

## FRINGE BENEFIT AND JOB SATISFACTION IN SME: AN EMPIRICAL EXPERIENCE AMONG SMES IN SELANGOR

Zulkiflee<sup>1</sup>  
Amirul<sup>2</sup>  
Halimi<sup>3</sup>  
Mohd Reza<sup>4</sup>  
Abu Dzarr<sup>5</sup>  
Mohd Zool Khazani<sup>6</sup>

<sup>1</sup> Zulkiflee Abd Rahim @ Ab Rasim, Faculty of Business and Accountancy, Universiti Selangor (UNISEL), Malaysia, (E-mail: zul\_rahim@unisel.edu.my)

<sup>2</sup> Amirul Syafiq Mohd Ghazali, Faculty of Business and Accountancy, Universiti Selangor (UNISEL), Malaysia, (E-mail: amirul@unisel.edu.my)

<sup>3</sup> Halimi Poniran, Faculty of Business and Accountancy, Universiti Selangor (UNISEL), Malaysia, (E-mail: halimi\_poniran@unisel.edu.my)

<sup>4</sup> Mohd Reza Abdol Ghani, Faculty of Business and Accountancy, Universiti Selangor (UNISEL), Malaysia, (E-mail: rezafpi@unisel.edu.my)

<sup>5</sup> Abu Dzarr Muhammad Rus, Faculty of Business and Accountancy, Universiti Selangor (UNISEL), Malaysia, (E-mail: abudzarr@unisel.edu.my)

<sup>6</sup> Mohd Zool Khazani Zainal, Faculty of Business and Accountancy, Universiti Selangor (UNISEL), Malaysia, (E-mail: mohdzool@unisel.edu.my)

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**Abstract:** *This study is aimed to investigate the relationship between fringe benefit and job satisfaction among SME workers in Selangor. Data were collected from 200 workers with various backgrounds by distributing questionnaires using a convenient sampling approach. The collected data of 200 were analysed by using the PLS-SEM. The findings indicate a positive correlation between fringe benefit and job satisfaction in SME's employees. Health and insurance, allowance, bonus and reward contribute to the job satisfaction among SME's employees.*

**Keywords:** *Employees, Job Satisfaction, Organizations, Productivity, and Small and Medium Enterprises (SMEs)*

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## Introduction

Reward being seen as a vital instrument in employee performance. A well rewarded employee feels that they are being valued by the company that they are working for. They are also encouraged to work harder and better if they are aware that their well-being is taken seriously by their employers, and that their career and self-development are also being honed and taken care of by their company. Employees are the engine of organization vehicles while reward is the fuel. In the modern time management, no organization can achieve its stated objectives without commiserate rewards and fringe benefits for its employees (Martocchio,2011).

The role of reward system in shaping the life of an organization cannot be overemphasized. Reward system has been described as the development, implementation, maintenance, communication and evaluation of compensation processes (Galanou, Georgakopolous, Sotiropoulous and Dimitris, 2010).

As a manager in the global organization, one must be fully aware of the numerous cultures in the organization as well as the human resources practices required to set up the exceptional workable solutions for an optimal reward strategy. If one has some of these elements successfully applied within the organization, it would eventually lead to better performance of individual and organizational (Jensen et al., 2007).

A compensation package that employees obtain is one of the factors that can influence the job satisfaction. Permadi (2019) states that compensation and workplace to some extent positively affect job satisfaction and worker performance. The same opinion from the research conducted by Ketut (2018) that compensation has a positive and critical impact on work motivation and worker job satisfaction. Study of the job satisfaction in Ghana police services by Quartey and Attitogbe (2013) found a positive correlation between job performance with the compensation packages and employee satisfaction.

Luthans (2008) argues that work activities, pay, supervision, co-workers, and promotion have a positive relationship with the job satisfaction. Adeoye (2019) revealed that compensation influences worker job satisfaction, there is a connection between pay the board and worker job satisfaction. In like manner with the examination results of Pepra-mensah (2017) which clarifies that compensation and job satisfaction do not show a significant relationship, in any case, the components of compensation in the form of career development and professional stability are factors that add to job satisfaction.

Retaining good workers is crucial to any organization. If an organization is not able to sustain its employees, then the organization will not be able to utilize on human assets developed in the organization (Gering and Conner, 2002). Currently, in highly competitive global business environment, many organizations have now identified that human resources play an important role in gaining a competitive advantage. Thus, research is carried out to study on the impacts of fringe benefit and job satisfaction among SMES in Selangor.

