

The Impact that Fringe Benefits have on Job Satisfaction and Employee Engagement at Sinapi Aba Savings and Loans Limited (SASL)

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Abstract— The study investigates the impact that fringe benefits have on job satisfaction and employee engagement at Sinapi Aba Savings and Loans Limited (SASL). Specifically, the study was to determine the impact of fringe benefits on employee engagement, to determine the impact of fringe benefits on job satisfaction and to gain better knowledge of the structuring of remuneration packages. The sample consisted of ten (10) branches of Sinapi Aba Savings and Loans Limited (SASL) representing 20.83% of the research branches. 300 questionnaires were distributed, 270 questionnaires were filled and returned for analysis which represents 90% of response rate of the sampled research population. The study employed descriptive statistics method for presenting and summarizing bio-data. The researcher also analysed collected data using Statistical Program for Social Sciences (SPSS) version 25. Statistical instrument used for the research analysis were inferential statistics, specifically multiple regression.

The study showed that fringe benefits significantly influence Employees Engagement (EE) and Job Satisfaction (JS) at Sinapi Aba Savings and Loans Limited (SASL). The findings indicated that, among the four indicators of fringe benefits used as independent variables (Medical aid contribution, Accommodation allowance and Educational assistance) were statistically significant in predicting employee's engagement at (SASL). The study also indicated that, (Medical aid contribution, Accommodation allowance and Vehicle allowance) were statistically significant in predicting job satisfaction at (SASL). This study then recommend that management should add these indicators of fringe benefits in their employee's compensation plan in order to retain their loyal employees and increase organisation's productivity.

Keywords— employee engagement, fringe benefits, job satisfaction, remuneration.

I. INTRODUCTION

Every organization aim is to meet its objectives, one of the ways in which organizations can achieve their goals is when their employees are satisfied and engaged at work place. But the question is, how will organizational human resource department strive to ensure that their employees are satisfied and engaged at work place? Companies have not yet grasped that information from lower levels can be sought on how the employees feel about the leaders, the working environment, their benefits and developments, their feelings about coming to work and whether they love their job and are willing to go an extra mile to see their companies grow which in effect will keep them a step ahead of their competitors. Milkovitch and Newman (2004) believe there still some debate over fringe benefits on whether they facilitate in

employee productivity leading to organizational performance and do benefits impact on an organization's ability to attract, retain and motivate employees leading to productivity and improved organizations' performance.

Companies tend to expect maximum employee productivity after recruiting an employee. The problem arises when the employees, at a certain point in time start looking for other opportunities and their job satisfaction and engagement start to depreciate therefore, it is useful for management of an organisation of which Sinapi Aba Savings and Loans Limited (SASL) is no exception, to understand which job characteristics and provisions increase job satisfaction and employee's engagement at the work place. This paper thus seeks to investigate the impact of the fringe benefits on job satisfaction and

employee engagement. Specifically, the study was to determine the impact of fringe benefits on employee engagement, to determine the impact of fringe benefits on job satisfaction and to gain better knowledge of the structuring of remuneration packages. The study aims to answer the following research questions: What is the impact of fringe benefits on employee engagement? How does fringe benefits impact job satisfaction? What is the remuneration packages structure? The research will help the managers of an organisation to find answers to the fundamental question of why employees stay and what would cause them to leave and to help the organisations formulate appropriate retention policies and strategies to enhance employee engagement and job satisfaction in the company.

II. LITERATURE REVIEW

2.1 Fringe Benefits

Bratton and Gold (2009) define fringe benefit as that part of the total reward package provided to employees in addition to base or performance pay. In the views of Mathis and Jackson (2003), fringe benefits are forms of indirect compensation given to an employee or group of employees as a part of organizational membership. Fringe benefits, or that part of the total compensation package other than pay for time worked provided to employees in whole or in part by employer payments, play a major role in the structuring of compensation packages (Williams, 1995:1097). According to Bernardin (2007) fringe benefits focus on maintaining (or improving) the quality of life for employees and providing a level of protection and financial security for workers and for their family members. Like base pay plans, the major objective for most organizational fringe compensation programs is to attract, retain and motivate qualified, competent employees. Mathis and Jackson (2003) believe that an employer that provides a more attractive benefits package often enjoys an advantage over other employers in hiring and retaining qualified employees when the competing firms offered similar base pay.

2.2 Job Satisfaction (JS)

Employees are the key resources in every organization through which all the other objectives of the organisation are achieved. Hospital staffs are the employees of the hospital and their job satisfaction promotes good health care. Employees will demonstrate pleasurable positive attitudes when they are satisfied with their job. Millan, Hessels, Thurik and Aguado (2013).

Spector (1985) suggested that job satisfaction is influenced by both intrinsic and extrinsic needs. Therefore, the level of job satisfaction in both organizations is dependent on the linking of individual needs and the rewards offered by the organizations to satisfy those needs. (Spector, 1985) Job Satisfaction Survey was designed to measure job satisfaction based on nine facets of employee attitudes, including pay, promotion, supervision, fringe benefits, contingent rewards, operating procedures, co-workers, nature of work, and communication.

According to Simatwa (2011) job satisfaction means a function, which is positively related to the degree to which one's personal needs are fulfilled in the job situation. Kuria (2011) however argues that employees are the most satisfied and highly productive when their job offers them security from economic strain, recognition of their effort, clean policy of grievances, opportunity to contribute ideas and suggestions, participation in decision making and managing the affairs, clear definitions of duties and responsibilities and opportunities for promotion, fringe benefits, sound payment structure, incentive plans and profit sharing activities, health and safety measures, social security, compensation, communication, communication system and finally, atmosphere of mutual trust and respect. In the view of Simatwa, (2011) job satisfaction means pleasurable emotional state of feeling that results from performance of work. According to Davis (1992), the factors that have an impact on job satisfaction are: the structure of rewards offered, surroundings of workplace and family responsibilities of an employee.

2.3 Employee engagements (EE)

Schaufeli et al. (2002), defined engagement as a persistent and positive affective – motivational state of fulfilment in employees, characterized by vigour, dedication and absorption. According to Kahn (1990) when people are engaged, they tend to express themselves physically, cognitively and emotionally during role performances.

