

Benefits Management and Employee Commitment in Deposit Money Banks n Rivers State

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Abstract: This study examined the relationship between benefits management and employee commitment of deposit money banks in Rivers State. The study adopted the cross-sectional survey in its investigation of the variables, and primary data was generated through structured questionnaire. The population of this study consists of the 22 Deposit Money Banks in Nigeria. The entire population of Deposit Money Banks was adopted as a census. However, the simple random sampling technique was used to draw sixty-six (66) Regional Managers of the 22 deposit money banks as respondents/ participants for the study. The reliability of the instrument was achieved by the use of the Cronbach Alpha coefficient with all the items scoring above 0.70 from a pilot survey of twelve (12) respondents. The hypotheses were tested using the Spearman's Rank Order Correlation Coefficient. The tests were carried out at a 0.05 significance level. The results of the analyzed data revealed that there is a significant relationship between benefits management significantly influences employee commitment in deposit money banks in Rivers State. The study thus concludes that benefits management significantly influences employee commitment in deposit money banks in Rivers State. The study therefore concludes that, a positive and significant relationship exists between benefits money banks in Rivers State, recommends that, management of deposit money banks should review and update their compensation packages to ensure they are competitive and aligned with industry standards. This includes providing attractive base salaries, performance-based bonuses, incentives, and other financial rewards that recognize and reward employees' contributions.

Keywords: Benefits Management, Employee Commitment, Deposit Money Banks

INTRODUCTION

In today's competitive job market, employee commitment has become a major concern for organizations. Employee commitment is a vital factor in determining the success of an organization. According to Manzoor (2012), employee commitment refers to the degree of attachment and loyalty that employees have towards their organization. Committed employees are more likely to put in extra effort, work longer hours, and are less likely to leave the organization as compared to non-committed employees. Furthermore, employee commitment is associated with increased productivity, job satisfaction, and reduced absenteeism (Manzoor, 2012). Such employees are also more likely to engage in innovative and creative behavior, leading to a more dynamic and productive organizational culture. Conversely, a lack of employee commitment can result in high turnover rates, low productivity, and decreased overall organizational performance. Therefore, it is essential for organizations to develop strategies that foster employee commitment, such as providing opportunities for growth and development, recognizing and rewarding employee performance, and promoting open

communication and a positive work environment (Manzoor, 2012). One of the key factor that influences employee retention is pay and benefits management.

According to James and Mathew (2012), pay and benefits are the most essential motivators for employees to stay in an organization. Employees join an organization with the expectation of earning a decent salary and receiving other benefits, such as health insurance, retirement plans, and paid time off. These benefits not only provide financial security to employees but also enhance their job satisfaction, which ultimately leads to job retention. In addition, pay and benefits play a vital role in attracting and retaining top talent in the industry.

Effective pay and benefits management is a critical component of human resource management that can positively impact employee satisfaction, retention, and overall organizational performance. Yamamoto (2011) suggests several strategies that can help organizations manage their pay and benefits effectively. One strategy is to establish clear pay and benefits policies that align with the organization's goals and values. This can help ensure that employees understand the organization's compensation philosophy and feel that their pay is fair and equitable. Another strategy is to regularly review and benchmark pay and benefits against industry standards to ensure that the organization remains competitive. Yamamoto (2011) also suggests using pay and benefits as a tool for employee retention by offering flexible compensation packages that allow employees to customize their benefits to meet their individual needs.

Also, Yamamoto (2011) recommends incorporating non-monetary rewards, such as recognition and career development opportunities, into the compensation package to enhance employee motivation and engagement. By implementing these strategies, organizations can effectively manage their pay and benefits and create a more satisfied and engaged workforce. The purpose of this study therefore, was to examine the relationship between benefits management and employee commitment in deposit money banks n Rivers State. The specific objectives of the study includes to:

- i. Examine the relationship between fringe benefits and affective commitment in deposit money banks n Rivers State.
- ii. Determine the relationship between fringe benefits and continuance commitment in deposit money banks n Rivers State.