Nowadays there are few of the organizations faced the efficient versus on the retaining the potential employees. Much more contingency the employers are unable to predict their future

needed. Due to that, dissatisfied employee tends to quit or loosely from their job. The challenge faced by the organizations nowadays is to come up with an efficient fringe benefit for retaining the potential employees for the upcoming success of the organization. Thus, this study will focus on Human Resource Management practices on the influence of fringe benefit towards job satisfaction among the SME's employees.

Therefore, the objective of this study is to identify the impact of fringe benefit towards SME's employee's retention, determine whether there is a relationship between fringe benefit and job satisfaction, study the impact of fringe benefit towards SME's employee's motivation, identify the effect of fringe benefit towards SME's employee's performance.

## Literature Review

### Fringe Benefit

Fringe benefits refer to the remuneration provided by the employer to the individual employee or a pool of employees as a part of the organizational membership. Fringe benefits are paid to all the employees (unlike incentives which are paid only to the extra ordinary performers) based on their membership in the organization. Fringe benefits are indirect compensation because they are extended as a condition for employment and are not directly related with the performance. (Sharma, Jaiswal et al. 2018) All aspects of managing human resources are vital, employee retention remains to be an essential Human Resource Management (HRM) activity that could help organizations in their way to achieve their goals and objectives (Kwenin, Muathe & Nzulwa, 2013). In addition, compensation is also an important attribute of HRM. The effective compensation system plays an important role in determining the commitment levels of the employees and their retention in the organization (Terera & Ngirande, 2014).

On the other hand, organizations often use financial rewards system to avoid employee dissatisfaction and to motivate employees, even though it may not be the best motivator for the long term. 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 (Bernardin, 2017).

Furthermore, the combination of monetary and non-monetary reward is ideal and the reward system helps the organization to maximize employee commitment, motivation and job satisfaction which develop an enhancement of employee performance and organizational productivity (Khan et al., 2013).

By offering fringe benefits, especially those not available through a competitor, an employer stands a greater chance of attracting the level of talent it needs or wants (Richmond, Pampel, Wood and Nunes, 2017). Fringe benefits are generally tax-exempt, as long as certain conditions are met. Recipients of taxable fringe benefits have to include the fair market value of the benefit in their taxable income for the year.

According to Rieu and Kamara (2016) fringe benefits are rewards that satisfy employees' needs thus enhancing their commitment at workplace. Part of the employee reward system should take into account the structures to be used such as the severance pay structure. The management is required to motivate the employees in term of mentally and also by providing internal and external rewards for them. External sources of rewards can be in the form of monetary or respect while internal sources can be done by increasing the competency of the employees (Yahaya AR, S.Sahib, 2012).

Performance is an essential for the organization to achieve the goals and objectives. Thus, rewards are perceived as an important tool to observe the employee's performance in the work place (Ibrar & Khan, 2015). Besides, reward systems have much significance for the performance of any companies and organizations (Ayesha, Amna, Talha & Mushtaq, 2015). According to M.O. Agwu (2013), employees will look at the reward that they received for the effort done to identify whether the organization has treated them with just.

### **Job satisfaction**

Job satisfaction has most often been defined as a pleasant or positive emotional state resulting from the perception of work, conception and assessment of the work environment, work experience and the understanding of all elements of work and the workplace (Amin, Aldakhil, Wu, Rezaei, & Cobanoglu, 2017). Stamps, Marshall, and Lamb (2015) define employee satisfaction as "the extent to which people like their job". According to Ooi, Mair and Laing (2016) employee satisfaction is an attitude toward one's job resulting from the net sum of the individual's positive and negative emotions experienced at work and can also be defined as a pleasant feeling a person has when their expectations from work have been fulfilled.

Joseph (2017) states that the term "employee satisfaction" encompasses the notion of satisfaction with the job details itself and the variables considered include; duties, working conditions, salaries, as well as other facets such as leadership, relationships, autonomy, the reward and promotion system, possibilities of professional development, trade union activities, job security, internal and external communications, possibilities of a work-life balance, and the organization as an institution.

According to Singh, Saufi, Tasnim, and Hussin, (2017), the employee job satisfaction terminology is often used to describe whether employees are happy, contented and fulfilling their desires and needs at work and is considered a relevant element that should be supported by the organizations' managers. The authors add that employee satisfaction is a measure of how happy workers are with their job and working environment.

