

Exploring retail employees' satisfaction with life in selected regions of Namibia

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ABSTRACT

Customer service enhances the shopping experience of customers and impacts on their buying behaviour. Enhancing employees' levels of psychological capital, general health and job satisfaction will likely impact positively on their satisfaction with life. The purpose of this study was to explore the impact of psychological capital, general health and job satisfaction on satisfaction with life of retail employees. A quantitative research design was used to collect the data on the biographical details, psychological capital, general health, job satisfaction and satisfaction with life of retail employees in Swakopmund, Walvis Bay and Windhoek, Namibia (n=453). A positive relationship was found between psychological capital, job satisfaction and satisfaction with life. General health reported a negative relationship with satisfaction with life. It is recommended that supervisors should encourage staff members to take on more challenging tasks, offer praise and recognition to employees that excel at their tasks and regularly

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assess job satisfaction levels in order to enhance satisfaction with life. In addition, organisations need to provide medical benefits to employees, encourage an active lifestyle or invite medical aid service providers to facilitate health seminars.

Keywords: *psychological capital, general health, job satisfaction, satisfaction with life, retailers, employees*

Employees working in the retail industry are confronted with long working hours, average to low salaries, poor or lack of benefits and working conditions that affect their wellbeing (Moran, 2016). Moran (2016) adds that the retail sector in the Republic of Ireland employs many people across different categories of age, sex, race, and nationality and that they have increased the workload in spite of fewer resources, longer hours and reduction in benefits as well as uncondusive working environment. Shopping malls and centres are open for longer hours aimed at improving the shopping experience but, at times, they neglect to consider the impact on retail employees.

According to Chandrasekar (2011), workplace factors that affect employee performance are performance feedback, resource distribution, environmental factors as well as supervision. The feedback received from customers and supervisors could serve as guidance about what and how to improve customer service. The working environment and the availability of resources significantly contribute to the quality of the service provided.

The variables being investigated in this study include psychological capital that consists of four positive constructs such as; hope, efficacy, resiliency, and optimism (HERO). These four components can exhibit a motivational impetus to successful completion of organisational goals (Çavus & Gökçen, 2015). Psychological capital is part of the field of Positive

Psychology. Positive Psychology is concerned with the use of psychological theory, research, and intervention techniques to understand the positive, adaptive, creative and emotionally fulfilling aspects of human behaviour (Compton & Hoffmann, 2012).

General health consists of five dimensions: Emotional, social, physical, spiritual and mental (Greenberg et al., 1990). These dimensions work hand-in-hand whereby each dimension affects the other and adds up to an individual's state of wellbeing or being healthy. According to Cascio and Boudreau (2011), because of substantial quantifiable cost savings related to employees' wellbeing, the general value of the wellbeing of employees has been increasing. The production and productivity of an organisation is as important as the physical and psychological health of an employee. Positive outcomes such as physical and psychological health are associated with wellbeing (Ryff & Singer, 2003).

Another variable in this study is job satisfaction. Luthans (2011) defines job satisfaction as the result of employees' perception of how well their job provides those things that are considered important. He further analysed the three generally accepted dimensions to job satisfaction. Firstly, job satisfaction is an emotional response to a job situation; secondly, it is often determined by how well outcomes meet or exceed expectations; and lastly, it represents several related attitudes. According to Robbins, Judge, Odendaal, and Roodt (2009), there are consequences when employees are satisfied or dissatisfied with their jobs hence there are four employee responses to dissatisfaction; namely exit, voice, loyalty and neglect. According to Robbins et al. (2009), the result of satisfaction is a good feeling towards organisational goals and culture, the environment, employer/employees as well as co-workers.

Satisfaction with life is another variable in this study, and it is defined by Diener et al. (1985) as being narrowly focused on assessing universal life satisfaction on an organisation and the individual's life as a whole. In other words, an employee's balance between work and personal life event tends to be emotionally, physically and psychologically interrelated and therefore affects productivity. Satisfied employees are more likely to have higher levels of work engagement (Bagram, 2016). As the saying goes, a happy employee is a productive employee. This study is one of the first studies to explore the impact of psychological capital, general health and job satisfaction on satisfaction with life of retail employees in Namibia.