Research Conceptual Model

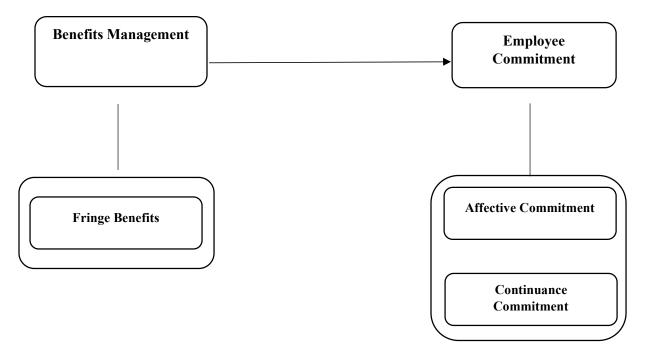


Figure 1: conceptual model for the relationship between benefits management and employee commitment

Source: Desk Research (2023) LITERATURE REVIEW

Theoretical Foundation

Equity Theory

Equity theory was first propounded by John Stacey Adams in 1963. Equity theory focuses mainly on people's feelings of how fairly workers have been treated in comparison with the treatment received by others in the workplace (Mullins, 2010). The theory came as a result of continuous agitation for fair and equitable pay for all employees in the organization. This theory is also based on three assumptions; that employees develop beliefs about what constitutes a fair and equitable return for their contributions to their jobs. It assumes that employees tend to compare what they receive in exchange to their contribution from their employers to what co-workers receive from their employers. Equity theory also holds that when workers believe that their own treatment is not equitable in relation to what they perceive others to be making; they will be forced to do something about such inequity in the work place (Pinder, 1998). This shows that employees perceive fairness in regard to the social relationships in the workplace. Similarly, Duening (2006) argues that equity theory is concerned with the perception of (cognitive process) how employees are treated in their organization. When people feel that they are being treated in an inequitable and unfair fashion, the theory argues that they will be motivated to engage in activities targeted at restoring feelings of equitable treatment Wasiu and Adebajo, 2014). In other words, employees always want to be treated fairly especially in the workplace, when that is not achieved, they perceive it as inequity. For example, some employees may have a greater need for pay and recognition than others and where a job gives no opportunity for increased pay or recognition; such employees are likely to be more frustrated than those whose need for higher pay and recognition is less.

Benefits Management

Employee's benefits represent virtually any form of compensation other than direct wages and paid for in whole or in part by the employer, or even provided by a third party (Marsh &Kleiner, 1998). Similarly, Ju, Kong, Hussin and Jusoff (2008) view benefits as any form of compensation provided by an organization other than wages or salaries that is paid for in whole or in part by the employer. Yousaf, Latif, Aslam, and Saddiqui (2014) simply define fringe benefit as that incentive that is given to employee in addition to pay and has the ability to motivate employees and enhances their job satisfaction and performance. Recent studies showed that employee benefit packages are important part of total rewards of organizational expenses (Tessema, Ready &Embaye, 2013). Nevertheless, benefits have grown in size, importance and variety according to (DeCenzo& Robbins, 2010; Edgar &Geare, 2005; Milkovich & Newman, 2008). Furthermore, the U.S. chamber of commerce, maintain that fringe benefit is one of the greatest challenges that businesses face today especially in attracting and retaining qualified employees (U.S. Chamber of Commerce, 2008). This suggests that employees perceive the fringe benefits given them as being a part of the total reward package which is capable of influencing their behaviours at work.

Employees benefits management are programs an employer uses to supplement the cash compensation that employees receive, to protect the employee and his or her family from financial risks. Employees benefits management are essential for the development of corporate industrial relations. Examples include retirement plans, childcare, elder care, hospitalization programs, social security, vacation and paid holidays (Christoph, 1996). The purpose of employee benefits is to increase the economic security of staff members, and in doing so, improve worker retention across the organization.

Employee benefits management represent virtually any form of compensation other than direct wages and paid for in whole or in part by the employer, even if provided by a third party. Benefits vary and serve different social and economic needs. Several benefits are required by law. Some of the benefits include employer contributions to Social Security, Medicare, unemployment insurance and worker's compensation insurance. Benefits management that to be given to the employees as provided for by law is for the security of the employees in their future life when they are no longer in the employment.

