.37	1.10
RS8	1.00	5.00	3.25	1.19
RS9	1.00	5.00	3.06	1.14

hours” has the highest mean cores 3.57 and standard deviation 1.30. The weighted average of the second dimension's items was 2.98 (total degree is out of 5) and standard deviation 0.79, which indicate that the study sample responses for this dimension came with a degree of (Neutral) which consider medium level. The third dimension (indirect financial compensation) had a min answer of 1.78, and a max answer of 5.00. “The organization gives smooth annual leave for employees in accordance with rules and regulations” has the highest mean score 4.12 and standard deviation 0.95.

The weighted average of the third dimension's items was 3.38 (total degree is out of 5) and standard deviation 0.79, which indicate that the study sample responses for this dimension came with a degree of (Neutral) which consider medium level. Regarding the fourth dimension (role stress) had a mini answer of 1.00, and a max answer of 4.89. “I often have to do more work than I can handle” has the highest mean score 3.59 and standard deviation 1.11. The weighted average of the fourth dimension's items was 3.21 (total degree is out of 5) and standard deviation 0.76, which indicate that the study sample responses for this dimension came with a degree of (Neutral) which consider medium level.

3. Examining the research hypotheses

To ensure that all variables have a normal multivariate, a histogram and a P-P-Plot were used to test the assumption of normality. The relationship between the regression-standardized residual and the frequency of the dependent variable is depicted in Figure 2. The data line has a good symmetrical shape, which means the data is normal.

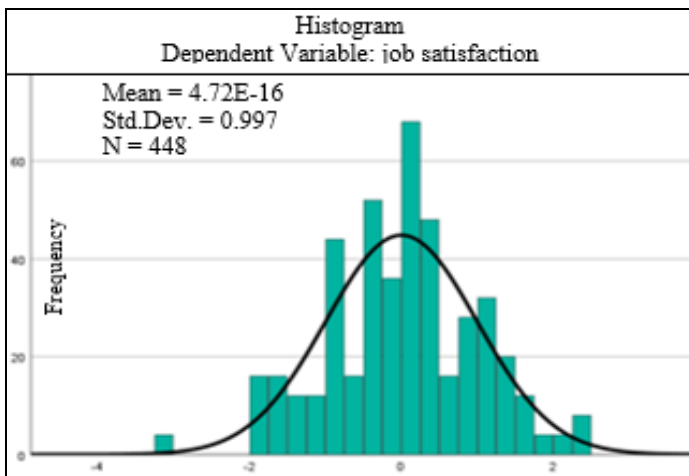


Figure 2. Regression Standardized Residual - Histogram Plot

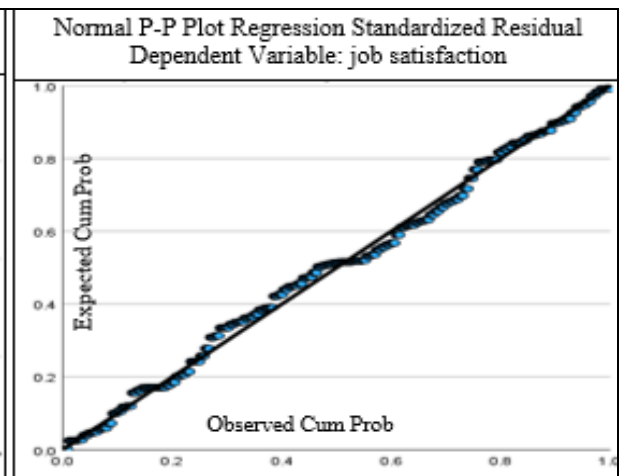


Figure 3. Regression Standardized Residual- Normal P-P Plot

The following P-P plot of the regression-standardized residual, shown in Figure 3, explains the observed cumulus prob versus the expected cumulus prob. It could be seen that all the dots fit along the regression line, which means that our data is normally distributed. The ANOVA test is used to determine if the overall model is significant or not. According to the data presented in Table 4, The results of the ANOVA test shows that the model is valid for predicting the job satisfaction of tourism employees in KSA through the variables of (direct financial compensation, indirect financial compensation, role stress), as the (F) values are statistically significant at the significance level of ($\alpha \leq .01$).