LITERATURE REVIEW

Satisfaction with life

One of the main goals of scientific research in the field of subjective wellbeing (SWB) has been to identify the main catalyst of human happiness. In previous studies, researchers have attempted to address the inquiries concerning the main associates of SWB through different approaches: Bottom-up (the external factors) and top-down (the internal factors) (Galinha & Pais-Ribeiro, 2011). These constructs include variables such as satisfaction with life as a whole.

Erdogan, Bauer, Truxillo, and Mansfield (2012) discussed theoretical models of subjective wellbeing as top-down and bottom-up theories. Garinha and Pais-Ribeiro (2011) stated that in the top-down approach to satisfaction with life, people have a tendency to feel more satisfied with their lives irrespective of who they are (personality traits). Thus, Compton and Hoffman (2013) suggested that if this model is correct, then interventions to maximise happiness should focus on changing individuals' attitudes, principles,

perceptions or personality traits. Voicu and Pop (2011) explained the top-down approach which finds its source in psychological opinions that mostly considers life satisfaction as mainly a personality trait - to be generally happy, content and satisfied.

The bottom-up approach to satisfaction with life also has major influences of external life circumstances such as life events and socio-political context on individual's subjective experience (Garinha & Pais-Ribeiro, 2011). In addition, bottom-up factors are derived from assessments of various fields of life such as finances, gender and marital status (Compton & Hoffman, 2013). The simplest understanding of life satisfaction is to consider it as an outcome of the objective condition and situation (Voicu & Pop, 2011).

Employees' satisfaction with life is an important determinant of the success of an organisation. According to Bergh et al. (2009), satisfaction with life is a person's total evaluation of overall quality of his/her life as a whole. Thus, these researchers have identified and adopted the above definition in relation to this study. Diener, Ronald, and Tay (2012) state that life satisfaction scores are influenced both by personal factors in people's lives such as family and work as well as community and societal circumstances. The highest level of life satisfaction is necessary for promoting the best results when it comes to an employee's performance (Antaramian, 2017). Erdamar and Demirel (2016) state that, to most people, satisfaction with life is a crucial goal and that when a person's happiness and positivity outperform negative feelings, it results in positive life satisfaction.

Antaramian (2017) posits that life satisfaction is related to wellbeing and long life. He indicates that the higher the life satisfaction and positive emotions of a person, the higher the positive social relationship with themselves, others and their environment. Moreover, the better reliability

between work rewards and values, the greater the job satisfaction; the more employees become aware of perceived differences on inputs and outputs, the less the satisfaction they experience. Compton and Hoffman (2013) added that employees who experience and express positive emotions are more likely to be satisfied with life than those with negative emotions although negative emotions are also useful for personal growth.

Erdogan et al. (2012) found that employees who are satisfied with their lives are satisfied with their careers and work-related elements. In addition, job-related tension such as work/non-work conflict needs extra maintenance to enhance productivity and reduce such tension. Employees need to provide quality service at work and experience positive feelings towards their personal lives. This also indicates that as soon as work conflicts with employees' private lives or vice-versa, they are likely to experience tension that negatively affects productivity. Erdogan et al. (2012) also added that in order for employees to experience life satisfaction, they need financial and interpersonal resources, power and status. These factors result in high levels of performance and commitment. The consensus seems to be that when someone is happy, it helps them to be more satisfied with their lives, the people around them and their communities (Compton & Hoffman, 2013).

Psychological Capital

The way people approach life depends on how positive or negative they think about life. When employees experience positive emotions, they are more likely to positively interact with others, seek out new experiences, expose themselves to creative challenges and to help others in need (Compton & Hoffman, 2013). Psychological capital (PsyCap) has been defined by Çavuş and Gökçen (2015) as exploring the processes whereby positive

attitude, response, and criticism add to the performance and growth of an individual, group or the corporation. The way in which retail employees view different aspects of their lives would also determine how they handle challenges at work, with clients and in their personal lives.