Fringe Benefits

Fringe benefits refer to the additional compensation that employees receive apart from their regular salary or wages, which can include non-monetary benefits such as health insurance, retirement plans, paid time off, and other perks. According to Kulikowski and Sedlak (2020), fringe benefits are an essential component of the compensation package provided by employers to their employees. Fringe benefits play a crucial role in attracting and retaining top talent in the competitive job market. Moreover, fringe benefits also help to enhance employee satisfaction and motivation, which can lead to increased productivity and reduced employees feel secure about their healthcare needs, which can reduce absenteeism and increase job satisfaction. Similarly, providing retirement benefits can help employees plan for their future and feel valued by their employer.

Fringe benefits are an essential part of an employee's compensation package. According to Baughman, DiNardi, and Holtz-Eakin (2003), fringe benefits "include all forms of compensation other than wages and salaries. There are various types of fringe benefits that employers commonly offer, such as healthcare benefits, retirement plans, and paid time off. Healthcare benefits involve providing insurance coverage for medical, dental, and vision expenses. Retirement plans include and pension plans, which help employees save for retirement. Paid time off encompasses vacation days, sick days, and personal days that an employee can use for personal reasons. Other fringe benefits commonly offered by employers include life insurance, disability insurance, and tuition reimbursement programs. Offering these benefits helps to attract and retain employees, as well as promote their well-being and job satisfaction. In conclusion, employers offer various types of fringe benefits to their employees, which are essential components of their overall compensation packages.

Employee Commitment

In recent time, several scholarly research works have been conducted in the area of employee and organization commitment. Commitment is a difficult concept to define (Meyer & Allen 1997; Meyer & Hercovitch, 2001). They defined commitment is a force that binds an individual to a course of action that is of relevance to a particular target. Meyer & Maltin (2010) are of the opinion that the binding force can be experienced in different ways (i.e. can be accompanied by different mindsets), including an affective attachment and involvement with the target and an awareness of the cost associated with discontinuing involvement with the target and that in its pure form, these mindset are referred to as affective commitment (AC), normative commitment (NC) and continuance commitment (CC) respectively. According to Akintayo (2010) employee commitment can be defined as the degree to which the employee feels devoted to their organization. In the view of Ongori (2007), employee commitment is described as an effective response to the whole organization and the degree of attachment or loyalty employee feels towards the organization.

In the same vein, Zheng, Sharan and Wei (2010) saw employee commitment as simply employee attitude to organization. Therefore, employee loyalty to management is shown in how committed they are to their job in the organization. It shows identification with involvement in the day-to-day activities of the organization and management of organization should be concern with determining the level of commitment displayed by managers and would-be managers at all times. According to Meyer & Allen (1997) employee commitment is multi-dimensional in nature, encompassing workers loyalty, their willingness to exert more effort on behalf of the organization, adherence to organizational values, and desire to remain in the organization.

Shahid and Azhar (2013) argued that employee commitment has been an important factor to determine the success of an organization and that employee commitment to an organization has acquired increasing demand as it aids the organization to retain more staff thereby increase in achievement, productivity and effectiveness. In addition, that the three top drivers to employee commitment are fulfillment, fairness and care and concern for employees. According to Beheshtifar & Herat (2013), employee commitment is also seen as the degree to which an employee identifies with the organization and wants to continue actively participating in it. Bratton & Gold (2007) and Lee & Chen (2013) said employee commitment is relative to the worker's attachment to participation in the activities of the organizations in which they are employed.

In another development, Bennett and Robinson (2000) performed an exploratory study which identified three psychological bases for organizational attachment. They are compliance commitment, identification commitment and internalization commitment. Compliance commitment is conceived to mean the employee is committed to the organization because there are high monetary and social costs associated with the organization. Identification commitment is commitment based on an emotional bond with the organization and the persons desire to be affiliated with the organization. And lastly, internalization commitment is internalizing norms shared with the organizations goals, value and mission as encapsulated by (Madi,Hamilton, Squirrell, Mioulet, Evans, Lee, and King, 2012). As a result of the above, organizations should ensure compliance, identification and internalization commitment respectively to achieve the desired success.