Table 4. Multiple Regression Test- ANOVA Test

Model	Sources of Variation	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	161.387	1	161.387	493.593	<.001
	Residual	145.826	446	.327		
	Total	307.213	447			
2	Regression	165.981	2	82.990	261.489	<.001
	Residual	141.233	445	.317		
	Total	307.213	447			
3	Regression	168.345	3	56.115	179.414	<.001
	Residual	138.869	444	.313		
	Total	307.213	447			

The results of Table 5 indicate that the variables of (indirect financial compensation, role stress, direct financial compensation) explain (54.8%) of the variance in (job satisfaction). Accordingly, it turns out that it is possible to predict the job satisfaction of the employees in the Saudi Arabia’s private sector through the variables of (direct monetary compensation, indirect monetary compensation, role stress). According to the aforementioned table, it could be noted that the percentages of the contribution of the independent variables included in the multiple regression equation are arranged according to their importance and their strength of impact is as follows.

The variable of indirect financial compensation has more contribution in the job satisfaction, as it explains (52.5%) of the total variance percentage. The variable of role stress is added in the second step, raising the explained variance percentage to (54%). The variable of direct financial compensation is added in the third step, contributing with the two variables of (indirect financial compensation and role stress) in raising the explained variance percentage to (54.8%).

Table 5. Multiple Regression Test- Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.725	.525	.524	.57181
2	.735	.540	.538	.56336
3	.740	.548	.545	.55926

It turns out of the findings of Table 6 that the statistically significant gradual contribution of the variables that have an impact on job satisfaction is as follows. The variable of indirect monetary compensation has the highest contribution percentage (52.5%). It is followed by the variable of role stress with a percentage of (1.5%). Finally, the variable of direct monetary compensation has a percentage of (0.8%). Table 7 presents the correlation between variables. The association between the dependent variable and each of the independent variables are shown in the table below.

Table 6. Percentage of Contribution of Variables in Job Satisfaction Prediction

Variables	R Square	Explained Variance Percentage %	Variable Contribution	Variable Contribution Percentage %
indirect financial compensation	.525	52.5%	.525	52.5%
role stress	.540	54%	.015	1.5%
direct financial compensation	.548	54.8%	.008	0.8%

Table 7. Correlation between variables

Variables	job satisfaction	direct financial compensation	indirect financial compensation	role stress
job satisfaction	1.000			
direct monetary compensation	.611**	1.000		
indirect monetary compensation	.725**	.731**	1.000	
role stress	.280**	.355**	.222**	1.000

Table 7 shows that direct financial compensation has a positive relationship on employee job satisfaction; on the other side, indirect financial compensation has a positive impact on employee job satisfaction. While role stress has a weak positive relationship with employee job satisfaction. The first hypothesis (H1) assumes that job satisfaction is positively affected by the direct financial compensation. According to the results presented in Table 7, it can be seen that the direct financial compensation significantly predicts job satisfaction ($T = 2.749$, $P = .006$, $\beta = 0.134$). Since it significantly predicts the job satisfaction, the unstandardized coefficients (B) will determine exactly how the direct financial compensation impacts Employee job satisfaction; in this case, the value of (B) is positive and equal to (0.140). That means as the independent variable increases by 1.00 unit, the dependent variable increases by 0.140 unit. Thus, it can be said that when the direct financial compensation increases employee job satisfaction will increase (Table 8).

Table 8. Multiple Regression Results; Dependent Variable: job satisfaction

Independent variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.775	.146	-	5.310	<.001
indirect financial compensation	.632	.049	.605	12.911	<.001
role stress	.107	.037	.098	2.873	.004
direct financial compensation	.140	.051	.134	2.749	.006

The second hypothesis (H2) assumes that job satisfaction is positively affected by the indirect financial compensation. According to the results presented in Table 8 it can be seen that the indirect financial compensation significantly predicts job satisfaction ($T = 12.911$, $P = <.001$, $\beta = 0.605$). Since it significantly predicts job satisfaction, the unstandardized coefficients (B) will determine exactly how the indirect financial compensation impacts job satisfaction; in this case, the value of (B) is positive and equal to (0.632). That means as the independent variable increases by 1.00 unit, the dependent variable increases by 0.632 unit. Hence, it can be said that when the indirect financial compensation increases job satisfaction will increase.