Kahn the founder of the employee engagement movement (as cited in Bedarkar & Pandita, 2014; Kataria, Rastogi, & Garg, 2013) described engagement as the harnessing of organization members' selves to their work roles: in engagement, people employ and express themselves physically, cognitively, emotionally, and mentally during task performance (Schaufeli, 2012).

Charith (2015) believes that employee engagement is the key to human capital management because it focuses on managing employees to produce for the organization rather than focusing on what the

organization does for the employees. Schneider et al. (2009) asserts that employee engagement is different from employee satisfaction with the latter connoting satiation and the former connoting energy. An engaged employee is aware of business context, and works with colleagues to improve performance within the job for the benefit of the organization. They added that, the organization must work to develop and nurture engagement, which requires a two-way relationship between employer and employee. Therefore, employee engagement will be the barometer that determines the association of a person with the organization as asserted by Vazirani (2007).

2.4 Gap Analysis of impact of fringe benefits on employee's engagement and job satisfaction

Many researches have been made recently on the impact of fringe benefits on employee engagement and job satisfaction. Over the past four decades, economists have given job satisfaction and engagement increasing attention. Job satisfaction is negatively related to job turnover (Freeman, 1978, McEvoy and Cascio, 1985, Akerlof et al., 1988, Weiss, 1984), absenteeism (Clegg, 1983), and positively related to productivity (Mangione and Quinn, 1975). Therefore, it is useful to understand which job characteristics and provisions increase job satisfaction and employee engagement. Fringe benefits have merely acted as controls in most studies and not as the primary subject of scrutiny. Indeed, more than one or two measures of fringe benefits are rarely found as independent variables in job satisfaction and employee engagement studies. Rather, pensions often act as the predominant proxy for fringe benefit provision within the job satisfaction and employee engagement literature and consequently the estimated impact of fringe benefits on job satisfaction and engagement. Artz (2008) uses the Working in Britain 2000 dataset and finds that pensions have no significant impact on job satisfaction. Donohue and Heywood (2004) find a similar result in the tenth wave of the National Longitudinal Survey (NLS) regarding employer-provided retirement plans. A. STEYN (2010) also finds that fringe benefits showed a low practically significant with employee engagement.

In another study, Chukwudumebi and Kifordu (2018) concluded that fringe benefits play a vital role in the level of employees' morale and productivity of companies and there is an association between fringe benefits and welfare matters. These researchers (Artz (2008) and Donohue and Heywood (2004) studies analysed only pensions as part of fringe benefits impact on employee's job satisfaction. Again, the study by A. STEYN (2010) and Chukwudumebi and Kifordu (2018) also did not indicate which variable of fringe benefits

have low practical significance with employee engagement and which variable of fringe benefits also play a vital role in the level of employee's morale and productivity of companies respectively. Meanwhile, fringe benefits include several variables. Through this research, an effort has been made to analyse different variables of fringe benefits impact on job satisfaction and employee's engagement. This research has been made for the Sinapi Aba Savings and Loans Limited (SASL) within Ghana and has analysed which variable of the fringe benefits among the four (medical aid contribution, accommodation allowance, vehicle allowance and educational assistance) appears to have an impact on job satisfaction and employee's engagement and should be made the part of employee's compensation plan in order to attract and retain employees in the organisation.

III. METHODOLOGY

According to the research objectives a descriptive research design was adopted and structured questionnaire was developed for data collection. According to Mugenda & Mugenda (2003), descriptive survey design helps a researcher to gather, summarize, present and interpret information for the purpose of clarification. The researcher has used both the primary and the secondary data for the purpose of this study. Secondary data were collected from available books, publications, research studies, articles and websites. The study employed simple random sampling to ensure that all employees stand equal chance of being selected to avoid sample bias and ensure that the results are reliable enough to be generalized. The sample consisted of ten (10) branches of Sinapi Aba Savings and Loans Limited (SASL) representing 20.83% of the research branches. 300 questionnaires were distributed, 270 questionnaires were filled and returned for analysis which represents 90% of response rate of the sampled research population. Items in the questionnaire were measured using a five-point Likert Scale, with 1= strongly disagree 2= disagree 3= uncertain 4= agree and 5 = strongly agree.

The researcher analysed collected data using Statistical Program for Social Sciences (SPSS) version 25. Descriptive statistics such as mean, standard deviations, percentages and frequency distributions was used to generate meaning from the data in relation to the research objective. Statistical instrument used to test the relationship between fringe benefits (medical aid contribution, accommodation allowance, vehicle allowance and educational assistance) and job satisfaction as well as employee engagement were inferential statistics, specifically multiple regression analysis.

3.1. Conceptual Framework

This research showed the impact of fringe benefits variables on job satisfaction and employee engagement which can be gauged through various variables used as independent variables in this research: Medical aid contribution, accommodation allowance, vehicle allowance, educational assistance and as well as

remuneration whereby employee engagement and job satisfaction were treated as the dependent variables for the research. A typical conceptual framework has been developed which is the proposed theoretical framework to test the impact of fringe benefits on employee engagement (EE) and job satisfaction (JS). (Please see Fig. 1 below) .