In addition, organizational commitment as defined by Porter, Steers, Mowday & Boulian, (1974) has three components; a strong belief in and acceptance of the organizations' goals, a willingness to exert considerable effort on behalf of the organization, and a definite desire to maintain organizational membership (Angle & Perry, 1981: Bal, Sullivan & Harper, 2014). The concept "organizational commitment has been viewed beyond a mere psychological attachment as espoused by some scholars; Lamba & Choudhary(2013) advocated that organizational commitment involves an active relationship with the organization such that individuals are willing to give something in order to contribute to the organization's well-being. It is also important to state here that Herat (2013) suggested the main personal factors that determine organizational commitment are internal and external control attributes, age, and tenure in the organization. And that the organizational factors are leadership, job analysis and design. All these factors in their view, affect commitment of employees in the organization and ultimately performance of employee and their role in the success of organization.

Measures of Workers Commitment

Affective Commitment (AC)

According to Meyer & Allen (1997) affective commitment refers to the employee's emotional attachment to identification with, and involvement in the organization based on positive feelings, or emotions, toward the organization. The antecedent for affective commitment include perceived job characteristic where there is task autonomy, task significance, task identity, skill variety and supervisory feedback, organizational dependability that mean extent to which employees feel the organization can be counted on to look after their interest, and perceived participatory management that they can influence decisions on the work environment and other uses of concern to them (Madi *et al*, 2012). They further asserted that the use of these antecedents is consistent with the findings by Rowden (2002) that these factors all create rewarding situations, intrinsically conducive to development of affective commitment.

Also, Meyer and Herscovitch (2001) argued that the primary basis for the development of affective commitment are personal involvement, identification with the relevant target, and value congruence (Meyer, Becker & Vandenberghe, 2004). As a result of the above view of Meyer and Herscovitch (2001), which states that when there is a high level of affective commitment, employees will be willing to remain in that organization, otherwise the reverse will be displayed. It has also been seen in the view of Bal, Sullivan and Harper, (2014) that affective commitment

reflects an emotional attachment and involvement in the organization. But earlier, Allen and Meyer (1991) defined affective component as an emotional attachment to the organization via identification, involvement and enjoyed membership. It has also been said that affective commitment shows commitment that depends on emotional ties the employee develops with the organization through work experiences that are positioned. The 'work experience relates to the boss-driven development as a dimension in management development.

Continuance Commitment (CC)

Bal, *et al* (2014) opined that continuance commitment is based on the perceived costs associated with discontinuing employment work with the organization. Kanter (1968) referred to continuance commitment as a cognitive orientation where costs are considered when leaving or remaining with the organization. Continuance commitment is seen as the commitment that is based on the cost that the employee is associated with when leaving the organization (due to high cost of leaving). And the potential antecedents of continuance include age, tenure, career satisfaction and intent to leave. Age and tenure can be seen as adopted predictors of continuance commitment, as a result of their roles as substitute measures of investment in the organization (Meyer & Allen, 1997). In the view of Madi *et' al* (2012), tenure indicates non-transferable investments that means close working relationship with co-workers, retirement investments, career investments and skills peculiar to the particular organization while age can be negatively related to the number of available job opportunities. Career satisfaction was said to provide a more direct measure of career related investments which could be at risk if the individual leaves the organization. They went further to assert that whatever employees perceive to as sunk costs, resulting from leaving the organization, are antecedents of continuance commitment.

Also, Bal *et al*, (2014) further opined that continuance commitment is based on the perceived costs associated with discontinuing employment with the organization. It is imperative to assert that while employees with strong affective commitment will continue employment with the organization because they want to, those with strong continuance commitment remain because they need to; and those with strong normative commitment because they feel they ought to do so (Meyer & Allen, 1991). In the same vein continuance commitment is said to relates to such terms of employment as job contract, which may make leaving the current job very costly and troublesome (Mullins, 2001). Continuance commitment is further developed as the result of accumulated investments, or side-bets that would be lost if the individual discontinued a course of action, and as a result of lack of alternative to the present course (Powell & Meyer, 2004).