### **Bonus and Reward**

Reward system is an important tool to attract and retain employees to work in the organization. Ndungu (2017) explained that reward and recognition as an effort by organisation or company's management to appreciate employees or its member as a response for being a role model or for their certain actions. However, it could also boost the employee's job performance.

There are two types of rewards that are extrinsic and intrinsic. Extrinsic rewards are financial or tangible rewards and these rewards are external to the job or task performed by the employee. On the other hand, intrinsic rewards are subtler and less physical and it can also motivate people to perform their work (Hasmi et al., 2019). Thus, the employer needs to choose which reward packages suit the employees.

According to (Marlina et al., 2021) The reward received by employees is a kind of appreciation from the organization to the employees for work performance done during a certain period. The effect will be a motivation for employees to work well.

Reward also influences a work discipline. Because the reward will provide employee satisfaction and care for their work. To realize good employee discipline, the company must provide relative reward based on the responsibilities given to the employees. The greater the reward or award received, the better employee discipline (Marlina et al., 2021). A better disciplined employee would perform better in their job and have better satisfaction in their success. Thus, rewards are a great determinant in improving an employee's job satisfaction.

### **Training**

The term training refers to the acquisition of knowledge, skills, and competencies as a result of the teaching of vocational or practical skills and knowledge that relate to specific task. From the other definition by (Goldstein, 1986), training refers to “the systematic acquisition of skills, rules, concepts or attitudes that results in improve performance”.

The belief of the firm owner in the value of training influences to a large extent the training and learning efforts of a firm since small firm owners determine the philosophy and strategic direction for the company as a whole, including employee training and development (Kerr and McDougall, 1999; Senker, 2002).

According to (Hendry 1995; Senker, 2002), some of the main limitations of training activities within small firms including the adoption of cost-competitive business strategies and the dominance of short-term survival issues, as well as the lack of owner support in relation to staff development.

Appelbaum and Walter (1997), Billett (1999), Macneil (2001) and Russ-Eft (2002), have highlighted a strong relationship between owner commitment and workplace training. They all note that owners, supervisors and managers can provide assistance to those for whom they have responsibility as they learn on-the-job, are able to provide a model of behaviors that training aims to develop and can offer positive feedback on the use of skills developed through workplace learning.

On the basis of a literature review by Pfeffer (1994) concluded that employee participation and empowerment, job design including team-based production systems, extensive employee training and performance contingent reward system are widely believed to improve the performance of the firm.

According to Johnson (2002) encouraging SMEs to provide training and development opportunities is likely to be problematic owing to the absence of empirical data to support a causal relationship between training and business success. Yet, this lack of awareness of the values of training has wider implications for small business development due to the adverse effects of skill shortages on competitiveness. Small firm owners' negative attitudes towards employee training and its importance for business survival, as well as their attitudes towards short-term profitability.

Due to the low career development chances and the absence of a demonstrable link between small firm employees undertaking training and their earning capability, employees in small enterprises may show little enthusiasm for additional training. Finally, a significant obstacle that limits the ability of small firms to engage in formal training activities is that SME entrepreneurs are often not able to diagnose their own competence needs effectively, whereas they are often critical about the quality of external advice (Johnson, 2002).

The lack of adequate financial management training can also have serious fiscal implications for organizations. (Moore et al., 2016; Saifman & Sherman, 2019). Research results of Vuong, Dao Duy, et al. (2020) demonstrate that the training and promotion opportunities factor affects employee loyalty to the organization.

### **Health and Insurance Benefits**

Insurance is one of the most important financial institutions in the sense that besides covering losses of individual policy holders for death and accidents or damages of properties, it serves as an important national purpose of channeling the savings of the general mass or special group of people to investment.

Health insurance is a means for financing a person's health care expenses. While the majority of people have private health insurance coverage, primarily through an employer, many others obtain health insurance through programs offered by the government. Other individuals do not have health insurance at all. According Medical New Today (2018) health insurance is a type of insurance coverage that covers the cost of an insured individual's medical and surgical expenses. The premium payment is depending on the type of health insurance coverage, either the insured pays costs out-of-pocket and is then reimbursed, or the insurer makes payments directly to the provider.

According to Caillier (2016), employee health and wellness programs are specifically targeted at enhancing health issues and concerns of employees. Additionally, Office of Personnel Management (2016) considers the following topics classified as general health and wellness issues: "health education, nutrition services, lactation support, physical activity promotion, screenings, vaccinations, traditional occupational health and safety, disease management, and linkages to related employee services.