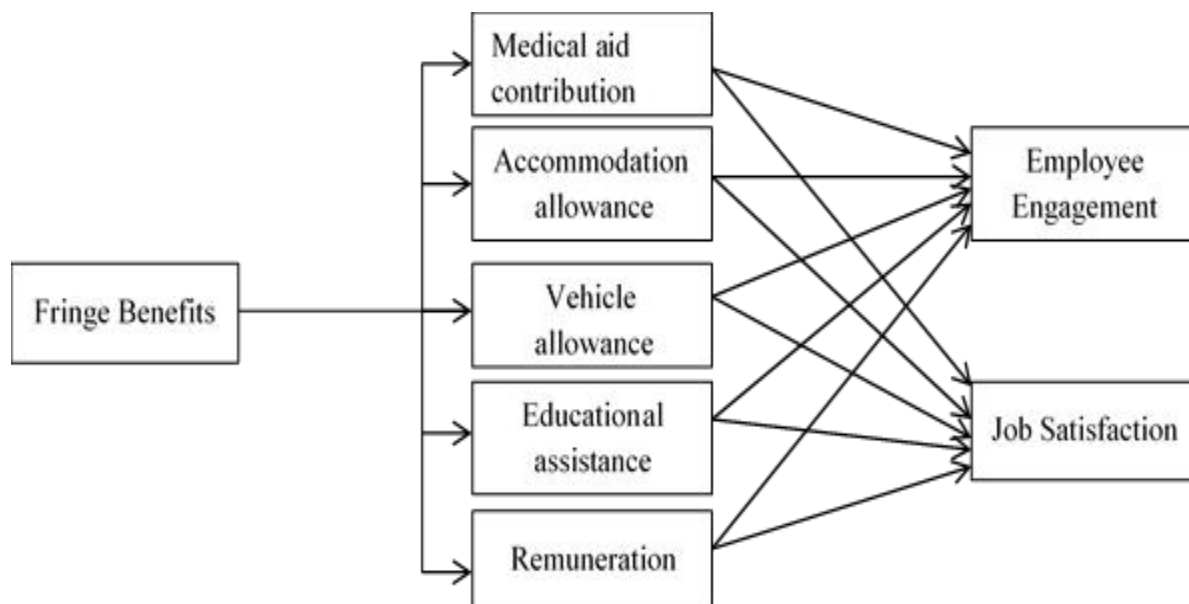


Fig. 1. Proposed theoretical framework to test the impact of fringe benefits on job satisfaction (JS) and employee engagement (EE).

3.2 Variables

3.2.2 Dependent Variables

Employees Engagement: Employee engagement is the key to human capital management because it focuses on managing employees to produce for the organisation rather than focusing on what the organisation does for the employees.

Job Satisfaction: Job satisfaction refers to the level of fulfilment employees experience from their occupations and associations.

3.2.3 Independent Variables

Medical Aid Contribution: This includes the contribution that the employer pays on behalf of the employee for the medical aid cover of the employee as well as his immediate family members that are also covered by this medical aid cover.

Accommodation Allowance: This includes the cash component that the employee receives for the purpose of contributing to the rental of suitable accommodation, or the contribution to paying for his own accommodation.

Vehicle Allowance: This includes the benefit to the employee of a cash component in his salary for the purpose of buying and maintaining a vehicle suitable for

performing his duties, or the use of a company vehicle that would assist him in performing his duties, or the use of a pool vehicle that would assist him in performing his duties.

Educational Assistance: Educational assistance is one of the few fringe benefits giving by an employer to assist employee to upgrade himself or assist an immediate family member of an employee, which is not subject to income tax, payroll taxes or unemployment taxes.

Remuneration: Remuneration is any type of compensation or payment that an individual or employee receives as payment for their services or the work that they do for an organization or company. It includes whatever base salary an employee receives, along with other forms of payment that accrue during the course of their work, which includes expense account funds, bonuses, and stock options.

3.2.4 The Total Reward Model

In the view of Armstrong (2006) total reward describes a reward strategy that brings components such as learning and development together with aspects of the work environment, into the benefits package. In the total reward system, both tangible and intangible rewards are

considered valuable. Tangible rewards arise from transactions between the employer and employee and include rewards such as pay, personal bonuses and other benefits. Intangible rewards have to do with learning, development and work experience. Examples of these types of rewards are opportunity to develop, recognition

from the employer and colleagues, personal achievement and social life. The aim of total reward is to maximize the positive impact that a wide range of rewards can have on motivation, job engagement and organizational commitments. The components of the total reward can be described (please see fig.2 below).

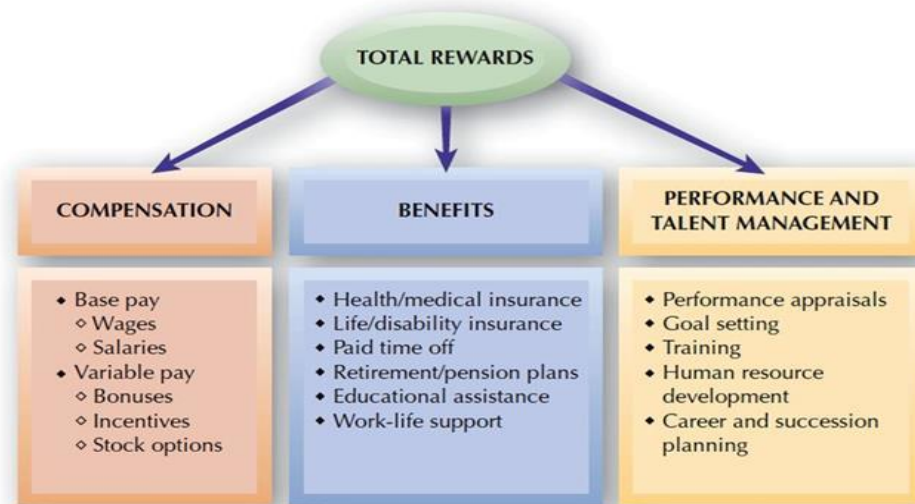


Fig. 2 total reward

3.2.5 Hypothesis Testing for the Study

Fringe Benefits of the study ((Medical aid contribution, accommodation allowance, vehicle allowance, and educational assistance).

H1a: Fringe benefits significantly influence Employee Engagement (EE).

H1b: Fringe benefits significantly influence Job Satisfaction (JS).

H2a: Remuneration significantly influences Employee Engagement (EE).

H2b: Remuneration significantly influences Job Satisfaction (JS).

H3: Job satisfaction significantly influences Employee Engagement (EE).

Validity and Reliability

5.1 Validity

Validity estimates how accurately the data obtained in the study represents a given variable or construct in the study (Mugenda, 2008). The questionnaire was given to my supervisor to seek her

opinion about the adequacy and representativeness of the instrument to ensure it covers all the variables being measured as a way of eliminating content validity. The validity of the questionnaire was also gauged through a pilot study which indicated that the research instrument aimed to gauge what it entailed.