Positive behaviour leads to positive outcomes. The definition of psychological capital emphasizes the fact that these positive psychological skills have benefits that can be improved. When positive daily events are valued and employees remain determined whilst working hard, the chances of successes are increased (Manzano-Garcia & Ayala, 2017). According to Lethimaki (2016), PsyCap can be described as an individual's positive psychological state of development; your present becomes the concern of positive developments in future. Thus, Lorenz, Beer, Putz, and Heinitz (2016) found that employees with high levels of PsyCap tend to be more empowered and committed than others and this leads to a reduction in absenteeism and lower staff turnover.

Luthans (2011) argued that psychological capital (PsyCap) is needed in order to increase sustainable competitive advantage in the future. Thus, in order to make a business or an organisation flourish, organisations should develop and invest in PsyCap. In other words, the psychological dimensions of human resources need to be implemented and made use of in order to observe competitive benefits. According to Çavus and Gökçen (2015) in their theory-based research, psychological capital is described as a higher-order core construct. Thus, they posit that researchers are of the opinion that the understanding of PsyCap has positive impacts on the performance of retail employees.

The theoretical framework of this study is rooted in Luthans, Avolio, Avey and Norman's (2007) multidimensional model named PsyCap that is defined as an individual's positive state of development which is

characterized by four basic components. These components include self-efficacy which represents the overall beliefs of people when they display their performances and achievements beyond their actual abilities that leads them to accomplish tasks. Indeed, self-efficacy is determined by the person's own ability to deal with certain tasks (Sharna, 2014). Robbins et al. (2009) suggested that, for employees to respond to negative effects, managers can help increase efforts and motivate their employees to achieve higher levels of self-efficacy by bringing goal-setting theory and self-efficacy theory together. This means that employees would, with the help of the supervisors, develop goals for themselves and as these goals are achieved, these employees would experience higher levels of self-efficacy. It should also be noted that when employees master certain duties at work, they also set goals that are more challenging for themselves as a result of wanting to improve and perform better.

Hope is another positive psychological resource found in psychological capital. Hope supports the desires of positive outcomes; it is also referred to as energy focused on the personal goals and alternative ways which direct individuals to their goals (Çavus & Gokcen, 2015). According to Hanson (2009), hope is related to the goals that are valuable: Pathways or thoughts and the routes we take to achieve our desired goals; agency thoughts and motivations we have to overcome barriers or create new paths.

Optimism can be defined as psychological intention and expectation for the best and promising results which can positively influence people's mental and physical health. Optimists are less depressed and experience lower levels of hopelessness (Çavus & Gökçen, 2015). Compton and Hoffman (2013) suggest that optimism is a truthful gratitude that there may be opportunities for growth or learning experiences in even the most difficult situations.

Resiliency is another psychological capital construct that allows people to bounce back from unpleasant situations. It can be defined as the tendency to recover from hardship and it allows people to optimistically consider any situation. Resilient people can easily adapt to changes in life (Cavus & Gökçen, 2015). Moreover, resilience could enable employees to seek new experiences and take reasonable risks to achieve goals; thus it is expected that resilient individuals will be happier and will be more satisfied with their lives (Sabaityte & Dirzyte, 2016).

Çavus and Gökçen (2015) found that the four dimensions of PsyCap can be considered and developed in certain organisations and managed to experience future success. Psychological capital measures develop and manages people's strengths and psychological core meanings rather than focusing on weaknesses (Cavus & Gökçen, 2015). Furthermore, Cavus and Gökçen (2015) emphasised the importance of developing a positive approach in managing human resources.

Managers and supervisors of retail employees need to have a positive outlook on life in order to pass on the culture to fellow employees or subordinates (Cerovic & Kvasic, 2016). This could also enhance the level of psychological capital of employees in an organisation by making them feel more positive and could also encourage their levels of self-efficacy in order perform their duties exceptionally well. Cerovic and Kvasic (2016) added that various researchers found that PsyCap has a consistent, positive and important impact on employee performance and other positive organisational behaviours.