Generally speaking, organization should ensure they build in more benefits for the welfare of staff that will be viewed as high cost of leaving if they have such intention. Based on the foregone, there is an evaluation of the associated cost or profit on the part of the employee investment as a condition for commitment to an organization. Furthermore, Eslami and Gharakhani (2012) viewed continuance commitment as ("feeling stuck" and staying because it is too costly to leave) and this is in tandem with the way Human Resource Management practices are perceived globally. Continuance commitment is seen to describe an individual's need to continue working for the organization based on perceived costs associated with leaving (Meyer & Allen, 1997). It will interest one to know that Meyer & Allen (1991) have 'found that these three components of commitment; affective, normative and continuance can be experienced simultaneously at varying degrees. According to Emhan (2012), the researcher emphasized that continuance commitment refers to employees' staying in the organization because of their fear of losing their salaries or

other benefits that are dear to them (Bergman, 2006). Also, among their reasons for staying is their inability to secure another job, reluctance to leave their co-workers, losing retirement benefits, unwillingness to relocate, alongside other economic, social and psychological issues (Allen & Meyer, 1991 and Emhan, 2012). This goes to showing that individual employees can decide to be committed to the organization because of their co-workers which he/she have so much attachment to in the organization. The various cost associated with leaving or staying in an organization are effectively weighed by the employee adopting the cost benefit analysis ratio either knowingly or ignorantly to achieve certain result that will enable them take decision relating to commitment.

Benefits Management and Employee Commitment

Quartey and Attiogbe (2013) examined the link between compensation packages and job performance in the Ghana police service and found that the personnel of Ghana Police Services were satisfied with some of their compensation packages especially benefits and pay. However, equitable and holistic compensation packages are more likely to attract, develop, motivate and retain qualified and competent personnel and further increase job performance and employee productivity in the Ghana Police Services. Ahmad, Pei Yei and Bujang (2013) investigated the relationship between types of benefits and employees' retention in public universities in Malaysia. A total of 70 respondents were selected and parametric test was conducted to test the hypotheses, the result showed a positive relationship between benefits especially leave, loans and retirement plan and employees' retention. In addition, leave allowance was the dominant type of benefits in retaining the employees among public university employees. Kibisu, Muturi and Elijah (2014) did a research to examine the effect of reward systems on employees of semi-autonomous government agencies in Migori Sub-county in Kenya. Questionnaire was administered to a sample size of 43 out of the target population of 74 respondents having a 58% response rate. Data was analyzed using computer aided data analysis software SPSS package. The findings of the study indicated that house allowance and health benefits had a very strong influence on employee performance.

Similarly, Ahmad *et al.*, (2013) in their study of the relationship between types of benefits (leave, loan and retirement plan) and employees' retention in the result showed that leave allowance, annual leave, medical leave, sick leave and compassionate leave were more valued by all the employees but, only women valued maternity leave since it is obvious men cannot be beneficiaries. Similarly, Milkovich and Newman (2008) in a recent 52 survey revealed that 89% of executives maintain that employee benefits are extremely important factors to attract and retain a satisfied workforce.

From the foregoing discourse, the study hypothesized thus:

- **Ho1:** There is no significant relationship between fringe benefits and affective commitment of employees in deposit money banks n Rivers State.
- **Ho2**: There is no significant relationship between fringe benefits and continuance commitment of employees in deposit money banks n Rivers State.

METHODOLOGY

The study adopted the cross-sectional survey in its investigation of the variables. Primary data was generated through structured questionnaire. The population of this study was the 22 Deposit Money Banks in Nigeria and the entire population of Deposit Money Banks was adopted as a

census. However, the respondents/ participants in the study were sixty-six (66) Regional Managers of the 22 deposit money banks. The reliability of the instrument was achieved by the use of the Cronbach Alpha coefficient with all the items scoring above 0.70 from a pilot survey of twelve (12) respondents. The hypotheses were tested using the Spearman's Rank Order Correlation Coefficient. The tests were carried out at a 0.05 significance level.