5.2 Reliability

In order to check reliability of the results, the study used Cronbach's alpha methodology, which is based on internal consistency. This test was performed to test for consistency in responses given by respondents. A Cronbach's alpha coefficient value of greater than 0.7 indicates an internal consistency of the answering pattern of the participants indicates reliability (Nunnally, 1978). Cronbach's alpha coefficient estimates the reliability by determining the internal consistency within the test (Nunnally, 1978). The table 1 below shows the reliability of $\alpha=0.835$. This illustrates that all the questions used in the study were reliable as their reliability value exceeded the prescribed threshold of 0.7.

Table 1 Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.835	.844	39

IV. RESULTS AND DISCUSSIONS

Frequency Distribution and Descriptive Statistics of the Respondents, Employee Engagement, Job Satisfaction and Fringe Benefits and Remuneration.

5.1 Respondents Profile

In this study, the researcher distributed 300 questionnaires and only 270 were filled and returned. This represents a response rate of 90 %. According to Field (2013) the statistically significant response rate for a study should be at least 50% therefore the threshold requirement condition was met. The findings revealed that 49.6% of the respondents were males while 50.4% were females. This shows that females dominated the work force at the firm. The study revealed that out of the 270 respondents who answered the questionnaire, majority of 80.4% of the employees were between 20 – 30 years, 16.7% were between 31 – 40 years and 3.0% were between 41 – 50 years. These results indicated how youthful the workforce of the institution was.

It was also found out that 67.0% of the employees were Single while 32.6% were Married and 0.4% were Divorced. Among the 270 employees who responded in the research, 28.1% have WASSCE/SSCE certificate, a majority of 65.9% have First Degrees and 5.9% have Masters Degrees. The research also established that 7.4% of the employees had worked for Less than a year, 46.7% of them had worked from 1-3 years, 35.6% also worked from 4-6 years while 7.4% had worked for 7-9 years and only 3.0% worked for 10 years and above. On the job role the study also found out that Clerical staff constituted 17.4% of the employees, Supervisory staff were 5.2%, with Managerial staff being 9.3%. The majority were the Mobile Bankers who constituted 66.3% and 0.4 Cleaners. However, 1.5% did not respond to this question. The study also found out that 77.4% of the employees were full time workers of the organisation while 22.6% were Contract workers. From the survey conducted, it has been established that 27.0%

of the staff earn a monthly salary below GH¢ 500, a majority of 56.7% earn between GH¢ 501 – GH¢ 1000. Again, the study found that 7.0% were earning between GH¢ 1001 – GH¢ 1500 while 6.7% between GH¢ 1501 – GH¢ 2000 and only 2.6% earn above GH¢ 2000 monthly.

5.2 Employee Engagement. (Please see appendix A Table 2)

The study sought to determine the level at which respondents agreed or disagreed with the statements relating to Employee Engagement in the organization. The findings showed that a majority of about 63.4% of the respondents were satisfied working for the organization. Even though a higher number of 67.6% of them were uncertain of their plan on working for the organization a year from now, 62.2% of them were proud that they were working for the organization. A majority of 60.3% of the respondents agreed they would recommend to a friend that he or she come work for the organization. 58.0% of them felt that there is full utilization of their skills and abilities in their workplace. A larger number of about 85.9% agree to seeing a link between their work and the objectives of the organization. More than half of the respondents (59.2%) agreed they are being encouraged to innovate in a work. 79.8% also agreed there is quality of relationships with co-workers in the organisation while 84.1% agreed they feel trusted and respected. Interestingly on the confidence in the organization's future, 30.5% of the respondents were uncertain while 46.9% of them agreed and 19.5% strongly agreed. 63.4% agree to seeing a promising future for the employees of the company. On the confidence in the organization's senior leaders, 66.4% of the respondents indicated they had confidence in them. 83.8% of the staff used in the study agreed there are efforts that increase overall satisfaction in the organisation and 88.3% agreed managers who treat employees with respect and dignity.

5.3 Job Satisfaction. (Please see appendix A Table 3).

The study put together respondents' agreements or disagreements on statements about job satisfaction at their workplace. From the findings 61.9% of the respondents agreed to the statement 'I feel very positive and favourable about my job.' However, to the statement 'As soon as I can find a better job, I'll leave.' 41.9% agreed to it while 32.8% strongly agreed, 13.6% were uncertain and 11.3% disagreed to it. 60.4% of the respondents said they agree with the statement 'I am generally satisfied with the kind of work I do on this job. The study also found that 8.0% of the respondents strongly disagreed to the statement that they frequently think of quitting their jobs. 46.2% disagreed while 9.5% were uncertain with 32.2% agreeing and 4.2% strongly agreeing to it.

Most respondents (64.5%) agreed that they have sense of worthwhile accomplishment in their work with 17.7% strongly agreed and another 17.7% being uncertain. On the statement 'I had a good idea of what this position entailed before I was hired', 20.8% of the respondent strongly disagreed with it with 37.7% disagreed. 0.8% were uncertain while 33.2% agreed and 7.5% strongly agreed. 64.5% of the respondent also agreed that their positions contribute significantly to the pressure and anxiety in their personal lives with 10.9% strongly agreed and 18.9% disagreed. While 63.4% agree that their job that they are doing makes them happy, 30.6% of them were uncertain whether it makes them happy or not. An overwhelming majority of 90.9% agreed that they receive adequate support from their Line Managers however 89.6% said they agreed that they have confidence in the leadership of their Line Managers.

5.4 Fringe Benefits and Remuneration. (Please see appendix A Table 4).

The study put together respondents 'level of disagreements or agreements' on statements about employee fringe benefits and remuneration packages. A very large number of the respondents would prefer to have a medical aid contribution by the employer. In fact, 51.0% of them said they agreed and 47.9% strongly agreed. On the organisation's assistance with a monthly

allowance to buy or rent accommodation, there was a sharp division among respondents. 38.2% of them disagreed strongly, 15.8% disagreed. Only 1.2% were uncertain with 40.5% who said they agreed and 4.2% strongly agreed. 81.1% of the respondents said they would prefer to receive an allowance from the organisation to purchase their own vehicle. 50.2% of them also said they strongly disagree the organisation provides them with accommodation while 27.0% disagreed and only 12.0% agreed. 45.9% of the employees disagreed that, they feel that for the amount of work they do, the pay is sufficient while 33.6% were uncertain and 12.7% agreed. On the statement, "The organisation assists me and my immediate family with education expenses", 26.3% of the respondents strongly agreed while 56.0% disagreed and 8.1% said they were uncertain with another 8.1% who said they agree.