When employees' PsyCap is reinforced, there are always possible values such as exhibiting different perspectives, evaluating situations and circumstances in a more positive manner and having an adaptive posture to enhance their wellbeing (Avey, Luthans, Smith, & Palmer, 2010). According

to Robbins et al. (2009), personality plays a role in positivity towards an employee's job. Thus, they found that employees with positive core self-evaluation are more satisfied with positivity towards their jobs.

Based on the literature discussed, the following hypothesis has been developed. *Hypothesis 1: Psychological capital has a positive relationship with satisfaction with life of retail employees.*

General Health

According to the World Health Organisation (WHO, 1948), general health is defined as a complete state of mental, physical, social wellbeing and the absence of disease (Huber, Van der Horst, Green, & Jadad, 2011). For employees to be able to perform at the utmost level, better health and work-life balance should be a priority. Flatscher and Liem (2011) also emphasized on the aspects that defined health as going beyond physical considerations but viewed from a psychosomatic standpoint entirely and expressed in people's relationship with their surrounding environment.

In the study conducted by Hafner, Van Stolk, Saunders, Krapels and Baruch (2015), it emerged that lack of sleep, financial concerns, favouritism and nepotism had negative influences on employees' general health conditions. Retail employees are exposed to high levels of stress that affect their general health. Irrespective of what causes the stress, stressed employees are likely to become fatigued, prone to mistakes and injuries and are more likely to experience burnout. Workplace stress is caused by various factors such as: work overload, work underload, fear, workaholism, technology, workplace bullying, symptoms of stress, aggressive management styles, lack of psychological support, organisational culture, lack of civility and respect, time pressure as well as working hours and stress (Divakar, 2015).

Based on the literature discussed, the following hypothesis is formulated.

Hypothesis 2: General health has a negative relationship with satisfaction with life of retail employees.

Job Satisfaction

Job satisfaction is a concept that has been widely interrogated and many researchers define it in various ways. Bektas (2017) defines intrinsic job satisfaction as an individual's expectations from his/her job and reflects his/her attitude towards his/her job such as advancement, recognition, responsibility and achievement. If individuals pursue goals because of an intrinsic interest, they are more likely to attain their goals and are happy even if they do not attain these goals (Robbins et al., 2009). Employees motivated by intrinsic rewards are likely to be satisfied even without getting significant extrinsic rewards.

Job satisfaction can be influenced by what the employees gain from the organisation and what employees give to the organisation in return. Bektas (2017) stated that extrinsic job satisfaction is related to external factors that influence an individual; these factors include supervision, pay, company policies, and working conditions. Robbins et al. (2009) added that people who pursue goals for extrinsic reasons are less likely to attain their goals and are less happy when they do not achieve them.

There are many factors that influence job satisfaction such as challenges, good pay, security, autonomy, pleasant co-workers and a conducive working environment (Bakotic, 2016). According to Aydintan and Koç (2016), job satisfaction refers to a positive affective response resulting from an evaluation of the total work situation. Khan, Khan, Nawaz, and Qureshi (2010) described job satisfaction as the degree to which employees

feel either good or bad about their jobs. Job satisfaction is considered as an important factor in an organisation's success. In brief, when one is satisfied with their job, it correlates with/manifests as the amount of enjoyment or positive feelings towards what you do (Erdamar & Demirel, 2016). Job satisfaction refers to a positive affective response as a consequence of total work evaluation situation (Aydintan & Koç, 2016).

Communication also plays a vital role in an organisation. Communication raises motivation by clarifying: what is to be done, how well employees are doing, and what can be done to improve performance. Robbins et al. (2009) further adds that this provides a release for the emotional expression of feelings and for completion of social needs.

Job satisfaction is an important issue for both public and private organisations because it is one of the most important factors that ensures employees' effectiveness (Bektas, 2017). Bakotic (2016) states that workers who have a high level of job satisfaction generally love their job and they experience feelings of fairness in their working environment. Mehrad and Zangeneh (2017) found that while improving job satisfaction amongst employees in the workplace, many factors linked to job satisfaction would also be improved.

Employees' satisfaction results from the evaluation of the performance feedback (Robbins et al. 2009). This means that, by providing retail employees with performance feedback, it helps them grow in their execution of duties and improves on their weaknesses. Performance feedback may also affect turnover, productivity, absenteeism rate, aggression, stress and relationship with co-workers. According to Aydintan and Koç (2016), perks such as medical, leisure, housing and transport benefits may impact on the overall levels of job satisfaction.