According to Mondy & Martocchio (2016) financial compensation consists of direct financial compensation and indirect financial compensation. This indirect financial compensation is also called employee benefits or benefits. This indirect financial compensation includes social

security, unemployment compensation, worker’s compensation, paid rest time, health, life insurance, retirement plans, disability protection, employee stock option plans, employee services, and premium payments.

Recently, another scholar has studied the effects of family-friendly policies on organizational have shown that such policies improve a firm’s performance and job satisfaction (Bae & Yang, 2017). Meanwhile, Kim and Wiggins (2011) have researched if family-friendly human resource policies are still effective in satisfying employees and have found that "levels of employee satisfaction often differ widely by demographic characteristics.

**Allowance**

Incentives, rewards, and recognitions are the prime factors that impact on employee motivation. As the employees engage in their working activities purposely for owns sake, then they will feel intrinsic motivation in their behaviors as their activities will essentially be enjoyable and satisfactory (Vansteenkiste, 2005).

Allowances and compensations which are given on periodic basis as well as on special occasions to the employees can influence the employee’s motivation (Danish and Usman, 2010; Adjeikwame, 2019). Chimanikire et.al., 2007; Hendrawijaya et. Al., 2020) also found that the allowance has a significant impact on job satisfaction. Respondents feel dissatisfied if the employers didn’t give an adequate allowance and they will show a negative attitude towards their current job.



**Figure 1: Research framework**

### Research Methodology

The quantitative research methodology used for this study. Questionnaires is chosen as the research instrument and will be distributed to the employees at SMEs. In addition, to prove and support the quantitative analysis, interviews will be done towards selected individuals who belong from the employer group and employee group (Yahaya AR, S. Sahib, 2012). This qualitative method is done solely to strongly prove and better understand the results obtained from the qualitative research.

The questionnaire for this study consists of five sections namely allowances, bonus and reward, health and insurance, training and job satisfaction. Under each of the variable there are five questions that measures the variables.

Prior to the data collection, a reliability test was conducted onto the data and the results are as follows in table 1. The results depicted that the value of Cronbach Alpha for all the variables are above 0.60 which indicated that the questions under each variable are valid and reliable.

**Table 1: Cronbach alpha**

Variable	Cronbach Alpha
Allowances	0.865
Bonus and Reward	0.840
Health and Insurance	0.719
Training	0.823
Job satisfaction	0.816

PLS-SEM is used to determine the relationship among the variables and also the strength of the relationship. PLS-SEM method is based on iterative techniques approach that maximizes the explained variances of endogenous constructs. It also well behaved like a multiple regression technique (Hair, Anderson, Tatham, & Black, 2010). This characteristic makes the method of PLS-SEM is valuable for exploratory research.

Average variance extracted (AVE) determine the amount of variance captured by the construct from each of the variables due to measurement errors. As suggested by Fornell and Lacker, (1981) a minimum of 50% of variance should be captured by the construct. This implies that the values of AVE should be more than 0.50. Composite reliability, CR value is used to check for the consistency of the model. The model is said to be consistent if the value for CR is more than 0.7.

The structural model in PLS is examined by evaluating the path coefficients value at 5% level of significance to see the nature of the relationship between the constructs. In order to validate the model, the diagnostic checking was conducted onto the model by observing the value of  $R^2$  which determine the strength of the model. In addition, effect size is also examined using  $f^2$  value, the value determines the magnitude or strength of the relationships among the constructs. This helps the researchers to assess the overall contribution of the study. A value of effect size of 0.02 indicates small effects, 0.15 indicate medium effects and more than 0.35 indicate large effects respectively (Cohen's, 1988).

## Data Analysis and Finding

### Demographic Profile of Respondents

In our study, there are about 191 respondents, majority of them are male (56%) compared to female (44%). Also, majority of them are Malay (72.8%) followed by Indian (13.6%), Chinese (10.5%) and other races (3.1%). The highest academic qualification for our respondents is at diploma and degree level (56.5%) followed by respondents that have SPM (38.2%) and followed by others (5.2%).

### Data Analysis

Partial least square (PLS) is used to test our model since there are four responds variables (i.e: allowances, bonus and reward, health and insurance and training). Using a smart-PLS 3 software, the diagnostic checking was done onto the measurement model by using the AVE value. It is observed that the AVE value for all the construct is more than 0.50 which indicate there is at least 50% variance explained by the variables. The model also is consistent since the composite reliability value; CR is more than 0.7 for each of the construct (Table 2).