The third hypothesis (H3) assumes that job satisfaction is negatively affected by the role stress. According to the results presented in Table 7, it can be seen that the role stress is significantly predicts Employee job satisfaction ($T = 2.873$, $P = .004$, $\beta = .098$). Since it significantly predicts the job satisfaction, the unstandardized coefficients (B) will determine exactly how the role stress impacts Employee job satisfaction; in this case, the value of (B) is positive and equal to (0.107). That means as the independent variable increases by 1.00 unit, the dependent variable increases by 0.107 unit. Hence, it can be said that when the role stress increases job satisfaction will increase. Therefore, the third hypothesis (H3) is rejected.

4. The results of interviews

Interviewees commented on the importance of financial compensations and influences on their job satisfaction. As all interviewees were foreign workers, the main motive for their travel to KSA was better financial compensations compared to their home countries, e.g. India, Pakistan, Philippines and Egypt. Exchange rate of employees from these counties makes financial compensations obtained in KSA is significantly higher than compensations received in the same job in their home countries. Interviewees ensured that financial compensations (whether direct or indirect) is the main factor that affect their job satisfaction. They confirmed that when financial compensations increase, their job satisfaction increase.

Interviewees were also asked why their indirect financial compensations have more influence on their job satisfaction than their direct financial compensations as the results of the questionnaire showed. They argued that direct financial compensations is already known by them since they signed their job contract. Examples of these compensations are salary and overtime payment. However, indirect financial compensations change based on their productivity. Such compensations increase when their productivity increase. This indirect compensation include monthly/annual ceremony recognition, health insurance, career opportunities and education cost support for their family members. These indirect compensations make a difference for them and significantly influence their job satisfaction. Despite foreign employees, understand that they receive lower financial compensations compared to their local counterparts; they reported their satisfaction with compensations and hence reported their job satisfaction.

A key value for undertaking the interviews with a sample of employees is to understand why and how role stress (role overload and role conflict) positively influence their job satisfaction. Interviewees argued that they do perceive role overload nor role conflict at their current jobs. Hence no role stress as they enjoy their job role at the tourism industry. For example, they confirmed that their job tasks meet their expectations and they can handle their work. The interviewees commented that the assignment and tasks received are adequate and have no problem doing their duties. These tasks and assignments are expected by them before doing their job, which fits with policy and rules of their organisations.

They found working hours adequate despite they work more than 60 hours a week but are satisfied with them. They also argued that they feel happy to assist their new colleagues during their job to complete their tasks. Interviewees did not observe role stress. However, they found the current level of role stress is a motive for doing more duties and produce more to get more financial compensations. Additionally, they found their current level of stress at their job distinct them and their performance from other employees and encourage them to innovate at their work. Hence, they were satisfied with their job.

DISCUSSIONS

Financial compensations for employees are crucial because it enables them to directly meet their requirements, particularly physiological needs. Financial compensations is critical for job satisfaction. If an employee is unhappy with his/her job because it is unjust or there is inadequate financial compensations, he or she may choose to quit (Heimerl et al., 2020). The results of this study showed that job satisfaction is influenced significantly and positively by direct financial compensation. This is consistent with another study by Sopiah (2013), in which the study showed that indicate that there is a significant positive effect of direct compensations on employee job satisfaction.

This is especially true for the tourism jobs, where employees are often less paid compared to the other sectors (Sobaih, 2015), albeit their direct financial compensation significantly affect their job satisfaction (Heimerl et al., 2020). In other words, the higher their salaries, the higher their job satisfaction is going to be harvested.