Out of the 270 respondents 15.8% strongly agreed they would prefer to use a vehicle supplied by the organisation, 42.5% disagreed with 3.5% uncertain and 37.5% agreed. 52.1% of the employees strongly disagreed the organisation provides them with the opportunity for in-house education, 27.8% disagreed and only 18.9% agreed. An overwhelming 91.5% of the staff that took part in the study agreed they prefer the company to reimburse all their medical expenses. 68.7% said they disagreed with the statement 'I am satisfied with my remuneration package'. 9.7% were uncertain and 16.2% agreed. 85.5% of the respondents also agreed that it is important for them that the organisation assists them to give education to their immediate family members. There was a sharp division among respondents how important it is for them that the organisation assists them with a vehicle to perform their duties 32.7% strongly disagreed with 26.4% disagreed and 33.1% agreed. 80.3% of the respondents agreed it is important for them to get assistance from the organisation to buy or rent accommodation. 58.0% of them disagreed that their remuneration package compares well to others in this field while 31.2% agreed. A majority of 86.6% also agreed it is important to them that the organisation assists them with medical expenses.

Table 5: Descriptive Statistics

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Section B (EE)	270	1.00	5.00	3.7655	.43876
Section C (JS)	270	1.00	5.00	3.6358	.20262
(Medical aid contribution) Section D1	270	1.00	5.00	4.1202	.40824
Accommodation Allowance) Section D2	270	1.00	5.00	2.7868	.76552
(Vehicle to Perform Duty) Section D3	270	1.00	5.00	3.0478	.84402
(Educational Assistance) Section D4	270	1.00	5.00	2.5788	.67507
Remuneration (Section D5)	270	1.00	5.00	2.5129	.72451.

The population of the survey has responded 1 to 5 (Minimum 1 and Maximum is 5). The respondents have their responses, some of them agree, some disagree and some are neither agree or disagree regarding various questions asked from them in the questionnaire. The findings provide us the following information: With respect to employee engagement (EE) the Mean is 3.7655 with .43876 S.D. The Mean for job satisfaction (JS) is 3.6358 with S.D = .20262. For Medical Aid the Mean value is 4.1202 and S.D = .40824. Accommodation allowance has the Mean of 2.7868 with its S.D is .76552. Vehicle to perform duty shows the Mean of 3.0478 and S.D = .84402. Educational Assistance shows the Mean of 2.5788 and its S.D = .67507. And finally, the response level Mean for Remuneration is 2.5129 with S.D = .72451.

V. REGRESSION ANALYSIS OF EMPLOYEE ENGAGEMENT AND JOB SATISFACTION

To further analyse the impact of fringe benefits on employee engagement and job satisfaction, Multiple regression analysis was employed.

6.1 The results of the regression analysis of the fringe benefits impacts on employee engagement (EE) are shown in Table 6 (Please see appendix A).

The regression analysis revealed that Medical aid as a fringe benefit has a statistically positive significant relationship with employee engagement. Medical aid beta coefficient, ($\beta = .301$, $p < 0.05$). This means that if the company provides medical aid insurance for the employees it would increase employee's engagement level by 30%. Accommodation Beta coefficient ($\beta = .249$, $p < 0.05$). Which indicates that if the organisation provides allowance for employees to rent their own accommodation or provides accommodation for employees would positively increase employee's engagement by 24.9%. Vehicle to perform duties Beta coefficient ($\beta = -.321$, $p < 0.05$). The p-value indicated

significant relationship between Vehicle to perform duties and employee's engagement but indicated negative beta coefficient. Educational Assistance as a fringe benefit depicted statistically positive relationship with employee engagement. Educational Assistance Beta coefficient ($\beta = .313$, $p < 0.05$). This means that if the company provides educational assistance for employees at (SASL) would increase employee's engagement by 31.3%.

The findings indicated that, among the four independent variables of fringe benefits used for the study only three (Medical aid contribution, Accommodation allowance and Educational assistance) were statistically significant in predicting employee's engagement at (SASL). However, Vehicle allowance ($\beta = -.321$) was not statistically significant in predicting employee's engagement.

6.2 The results of the regression analysis of the fringe benefits impacts on the job satisfaction (JS) are shown in the table 7 (Please see Appendix A).

The regression analysis revealed that Medical aid as a fringe benefit has a statistically positive significant relationship with Job Satisfaction (JS). Medical aid beta coefficient ($\beta = .167$, $p < 0.05$). This indicates that if the company provides medical aid insurance for the employees at (SASL) would increase their job satisfaction by 16.7%. Accommodation beta coefficient ($\beta = .225$, $p < 0.05$), the analysis showed a statistically positive significant impact on job satisfaction. This depicted that if the company provides their employees with accommodation would increase job satisfaction by 22.5%. Another variable that had statistically positive significant was the Vehicle to perform duties. Vehicle beta coefficient ($\beta = .065$, $p < 0.05$). This means that if the organisation provides vehicle to perform duties or giving allowance to employees to purchase their own Car would increase employee's job satisfaction by 60.5%. With

Educational assistance the regression analysis showed a statistically negative relationship with job satisfaction. Educational assistance beta coefficient ($\beta = -.031$, $p < 0.05$).

The p-value indicated significant relationship between educational assistance and job satisfaction but indicated negative beta coefficient. The findings indicated that, among the four independent variables of fringe benefits used for the study only three (Medical aid contribution, Accommodation allowance and Vehicle allowance) were statistically significant in predicting job satisfaction at (SASL). However, Educational assistance ($\beta = -.031$) was not statistically significant in predicting job satisfaction.

6.3 Remuneration impacts on Employee Engagement (EE): The regression analysis results revealed that remuneration has a positive relationship with employee engagement. The beta coefficient, ($\beta = .493$, $p < 0.05$). This can indicate that the level of employee engagement an employee experiences in the organization is influenced by his remuneration package.