**Table 2: Measurement Model Properties**

Construct	Composite reliability	AVE
Allowances	0.913	0.778
Bonus and rewards	0.786	0.700
Health and insurance	0.839	0.736
Training	0.880	0.710
Job Satisfaction	0.883	0.754

After ensuring the model is valid and suitable, a structural model as in figure 1 were constructed. The path coefficients from the PLS analysis is shown in table 3 below. The coefficient and statistical analysis indicated that Allowances (p-value = 0.000), bonus and reward (p-value = 0.001), health and insurance (p-value = 0.000), is statistically significant toward job satisfactions. The  $R^2$  for job satisfaction is about 0.283 indicating that 28.3% of variation job satisfaction is explained by allowances, bonus and reward and health and insurances.

**Table 3: Structural Model Properties**

Path	p-value	$f^2$	$R^2$
Allowances → Job satisfaction	<b>0.000***</b>	0.002	0.283
Bonus and reward → Job satisfaction	<b>0.001***</b>	0.120	
Health and insurance → Job satisfaction	<b>0.000***</b>	0.023	
Training → Job satisfaction	0.63	0.061	

\*\*\*significant at 0.05

From this model, it can be said that allowances ( $f^2 = 0.002$ ) contribute a small effect towards job satisfaction while bonus and reward ( $f^2 = 0.120$ ) contribute a medium effect towards job satisfaction.

### **Conclusion**

This study found a positive correlation between Fringe Benefit and Job Satisfaction in SME's employees. It shows that health and insurance, allowance, bonus and reward and training contribute to the job satisfaction among SME employees. The results show that fringe benefit will increase job satisfaction in their work. Furthermore, they always meet commitments and keep promises which in turns they can achieve their work target and always satisfy organization needs.

Fringe benefit plays a significant role to increase job satisfaction in organization. It's has been a great challenge for company owners, managers and also for researchers to select possible fringe benefit suitable with each employee need. This study provided evident among employees of SME at Selangor needed appropriate fringe benefit so that they can be more satisfied with their current job and avoid excessive turnover.

The result show that respondents put their priority toward bonus and reward as an allowances, training and health and insurance. Bonus and reward will definitely help them to cover some of their current expenses as their salary can be consider as low when facing with the current economy condition. Fringe benefits can help employers attract and retain staff, but there is a little research into their impact on low-paid workers. Therefore, on researchers' recommendation, employers must reward the low-paid worker with more fringe benefits suitable with their need that will increase the job satisfaction in an organization.

From this research, evident shows overall level relationship that exists between fringe benefit and job satisfaction among SME at Selangor is high. It is hoped that this empirical finding will encourage more research in this area. This research was conducted among restaurants and budget hotels that consider as SME's in Selangor. Therefore, to increase the accuracy of the research, this research scope can be widening to others SME categories at different areas if practicable.

### **Limitation**

This study has faced several limitations, where most of the SME's employees are reluctant to participate due to the private and confidential matters. Secondly, as the selection process for the SME employees, it was difficult to get full cooperation according they are very busy in conducting their works. There were also geographical constraints in the study as it was limited to Selangor and not fully covered Klang Valley. Therefore, it is suggested that future researchers could conduct this type of research among others SME in other districts, states or other countries to provide more evidence to generalize findings from this study.

### **Recommendations**

This study would suggest that fringe benefit that offered by SME's will retain the employees to be loyal. SME's should recognize that the fringe benefit mentioned above are extra value added to the employees especially nowadays. Currently, it can be said that according to the

economic scenario today the benefits given can reduce some cost to the workers to support their daily lives.

Several recommendations for future research can be derived from this study. Firstly, further studies could be conducted to employ strategies to increase sample size, such as using a series of small, intensive data collections done in one institution at a time, with the goal of getting a large sample that represents the population. Other than that, investigation on the job satisfaction among SME's can identified the retention level among workers and will reduce the high turnover rate among SME's businesses. Hence, the inclusion of the need for research on Fringe Benefit and Job Satisfaction at a national business conference is a dire need to enhance the need among workers. Lastly, the other aspect of fringe benefit could also be focus on to understand better the current needs for employees in SME's industry and measure the impact towards job satisfactions.

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