Erdogan et al. (2012) found that employees who perceive opportunities and activities such as challenges, growth and meaning will also be regarded as more satisfied with their jobs. Retail organisations need to ensure that the work of retail employees allows for growth and improved meaning. When employees are satisfied with their jobs, good performance can be achieved thus increasing the organisation's productivity (Jalagat, 2016).

Jalagat (2016) adds that improvement in the relationship between co-workers and supervisors (leadership style) influences employees' job satisfaction. This means that, it drives the attainment of organisational goals and objectives. Robbins et al. (2009) emphasized that there is an interesting relationship between job satisfaction and role clarification. When retail employees know what is expected of them, it increases their level of job satisfaction and this reduces negative impacts on their job performance.

Based on the literature discussed, the following hypothesis is formulated.

Hypothesis 3: Job satisfaction has a positive relationship with satisfaction with life of retail employees.

RESEARCH METHODOLOGY

Respondents

The sample consisted of 453 retail employees from the Khomas and Erongo regions. The majority of the sample were females (62.3%, n=282) and aged between 24-28 years (36.0%, n=163). The majority of the sample had Grade 12 (47.5%, n=215) and 48.3% (n=219) of them did not have

dependants. The rest of the biographical information can be obtained from *Table 1* below.

Table 1
Biographical Details of the Sample (n=453)

		FREQUENCY	PERCENTAGE
GENDER	Male	171	37.7
	Female	282	62.3
AGE	Below 24 years	100	22.1
	24-28	163	36.0
	29-31	58	12.8
	32-35	58	12.8
	36-40	41	9.1
	41-45	16	3.5
	46-50	7	1.5
	51 and older	8	1.8
	Missing values	2	0.4
TENURE	Less than a year	122	26.9
	1-2	123	27.2
	3-4	58	12.8
	5-6	31	6.8
	7-8	15	3.3
	9-10	16	3.5
	11-15	4	.9
	16 and more	16	3.5
	Missing values	2	0.4
DEPENDANTS	None	219	48.3
	1-2	173	38.3
	3-4	47	10.4
	5-6	5	1.1
	7-9	6	1.3
	10 and more	1	.2
	Missing values	2	0.4
HIGHEST QUALIFICATION OBTAINED	Grade 12	215	47.5
	Certificate	115	25.4
	Diploma	62	13.7
	Degree	20	4.4
	Honours Degree	19	4.2
	Master's Degree	4	0.9
	Missing values	18	4.0
TOTAL		453	100.0

The researchers used a non-probability sampling method (Beins & McCarthy, 2012). Convenience sampling method was used to select the participants. Convenience sampling is defined as a sampling method where population elements are selected based on the fact that they are willing and readily available (Maree et al., 2007).

The researchers used a quantitative approach to collect the data. It is a method for testing objective theories by looking at relationships between variables (Maree et al., 2007). The quantitative approach allowed more information to be collected from participants and relationships between variables can be studied in greater detail (Maree et al., 2007). This study collected information on psychological capital, general health, job satisfaction and satisfaction with life of retail employees in the Khomas and Erongo regions (Windhoek, Swakopmund and Walvis Bay) (n= 453).

Measuring instruments

A *demographic questionnaire* developed by the researchers was used to obtain information about participants' gender, age, tenure, number of dependants (children) and highest qualification obtained.

The *Psychological Capital Scale* developed by Kasvi (2017) was used to evaluate the levels of psychological capital by focusing on four dimensions namely: self-efficacy, hope, resilience and optimism. The questionnaire consisted of 24 items for example, "I feel confident analysing a long-term problem to find a solution (self-efficacy); "there are lots of ways around my problem (hope); "I usually manage difficulties one way or another at work" (resilience), and "I always look on the bright side of things regarding my job" (optimism). The participants rated their experiences on the 6-point Likert Scale from 1 *strongly disagree* to 6

strongly agree. Ruthans et al. (2007) found measures of all the PsyCap constructs as demonstrating adequate reliability ($\alpha >.70$).