6.4 Remuneration impacts on Job Satisfaction (JS): The regression analysis results revealed that remuneration has a statistically significant influence on job satisfaction. However, has a negative relationship with job satisfaction. The beta coefficient, ($\beta = -.032$, $p < 0.05$). This can indicate that the level of job satisfaction an employee experiences in the organization is influenced by his remuneration package however, it can also have a negative impact on job satisfaction.

6.5 Job Satisfaction (JS) impact on Employee Engagement (EE): Job Satisfaction and Engagement: P-value = 0.54, indicating a highly important relationship. Thus, a high level of job satisfaction will imply a high level of engagement and vice versa.

VI. HYPOTHESIS TESTING

Regression analysis was employed for testing the hypothesis for this study.

H1a: Fringe benefits significantly influence Employee Engagement (EE).

H1b: Fringe benefits significantly influence Job Satisfaction (JS)

The current study for fringe benefits impact on Employee Engagement (EE) and Job Satisfaction (JS) shown that fringe benefits significantly influence Employees Engagement (EE) and Job Satisfaction (JS). This can indicate that the level of employee engagement and job satisfaction of an employee is dependent on the fringe benefits an employee receives from the organization. Thus, Hypothesis 1a and 1b, which together

state that fringe benefits significantly influence employee engagement and job satisfaction, are accepted.

H2a: Remuneration significantly influences Employee Engagement (EE).

H2b: Remuneration significantly influences Job Satisfaction (JS).

The regression analysis depicted that remuneration significantly influences Employees Engagement (EE) and Job Satisfaction (JS). This can indicate that the level of employee engagement and job satisfaction of an employee is dependent on the kind of remuneration an employee receives from the organization. Thus, Hypothesis 2a and 2b, which together state that remuneration significantly influences employee engagement and job satisfaction, are accepted.

H3: Job Satisfaction significantly influences Employee Engagement (EE).

The regression analysis for Job Satisfaction (JS) impact on Employee Engagement (EE) depicted that Job Satisfaction significantly influences Employees Engagement (EE). Thus, a high level of job satisfaction will imply a high level of engagement and vice versa. Thus, Hypothesis 3, which states that Job Satisfaction significantly influences employee engagement, is accepted.

Limitations & Direction for Future Research

This study is limited only to the employees at Sinapi Aba Savings and Loans Limited (SASL). Consequently, the conclusion may not be the same as other companies. In this study only fringe benefits variables as part of total compensation packages were discussed whereas there is a long list of other variables that can also be study. The structure of remuneration packages is confidential and therefore employees were hesitant to answer questions regarding fringe benefits and remuneration. Although it seems to be a reasonable conclusion to say that the results of this study serve to provide a considerably more thorough understanding of the fringe benefits impact on job satisfaction and employee's engagement at Sinapi Aba Savings and Loans Limited (SASL) of Ghana and underlying indicators of fringe benefits that significantly influence job satisfaction and employee's engagement, further empirical research needs to be carried out within other sectors, like public sector institutions in Ghana since the Ghanaian government is the single largest employer to obtain a more comprehensive picture of this topic.

VII. CONCLUSION & RECOMMENDATION

The study investigates the impact that fringe benefits have on job satisfaction and employee

engagement at Sinapi Aba Savings and Loans Limited (SASL). The study found out that fringe benefits significantly influence job satisfaction and employee's engagement at (SASL). This depicts that employees at (SASL) experience a higher level of motivation from their fringe benefits. Therefore, this study then recommend that management should add these indicators of fringe benefits in their employee's compensation plan in order to retain their loyal employees and increase organisations productivity in the long -run. Although some of these fringe benefits are provided, much still need to be done to attract and retain their loyal employees in this competitive business environment. Employers should also improve the remuneration packages of their employees so they can adequately meet the needs of their families.

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Table .2 Frequency Distribution for Employee Engagement (EE).

	Strongly disagree		Disagree		Uncertain		Agree		Strongly agree		Mean	Std. Deviation
	Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %		
1. Satisfied working for this organization	3	1.1%	8	3.1%	58	22.1%	166	63.4%	27	10.3%	3.79	.711
2. Plan on working for this organization a year from now	8	3.1%	13	5.0%	175	67.6%	49	18.9%	14	5.4%	3.19	.740
3. Proud that I'm working for this organization	8	3.1%	45	17.2%	7	2.7%	163	62.2%	39	14.9%	3.69	1.021
4. Would recommend to a friend that he or she come work for this organization	0	0.0%	3	1.1%	59	22.5%	158	60.3%	42	16.0%	3.91	.652
5. Feel that there is full utilization of my skill and abilities	0	0.0%	38	14.5%	61	23.3%	152	58.0%	11	4.2%	3.52	.791
6. See a link between my work and the objectives of the organization	3	1.1%	0	0.0%	12	4.6%	225	85.9%	22	8.4%	4.00	.483
7. Being encouraged to innovate	3	1.1%	88	33.6%	8	3.1%	155	59.2%	8	3.1%	3.29	1.006
8. There is quality of relationships with co-workers	5	1.9%	0	0.0%	12	4.6%	209	79.8%	36	13.7%	4.03	.596
9. Feel trusted and respected	3	1.2%	15	6.0%	0	0.0%	211	84.1%	22	8.8%	3.93	.657

10. Confidence in the organization's future	8	3.1%	0	0.0%	80	30.5%	123	46.9%	51	19.5%	3.80	.858
11. See a promising future for the employees	0	0.0%	8	3.1%	51	19.5%	166	63.4%	37	14.1%	3.89	.668
12. Confidence in the organization's senior leaders	9	3.4%	0	0.0%	46	17.4%	176	66.4%	34	12.8%	3.85	.767
13. There are efforts that increase overall satisfaction	0	0.0%	8	3.0%	28	10.6%	222	83.8%	7	2.6%	3.86	.484
14. A manager who treats employees with respect and dignity	0	0.0%	8	3.0%	6	2.3%	234	88.3%	17	6.4%	3.98	.456

Table .3 Frequency Distribution for Job Satisfaction (JS).