DATA ANALYSIS AND RESULTS

Table 1	Correlations Matrix for Benefits management and Measures of Employee				
Commitment					

			Benefit Management	Affective Commitment	Continuance Commitment
Spearman's Rho	Benefit Management	Correlation Coefficient	1.000	.557**	.602**
	-	Sig. (2-tailed)		.000	.000
		Ν	121	121	121
	Affective Commitment	Correlation Coefficient	.557**	1.000	.680**
		Sig. (2-tailed)	.000		.000
ľ		Ν	121	121	121
	Continuance Commitment	Correlation Coefficient	.602**	.680**	1.000
		Sig. (2-tailed)	.000	.000	
l		Ν	121	121	121
I		Sig. (2-tailed)	.000	.000	.000
		Ν	121	121	121

Source: SPSS output version 23.0

Table 1 illustrates the test for the second three set previously postulated bivariate hypothetical statements. The results show that for

Ho1: There is no significant relationship between benefits management and affective commitment employees in deposit money banks n Rivers State.

The correlation coefficient (r) shows that there is a significant and positive relationship between benefits management and affective commitment. The *rho* value 0.557 indicates this relationship and it is significant at p 0.000 < 0.05. The correlation coefficient represents a moderate correlation indicating. Therefore, based on this finding the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between benefits management and affective commitment employees in deposit money banks in Rivers State.

Ho2: There is no significant relationship between benefits management and continuance commitment employees in deposit money banks n Rivers State.

The correlation coefficient (r) shows that there is a significant and positive relationship between benefits management and normative commitment. The *rho* value 0.602 indicates this relationship

and it is significant at p 0.000<0.05. The correlation coefficient represents a high correlation indicating a strong relationship. Therefore, based on this finding the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between benefits management and continuance commitment employees in deposit money banks n Rivers State.

DISCUSSION OF FINDINGS

The findingsrevealed that there is a significant and positive relationship exists between pay benefits and employee commitment in deposit money banks n Rivers State. Hence, the null hypotheses were hereby rejected. This finding confirms previous findings of Lehman, (2014); Tessema *et al.* (2013) who stated that Fringe benefits have increasingly been found to affect employees' job satisfaction. Properly designed employee benefit packages can be extremely effective in attracting, motivating, satisfying and retaining employees. The result of a study conducted by Lehman (2014) showed that an increased understanding by employees of their benefit actually generated increased satisfaction. Also, According to Milkovich and Newman (2008) employee benefits are widely claimed to help in the high employee retention and satisfaction. And that of Milkovich and Newman (2008) in a recent survey revealed that 89% of executives maintain that employee benefits are extremely important factors to attract and retain a satisfied workforce.

CONCLUSION AND RECOMMENDATIONS

This study investigated the relationship between benefits management and employee commitment of deposit money banks in Rivers State. The findings suggest that when employees receive favorable pay benefits, such as competitive salaries, bonuses, and other financial incentives, their level of commitment to the organization increases. The study's results indicate that deposit money banks in Rivers State can enhance employee commitment by providing attractive pay packages and benefits. By offering competitive compensation and rewards, these organizations can motivate employees to remain dedicated and engaged in their roles, leading to higher levels of commitment. The study therefore concludes that, there is a significant and positive relationship between benefits management and employee commitment of money deposit banks in Rivers State

Based on the conclusion, the following recommendations were made:

- i. Deposit money banks should review and update their compensation packages to ensure they are competitive and aligned with industry standards. This includes providing attractive base salaries, performance-based bonuses, incentives, and other financial rewards that recognize and reward employees' contributions.
- ii. Deposit money banks should recognize that employees have diverse needs and preferences when it comes to benefits. Conduct surveys or engage in discussions to understand employees' priorities and preferences, and offer a range of benefits that address their specific needs. This may include healthcare options, flexible work arrangements, childcare assistance, or other personalized benefits.

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