According to Sterling (2011), Goldberg (1978) developed the *General Health Questionnaire* (GHQ). The GHQ was used to measure the general health of retail employees in the Khomas and Erongo regions. The questionnaire consisted of 28 items; examples include Have you recently... “been getting any pains in your head”? (somatic symptom), “lost much sleep over worry”? (anxiety/insomnia); “been managing to keep yourself busy and occupied”? (social dysfunction) etc. This study found the following reliabilities for the different dimensions: somatic symptom $\alpha =0.77$, anxiety insomnia $\alpha =0.84$ and social dysfunction $\alpha =0.81$. The questionnaire aimed at assessing the level of general health on a 4-point Likert Scale [from 1 *more than usual* to 4 *much less usual*] (Sterling, 2011).

The *Job Satisfaction Scale* (JSS) developed by Kasvi (2017) was used to measure the job satisfaction for retail employees in the Khomas and Erongo regions. The JSS consists of 5 dimensions and 18 items, namely: Promotion, “there is really too little chance for promotion on my job”; fringe benefit, “the benefits we receive are as good as most other organizations offer”; contingent reward, “when I do a good job, I receive the recognition for it that I should receive”; co-workers, “I like the people I work with”; and communication, “communication seem good within this organisation.” The JSS aimed to assess the level of job satisfaction employees experience by rating themselves on a 7-point Likert Scale (1 *disagree very much* to 7 *agree very much*). Kasvi (2017) found the following reliabilities for all different dimensions of this study: $\alpha = 0.72$.

Satisfaction with life was measured using the *Satisfaction With Life Questionnaire* (SWLQ) developed by Diener et al. (1985). This instrument was

used to measure retail employees' levels of satisfaction with life. The scale consists of five items, for example: "In most ways my life is close to my ideal" and "I am satisfied with my life". The SWL questionnaire aims at assessing the level of satisfaction with life on a 7-point Likert Scale (from 1 *strongly disagree* to 7 *strongly agree*). The reliability of the instrument is $\alpha = 0.75$ (Diener et al., 1985).

Research Procedure

Permission was obtained from the managers of the different retail stores. Employees were informed about their rights to privacy, confidentiality and anonymity. The questionnaires were numbered and to ensure anonymity no names have been used. The participants were informed about how the data will be used and none of them was harmed in this study. A total of 500 questionnaires were distributed however only 453 completed questionnaires were returned and included in this study (response rate of 91%).

Statistical analysis

The data collected were analysed using the *Statistical Package for Social Sciences* version 24 (SPSS, 2016). Reliability analysis was used to test the reliability of instruments used in the study as this ensured that the results produced by the instruments are reliable (Cronbach's Alpha). The researcher also used the Pearson Product Moment Correlation (Pearson = r) to determine the significance of the relationship between variables being studied.

RESULTS

Descriptive Statistics and Correlations

The means (M), standard deviation (SD), Cronbach's alpha and correlations were analysed and reported in *Table 2* below.

Psychological capital (self-efficacy) reported a Standard Deviation of 6.04 and Mean =27.17. Hope reported a SD=5.30 and M=28.47. General health (somatic symptom) reported a SD=3.85, Mean=10.39; anxiety/insomnia SD=7.23, M=24.75 and social dysfunction SD=4.46 and M=10.88. Job satisfaction reported a SD=8.39 and M=29.64. Satisfaction with life reported a SD=7.12 and M=20.97.

The following Cronbach's alpha were recorded for Psychological Capital (self-efficacy) $\alpha=0.80$; hope $\alpha=0.79$, resilience and optimism did not meet the expected reliability of $\alpha=0.70$ and was excluded from further analysis in this study. The general health questionnaire reported a reliability of $\alpha=.77$ for somatic symptoms; $\alpha=84$ for anxiety/insomnia and $\alpha=81$ for social dysfunction. Job satisfaction reported reliability of $\alpha=072$. Satisfaction with life reported a reliability of $\alpha=75$.