	Strongly disagree		Disagree		Uncertain		Agree		Strongly agree		Mean	Std. Deviation
	Count	Row Valid N %	Count	Row Valid N %	Count			Row Valid N %	Count	Row Valid N %		
1. I feel very positive and favourable about my job.	0	0.0%	8	3.0%	84	31.7%	164	61.9%	9	3.4%	3.66	.596
2. As soon as I can find a better job, I'll leave.	1	0.4%	30	11.3%	36	13.6%	111	41.9%	87	32.8%	3.95	.976
3. I am generally satisfied with the kind of work I do on this job.	0	0.0%	11	4.2%	84	31.7%	160	60.4%	10	3.8%	3.64	.625
4. I frequently think of quitting this job.	21	8.0%	122	46.2%	25	9.5%	85	32.2%	11	4.2%	2.78	1.108
5. I have sense of worthwhile accomplishment in my work.	0	0.0%	0	0.0%	47	17.7%	171	64.5%	47	17.7%	4.00	.597
6. I had a good idea of what this position entailed before I was hired	55	20.8%	100	37.7%	2	0.8%	88	33.2%	20	7.5%	2.69	1.324
7. This position contributes significantly to the pressure and anxiety in my personal life	0	0.0%	50	18.9%	15	5.7%	171	64.5%	29	10.9%	3.68	.905
8. The job that I am doing makes me happy	0	0.0%	3	1.1%	81	30.6%	168	63.4%	13	4.9%	3.72	.569
9. I receive adequate support from my Line Manager	1	0.4%	0	0.0%	3	1.2%	229	90.9%	19	7.5%	4.05	.348
10. I have confidence in the leadership of my Line Manager	0	0.0%	2	0.8%	12	4.6%	232	89.6%	13	5.0%	3.99	.357

Table .4 Frequency Distribution for Fringe Benefits and Remuneration

	Strongly disagree		Disagree		Uncertain		Agree		Strongly agree		Mean	Std. Deviation
	Count	Row Valid N %	Count	Row Valid N %	Count	Row Valid N %	Count	Row Valid N %	Count	Row Valid N %		
1. I would prefer to have a medical aid contribution by the employer	0	0.0%	0	0.0%	3	1.2%	132	51.0%	124	47.9%	4.47	.523
2. The organisation assists me with a monthly allowance to buy or rent accommodation	99	38.2%	41	15.8%	3	1.2%	105	40.5%	11	4.2%	2.57	1.443
3. I would prefer to receive an allowance from the organisation to purchase my own vehicle	0	0.0%	19	7.3%	6	2.3%	210	81.1%	24	9.3%	3.92	.636
4. The organisation provides me with accommodation	130	50.2%	70	27.0%	25	9.7%	31	12.0%	3	1.2%	1.87	1.081
5. I feel that for the amount of work I do, the pay is sufficient	20	7.7%	119	45.9%	87	33.6%	33	12.7%	0	0.0%	2.51	.813
6. The organisation assists me and my immediate family with education expenses	68	26.3%	145	56.0%	21	8.1%	21	8.1%	4	1.5%	2.03	.900
7. I would	41	15.8%	110	42.5%	9	3.5%	97	37.5%	2	0.8%	2.65	1.160

prefer to use a vehicle supplied by the organisation		%		%				%				
8. The organisation provides us with the opportunity for in-house education	135	52.1 %	72	27.8 %	2	0.8%	49	18.9 %	1	0.4%	1.88	1.145
9. I prefer the company to reimburse all my medical expenses	8	3.1%	0	0.0%	1	0.4%	237	91.5 %	13	5.0%	3.95	.575
10. I am satisfied with my remuneration package	14	5.4%	178	68.7 %	25	9.7%	42	16.2 %	0	0.0%	2.37	.817
11. It is important for me that the organisation assists me to give education to my immediate family	8	3.0%	11	4.1%	6	2.2%	230	85.5 %	14	5.2%	3.86	.698
12. It is important to me that the organisation assists me with a vehicle to perform my duties	88	32.7 %	71	26.4 %	3	1.1%	89	33.1 %	18	6.7%	2.55	1.405
13. It is important for me to get assistance from the	0	0.0%	31	11.5 %	2	0.7%	216	80.3 %	20	7.4%	3.84	.720

organisati on to buy or rent accommo dation												
14. My remuneration package compares well to others in this field	8	3.0%	156	58.0 %	21	7.8%	84	31.2 %	0	0.0%	2.67	.953
15. It is important to me that the organisation assists me with medical expenses	8	3.0%	6	2.2%	0	0.0%	233	86.6 %	22	8.2%	3.95	.661

Table 6. The results of the regression analysis of the fringe benefits impacts on employee engagement (EE)

Model	Coefficient	Std. Error	t-stat.	Prob.
CONS.	2.335	.286	8.159	.000
MEDICAL AID (SECTION D1)	.301	.077	3.906	.000
ACCOMMODATION ALLOWANCE (SECTION D2)	.249	.046	5.377	.000
VEHICLE ALLOWANCE (SECTION D3)	-.321	.032	-10.042	.000
EDUCATIONAL ASSISTANCE (SECTION D4)	.313	.068	4.613	.000
<u>GENDER</u> MALE FEMALE	Reference .062	.043	1.428	.154
<u>AGE RANGE</u> 20-30 31-40 41-50	Reference .143 -1.047	.055 .131	2.589 -7.975	.010 .000
<u>MARITAL STATUS</u> SINGLE MARRIED DIVORCED	Reference .183 -1.028	.045 .251	4.063 -4.094	.000 .000
<u>EDUCATIONAL LEVEL</u> WASSCE/SSCE BACHELOR DEGREE MASTERS DEGREE	Reference -.540 .105	.056 .119	-9.609 .881	.000 .379
<u>EMPLOYEE STATUS</u> FULL-TIME CONTRACT	Reference -.299	.062	-4.851	.000
R²	0.747	R ² adj	0.735	P>F = 0.000
N	270	F	60.305	

Table 7. The results of the regression analysis of the fringe benefits impacts on job satisfaction (JS).