Indirect financial compensations are when employees compensated for their higher productivity or superior performance. This includes ensuring that the organizations provides health insurance that cover all members of the employees' family ensure the organization grants certificates of appreciation and recognition of efficient employees. The results of this study showed that indirect financial compensations have a significant influence on tourism employees job satisfaction. This is consistent with the work of Sopiah (2013) on banking that a significant positive effect of non-financial compensation on employee job satisfaction. In service industry such as tourism jobs, employees bear the hardship of working due the monetary compensations that they earn at the end of the month/year such as their proportion from 12 % service charge in hotels and restaurants. The results of interviews confirmed that indirect financial compensations are important for tourism employees especially when they provide superior performance to distinct them from other employees.

Unlike the results of previous research studies (e.g. Khattak et al., 2011), the results showed that role stress positively influence job satisfaction of tourism employees. This is because most workers are foreigners, who have expectations of high role stress. However, their current role stress are not a concern, as they did not perceive neither role overload nor role conflict. Employees recognize that tourism jobs have high role stress and expect this before they join the job; hence, they seek to create for him/her self a value and distinguishing mark from others in front of the management. The role stress create a kind of challenge between employees, thus they could accomplish many tasks in same time in order to get an attention and differentiation between subordinates. Thus, they get thanks, appreciation, and an attention from the employer, which is reflected in job satisfaction for employee. The study of Antonova (2016) showed that the role stress does not result in effects that negatively affect the creative ability of employees only, but also has effects that positively affect the creative ability of employees, and it is reflected in the job satisfaction of the employees. Moreover, it has been proved by study of Akgunduz et al. (2023) there is benign stresses that bosses place on employees in order to preserve their creativity. This is inconsistent with another study by Khattak et al. (2011), in which the study showed that the job stress and job satisfaction have negative relationship.

The above results confirm that the condition of employment could affect employees' perceptions of the job and role stress as foreign employees are the dominant category of employment in the Saudi tourism industry, despite the Saudization policy to localize these jobs (Sobaih, 2023; Sobaih and Elnasr, 2023). These kind of employees are employed with expectations of high role stress but found the current role stress a motive for superior performance and pushes them for a distinction from other employees. Therefore, they receive indirect compensations such as recognition and hence perceive job satisfaction. The current study, however, has limitation as it did not explore the perspective of Saudi employees nor compare their perceptions with non-Saudis due to limited number of respondents from Saudis employees. Hence, further research could undertake such study to compare between expertise and national employees in relation to the impact of financial compensations and role stress on their job satisfaction.

CONCLUSIONS

From the findings of this study, it is concluded that, as much as most people would agree, financial compensation have a significant positive influence on employee job satisfaction. Both types of financial compensations (direct and indirect) have a positive effect on employee job satisfaction. Role stress resulted in a different result than expected, as there was a positive relationship with the job satisfaction of tourism employees. This is a unique outcome of this research, as earlier studies supported a negative relationship between role stress and employee job satisfaction. The condition of employment was identified as the reason for expecting role stress and dealing with it as a motive for superior work. This gives an opportunity for further research to clarify this outcome.

The research questionnaire

Dear respondent,

This questionnaire was developed for collecting the required necessary information regarding the factors influencing job satisfaction of tourism employees working in the Saudi Arabian. In order accomplish the desired research findings; your valuable participation and information provision is significantly needed. Your provided information will be secured with a superior level of privacy and will be only used for this particular research and not for any other purpose. The survey length may take about 10-15 minutes of your valuable time to finish answering the questions. Please ensure to answer each question correctly, as the quality of this particular research study depends on your responses to each question.

Thank you for your cooperation.

Part I: Demographics

What is your Gender?

- Male Female

Which of the following age groups do you belong to?

- 18-30 years; 31-40 years; 41-50 years; 51-60 years

What is the job title?

- Employee; Supervisor; Line Manager

What is your nationality?

- Saudi; Non-Saudi

How many working Hours in week?

- 40 to 50 Hours; 51 to 60 Hours; Over 60 Hours

Part II: Research variables

The following table shows the questions for financial compensations and role that are affecting job satisfactions of tourism employees in Saudi Arabia. Please circle only one answer rating from 1-5.