Table 2

Mean, Standard Deviation, Cronbach Alpha and Pearson Product-Moment Correlation

Variable	M	SD	α	1	2	3	4	5	6	7
1. PsyCap_SE	27.17	6.04	.80	-						
2. PsyCap_H	28.47	5.30	.79	.65*	-					
3. GH_SS	10.39	3.85	.77	-.26*	-.22*	-				
4. GH_AI	24.75	7.23	.84	-	-.27*	.68+	-			
				.32*		+				
				+						
5. GH_SD	10.88	4.46	.81	-.26*	-.16*	.45*	.60+	-		
						+	+			
6. JS	29.64	8.39	.72	.28*	.24*	-.10*	-.10*	-.03	-	
7. SWL	20.97	7.12	.75	.24*	.28*	-.19*	-.24*	-.17*	.22*	-

*Statistically significant: $p \leq 0.05$

*+ Practically significant correlation (medium effect): $0.30 \leq r \leq 0.49$

++ Practically significant correlation (large effect): $r \geq 0.50$

PsyCap= Psychological Capital

PsyCap_SE= Psychological Capital (Self Efficacy)

PsyCap_H= Psychological Capital (Hope)

GH=General Health

GH_SS= General Health (Somatic Symptom)

GH_AI= General Health (Anxiety Insomnia)

GH_SD= General Health (Social Dysfunction)

JS= Job Satisfaction

SWL=Satisfaction with Life

Self-efficacy (PsyCap) reported a relationship with hope (PsyCap) ($r=0.65$, $p<0,05$; large effect), somatic symptom (GH) ($r=-0.26$, $p<0.05$; small effect), Anxiety insomnia (GH) ($r=-0.32$, $p<0,05$; medium effect), social dysfunction (GH) ($r=-0.26$, $p<0,05$; small effect), job satisfaction ($r=0.28$, $p<0,05$; small effect) and satisfaction with life ($r=0.24$, $p<0.05$; small effect).

Hope (PsyCap) reported a relationship with somatic system (GH) ($r=-0.22$, $p<0.05$; small effect), anxiety insomnia (GH) ($r=-0.27$, $p<0,05$; small effect), social dysfunction (GH) ($r=-0.16$, $p<0.05$; small effect), job satisfaction ($r=0.24$, $p<0.05$; small effect) and satisfaction with life ($r=0.28$, $p<0.05$; small effect).

Somatic symptom (GH) reported a relationship with anxiety insomnia (GH) ($r=0.68$, $p<0,05$; large effect), social dysfunction (GH) ($r=0.45$, $p<0.05$; medium effect), job satisfaction ($r=-0.10$, $p<0.05$; small effect) and satisfaction with life ($r=-0.19$, $p<0.05$; small effect).

Anxiety insomnia (GH) reported a relationship with social dysfunction (GH) ($r=0.60$, $p<0.05$; large effect), job satisfaction ($r=-0.10$, $p<0.05$; small effect) and satisfaction with life ($r=-0.24$, $p<0.05$; small effect).

Social dysfunction (GH) reported a relationship with job satisfaction ($r=-0.03$, $p<0.05$; almost no effect) and satisfaction with life ($r=-0.17$, $p<0.05$; small effect).

Job satisfaction reported a relationship with satisfaction with life ($r=0.22$, $p<0.05$; small effect).

Discussion, Conclusions and Recommendations

The purpose of this study was to explore the impact of psychological capital, general health and job satisfaction on satisfaction with life of retail employees in the Khomas and Erongo regions in Namibia. *Hypothesis 1* is supported by the results of this study. This indicates that the sample experienced a positive relationship between psychological capital (self-efficacy and hope) and satisfaction with life. This indicates that employees without hope and self-efficacy would experience a lower level of satisfaction with life. The result of this study was supported by Sabaitytė and Diržytė (2016); Lethimaki (2016); and Cavus and Gökçen (2015). The more employees believe in themselves or experience positive self-concept, the more they are likely to be more confident about their abilities and their overall satisfaction with life. Hopeful employees are more likely to experience positives or see the positive in a challenging situation. The more hopeful employees remain, the more likely they would experience a higher level of satisfaction in their lives.