Model	Coefficient	Std. Error	t-stat.	Prob.
CONS.	2.985	.202	14.789	.000
MEDICAL AID (SECTION D1)	.167	.055	3.025	.003
ACCOMMODATION ALLOWANCE (SECTION D2)	.225	.042	5.423	.000
VEHICLE ALLOWANCE (SECTION D3)	.065	.032	2.047	.042
EDUCATIONAL ASSISTANCE (SECTION D4)	-.301	.047	-6.378	.000
<u>GENDER</u> MALE FEMALE	REFERENCE -.005	.030	-.157	.875
<u>AGE RANGE</u> 20-30 31-40 41-50	reference .141 .335	.040 .086	3.543 3.897	.000 .000
<u>MARITAL STATUS</u> SINGLE MARRIED DIVORCED	reference -.063 .259	.029 .155	-2.167 1.675	.031 .095
<u>EDUCATIONAL LEVEL</u> WASSCE/SSCE BACHELOR DEGREE MASTERS DEGREE	reference -.136 -.112	.045 .078	-3.031 -1.424	.003 .156
<u>EMPLOYEE STATUS</u> FULL-TIME CONTRACT	reference .050	.048	1.033	.303
R ²	0.541	R ² adj	0.517	P>F = 0.000
N	270	F	22.197	

APPENDIX B

QUESTIONNAIRE

I am a Master of Enterprise Management student of the College of Economics and Management of Taiyuan University of Technology, China. As part of the programme, I am required to write an article titled “the impact of fringe benefits on job satisfaction and employee engagement at Sinapi Aba Savings and Loans Limited (SASL)”. You are kindly asked to fill in the following questionnaire. I assure you that, the data collected will be used for academic purposes only and with outmost confidentiality.

A. RESPONDENT PROFILE (please tick where applicable)

- Sex: Male ☐ Female ☐
- Age: 20 – 30 ☐ 31– 40 ☐ 41 – 50 ☐ 51– 60 ☐ 60 and above ☐
- Marital status: Single ☐ Married ☐ Divorced ☐ Widowed ☐
- Educational Level: WASSCE/SSCE ☐ First Degree ☐ Masters ☐ Doctorate ☐
PhD ☐
- How long have you been working at the company? Less than a year ☐
1-3 years ☐ 4-6 years ☐ 7-9 years ☐ 10 years and above ☐
- What is your job role? Clerical ☐ Supervisory ☐ Managerial ☐
Other (please specify)
- What type of employment contract do you have?
Full time ☐ Part-time ☐ Contract ☐
- What is the range of your salary?
Below GH¢ 500 ☐ GH¢ 501-1000 ☐ GH¢ 1001 – 1500 ☐
GH¢ 1501 - 2000 ☐ Above GH¢ 2000 ☐

B. EMPLOYEE ENGAGEMENT

9. Satisfied working for this organization					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
10. Plan on working for this organization a year from now					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
11. Proud that I'm working for this organization					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
12. Would recommend to a friend that he or she come work for this organization					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
13. Feel that there is full utilization of my skill and abilities					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
14. See a link between my work and the objectives of the organization					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
15. Being encouraged to innovate					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
16. There is quality of relationships with co-workers					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
17. Feel trusted and respected					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
18. Confidence in the organization's future					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
19. See a promising future for the employees					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
20. Confidence in the organization's senior leaders					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
21. There are efforts that increase overall satisfaction					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
22. A manager who treats employees with respect and dignity					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	

C. FRINGE BENEFIT IMPACT ON JOB SATISFACTION

23. I feel very positive and favourable about my job.					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
24. As soon as I can find a better job, I'll leave.					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
25. I am generally satisfied with the kind of work I do on this job.					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
26. I frequently think of quitting this job.					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
27. I have sense of worthwhile accomplishment in my work.					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
28. I had a good idea of what this position entailed before I was hired					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
29. This position contributes significantly to the pressure and anxiety in my personal life					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
30. The job that I am doing makes me happy					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
31. I receive adequate support from my Line Manager					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	
32. I have confidence in the leadership of my Line Manager					
Strongly disagree []	Disagree []	Uncertain []	Agree []	Strongly agree []	

D. FRINGE BENEFITS AND REMUNERATION PACKAGES STRUCTURE

33. I would prefer to have a medical aid contribution by the employer
 Strongly disagree [] Disagree [] Uncertain [] Agree [] Strongly agree []
34. The organisation assists me with a monthly allowance to buy or rent accommodation
 Strongly disagree [] Disagree [] Uncertain [] Agree [] Strongly agree []
35. I would prefer to receive an allowance from the organisation to purchase my own vehicle
 Strongly disagree [] Disagree [] Uncertain [] Agree [] Strongly agree []
36. The organisation provides me with accommodation
 Strongly disagree [] Disagree [] Uncertain [] Agree [] Strongly agree []
37. I feel that for the amount of work I do, the pay is sufficient
 Strongly disagree [] Disagree [] Uncertain [] Agree [] Strongly agree []
38. The organisation assists me and my immediate family with education expenses
 Strongly disagree [] Disagree [] Uncertain [] Agree [] Strongly agree []
39. I would prefer to use a vehicle supplied by the organisation
 Strongly disagree [] Disagree [] Uncertain [] Agree [] Strongly agree []
40. The organisation provides us with the opportunity for in-house education
 Strongly disagree [] Disagree [] Uncertain [] Agree [] Strongly agree []
41. I prefer the company to reimburse all my medical expenses
 Strongly disagree [] Disagree [] Uncertain [] Agree [] Strongly agree []
42. I am satisfied with my remuneration package
 Strongly disagree [] Disagree [] Uncertain [] Agree [] Strongly agree []
43. It is important for me that the organisation assists me to give education to my immediate family
 Strongly disagree [] Disagree [] Uncertain [] Agree [] Strongly agree []
44. It is important to me that the organisation assists me with a vehicle to perform my duties
 Strongly disagree [] Disagree [] Uncertain [] Agree [] Strongly agree []
45. It is important for me to get assistance from the organisation to buy or rent accommodation
 Strongly disagree [] Disagree [] Uncertain [] Agree [] Strongly agree []
46. My remuneration package compares well to others in this field
 Strongly disagree [] Disagree [] Uncertain [] Agree [] Strongly agree []
47. It is important to me that the organisation assists me with medical expenses
 Strongly disagree [] Disagree [] Uncertain [] Agree [] Strongly agree []