Table 9. The research scale items; *1= Strongly disagree and 5 = Strongly agree

Items and scores		1*	2	3	4	5
Job Satisfaction (Meyer et al., 2002)						
JS1	"When I get up in the morning, I feel like going to work".					
JS2	"I feel happy when I am working intensely".					
JS3	"I am satisfied with my job".					
JS4	"I am happy with the way my colleagues and superiors treat me".					
JS5	"I am satisfied with what I achieve at work".					
JS6	"I feel good at work".					
Direct Financial Compensation (Al-Nsour, 2011)						
DFC1	"My organization provides enough payment to meet the requirements of life".					
DFC2	"The organization provides rewards for skilled employees commensurate with their performance".					
DFC3	"The organization provides bonuses for workers according to their post and consistent with their level of performance".					
DFC4	"The organization provides overtime payment to employees after working hours".					
DFC5	"The organization provides transportation allowances for those who live in far areas".					
DFC6	"The organization provides a fair and adequate compensation on retirement".					
DFC7	"The organization provides financial incentives to employees when they work professionally".					
Indirect Monetary Compensation (Al-Nsour, 2011)						
IFC1	"The organization ensures appropriate social security and health insurance for employees".					
IFC2	"The organization is keen to give a fair opportunity for employees in complaints and suggestions".					
IFC3	"The organization provides appropriate working place and well-furnished ones for employees".					
IFC4	"The organization gives smooth annual leave for employees in accordance with rules and regulations".					
IFC5	"Health insurance granted by the organization covered all members of the employees' family".					
IFC6	"Disciplinary sanctions for employees characterized by a just and objective rules".					
IFC7	"The organization allows career opportunities and development for employees".					
IFC8	"The organization holds annual ceremony in honour of creative employees".					
IFC9	"The organization grants certificates of appreciation and recognition of efficient employees".					
Role Stress (Monideepa et al., 2007)						
Role overload						
RS1	"I often have to do more work than I can handle".					
RS2	"I am often required to do difficult tasks".					

RS3	“I often work beyond actual or official working hours”.					
RS4	“I often attend to many problems or assignments at the same time”.					
RS5	“I never seem to have enough time to do my actual work”.					
Role conflict						
RS6	“I am often asked to do things that are against my better judgment”.					
RS7	“I often receive an assignment without adequate resources and materials to execute them”.					
RS8	“I often have to bend rules or policy in order to carry out an assignment”.					
RS9	“I often receive incomplete requests from two or more people”.					

Part III: Further comment of suggestion related to the above factors

Author Contributions: Conceptualization, A.E.E.S. and A.A.; methodology, A.E.E.S. and A.A.; software, A.A.; validation, A.E.E.S. and A.A.; formal analysis, A.E.E.S.; S.E.J and A.A.; investigation, A.E.E.S.; S.E.J and A.A.; data curation, A.E.E.S. and A.A. writing - original draft preparation, A.E.E.S. and A.A.; writing - review and editing, A.E.E.S. and S.E.J.; visualization, A.E.E.S. and A.A.; supervision, A.E.E.S.; project administration, A.E.E.S. All authors have read and agreed to the published version of the manuscript.

Funding: This work was supported by the Deanship of Scientific Research, Vice Presidency for Graduate Studies and Scientific Research, King Faisal University, Saudi Arabia [GRANT4160]

Institutional Review Board Statement: The study was conducted according to the guidelines of the Declaration of Helsinki and approved by the Deanship of Scientific Research Ethical Committee, King Faisal University (project number: GRANT4160, date of approval: 1 June 2023).

Informed Consent Statement: Informed consent was obtained from all subjects involved in the study.

Data Availability Statement: The data presented in this study may be obtained on request from the corresponding author.

Acknowledgments: Special thanks extended to the Deanship of Scientific Research, Vice Presidency for Graduate Studies and Scientific Research, King Faisal University, Saudi Arabia [GRANT4160]

Conflicts of Interest: The authors declare no conflict of interest.

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