Hypothesis 2 explored the relationship between general health and satisfaction with life. The results of this study confirmed the negative relationship between general health (negative aspects) and satisfaction with life. Hafner et al. (2015) indicates that when employees experience insomnia they are likely to experience poor health. Work stress and other health-related factors may negatively impact on overall mood and the levels of satisfaction with life. Divakar (2015) indicated that many factors cause workplace stress. Poor health can be minimised or handled within the organisation thereby enhancing productivity and satisfaction with life of employees.

Hypothesis 3 of this study explored the relationship between job satisfaction and satisfaction with life. The results of the study confirmed the positive relationship between job satisfaction and satisfaction with life. This was supported by, Lorenz et al. (2016), Edward and Demirel (2016), Aydintan and Koc (2016), Khan (2011), Safina (2015), and Bargraim et al. (2016). Retail employees need adequate health care, balanced time between work and non-work activities, rewards such as pay and promotion, conducive working environment, equipment, good relationship with co-workers and intrinsic reward such as achievement and personal development. When organisations can improve on these aspects of work, employees would become more satisfied and experience a higher level of satisfaction with life.

This study explored the impact of psychological capital, general health and job satisfaction on satisfaction with life of retail employees in Swakopmund, Walvis Bay and Windhoek, Namibia. The study revealed that when retail employees experience higher levels of self-efficacy and hope, good health and job satisfaction, they are likely to also experience higher levels of satisfaction with life.

Compton and Hoffman (2016) indicated that when employees are more satisfied with their lives, they are likely to experience and express positive emotions toward their jobs. This can be achieved by finding different meanings to situations and dealing with problems amicably. Employees with positive feelings towards themselves are healthier and live longer.

Retail organisations need to find ways of enhancing employees' levels of self-efficacy and hope. Allowing employees to act in supervisory positions and to take on more challenging tasks may also impact on meaningfulness. These are possible ways to enhance the self-efficacy of employees. Supervisors need to recognise and praise employees when they

perform beyond their call of duty. Praise and recognition make employees feel valued, feel good about themselves and impacts positively on organisational morale and productivity. Providing training or informal talks with employees to encourage a positive outlook on life would increase their level of hope. Ensuring that employees have opportunities for growth and advancement within the organisation enhances hope and ultimately improves employees' level of satisfaction with life.

Providing medical aid to staff members or inviting health service providers to the organisation for health seminars could encourage employees to adopt a healthy lifestyle. Some employees may not be aware of how they can mitigate or reduce the impact of poor health, so a trained professional may be of some assistance. Retail employees are also encouraged to seek help when they experience distressing emotions such as work stress. This should include talking to a psychologist about the challenges that they face in order to reduce stress and improve general health. Once employees are able to discuss their problems, they reduce stress and anxiety resulting in better sleep at night and a calmer demeanour at work. When employees experience improved health, their interaction with clients would be improved resulting in enhanced customer service, customer satisfaction and possibly increasing productivity of the organisation.

Organisations may regularly assess the levels of job satisfaction of employees to ensure that employees are satisfied and are willing to contribute to the success of the organisation. Employees need to experience some form of advancement opportunity, good fringe benefits, recognition and praise, good interpersonal relations at work and effective communication. An identification of the key causes of employee dissatisfaction could strengthen intervention strategies aimed at improving

employees' levels of job satisfaction. Employees are likely to leave for another organisation that caters to their needs, hence organisations could lose productive employees if they neglect their needs.

This study provides valuable insights into the interplay between retail employees' psychological capital, general health, job satisfaction and satisfaction with life in Khomas and Erongo regions. However, it is suggested that future studies should target other regions within Namibia. It may also be beneficial to explore the relationship between psychological meaningfulness and other factors that are not investigated in this study. Some other variables may include job demands and resources, customer satisfaction and intention to leave.

ACKNOWLEDGEMENTS:

We would like to thank W. Kazatjike, M. Khito and U. Tjिताura who served as research assistants, for their tireless efforts in collecting the study's data.

We would also like to express our gratitude to the employees within the retail industry for their accommodating and generous nature with which they participated in this study.

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