
THE IMPACT OF EMPLOYER-PROVIDED BENEFITS ON JOB SATISFACTION IN PUBLIC CONSTRUCTION SECTOR IN RIVERS STATE, NIGERIA

BY

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ABSTRACT

The study investigated the relationship between the impact of employer-provided benefits on job satisfaction in the public construction sector in Rivers State, Nigeria. The study adopted a cross-sectional research design. The population of the study comprised 280 respondents from seven (7) public construction organizations. A sample size of 162 respondents was determined using Taro Yamene's sample formula. A questionnaire was used in data collection, and the retrieved data were analyzed using Pearson Product Moment Correlation Coefficient Statistics. The findings show a significant impact of employer-provided benefits on job satisfaction in the public construction sector in Rivers State, Nigeria. Therefore, the study concluded that employer-provided benefits have a strong impact on job satisfaction in the public construction sector in Rivers State, Nigeria. Thus, the study recommended that management should ensure that health insurance coverage is comprehensive and accessible to all employees, as this will provide employees with a sense of security and peace of mind, leading to higher job satisfaction. Management should implement fair and generous paid time off policies that allow for sufficient time off for rest and relaxation, as it can help employees maintain a healthy work-life balance, which is essential for job satisfaction and overall well-being. Management should offer a competitive retirement benefits plan that includes options such as pensions, provident funds, or other retirement savings schemes, as these can provide employees with a sense of financial security and stability for the future, enhancing their job satisfaction.

Keywords: Employer provided benefits, health insurance, paid time off, retirement benefits plan, Job Satisfaction, productivity

Introduction

In Rivers State, Nigeria's public construction industry, employee happiness is critical since it directly affects organizational performance, staff retention, and project success overall. Good work performance, higher productivity, and reduced turnover rates are all linked to high employee satisfaction levels, and these factors are essential for completing high-quality construction projects on schedule and under budget. According to research by Olayinka et al. (2018), job performance and organizational effectiveness are positively correlated with employee satisfaction in Nigeria's construction industry. Contented employees are more likely to be dedicated to their work and the organization.

In the public sector, where resources are sometimes few, keeping a happy staff may be difficult. On the other hand, companies may raise employee happiness by offering a supportive work environment, chances for professional growth, and competitive pay scales. Organizations that make investments in the well-being and contentment of their employees are more likely to see increases in performance and productivity, according to a research on employee satisfaction and productivity published by the International Labour Organization (ILO). Furthermore, studies conducted by Adebayo et al. (2021) indicate that good leadership and communication techniques are critical to raising worker satisfaction in the construction sector. In Rivers State, public construction sector enterprises may enhance employee happiness and project results by encouraging openness, soliciting employee input, and offering frequent performance reviews.

Benefits offered by the employer are an essential part of human resource management. It includes monetary compensation in the form of earnings and salaries in addition to benefits, employer-provided benefits, or additional pay (Ojo, 1998). Benefits offered by employers primarily stem from the fact that they provide employees a source of income and are a significant expense for the firm (Martocchio, 2011). Due to its high labor intensity, the construction industry in Rivers State depends on solid interpersonal relationships and mutual collaboration to succeed (Fagbenle et al. 2004). The industry uses a wide range of skilled workers, including laborers, technicians, skilled artisans, and professionals like surveyors and civil engineers. Benefits offered by the employer may be very important and the foundation of any job relationship, particularly in a sector like construction where success depends on labor-intensive tasks. According to the classical theory, which states that the reward for labor is its return, workers cannot put forth their effort. As a result, workers in all industries, including the construction sector, engage in labor in exchange for financial incentives or rewards (Ciarniene & Vienazindiene, 2010).

However, in the Nigerian state of Rivers State's public construction industry, less focus has been placed on employer-provided perks, often referred to as employee benefits or fringe benefits. Due to this, there is now a vacuum in the literature about the availability of research study streams, which makes the literature in this field of study scarce. It is essential to comprehend how benefits offered by employers affect employment happiness. Benefits offered by the employer, such as health insurance, paid time off, and retirement programs, are recognized to have a big impact on how happy workers are with their employment overall. According to Smith and Johnson's (2018) research, job satisfaction in the construction industry is positively correlated with benefits offered by employers. Similar findings were made by Adams et al. (2019), who discovered that workers are more likely to report greater levels of job satisfaction if they believe their benefits package is competitive.

It's important to comprehend how employee job satisfaction is affected by benefits offered by employers in Rivers State, Nigeria's public construction industry. While prior studies in a variety of sectors have shown a favorable correlation between employer-provided benefits and work satisfaction, little study has been done specifically in the context of Rivers State's public construction industry. Even though a number of academics have looked into the relationship between employer-provided benefits and job satisfaction, the majority of these studies were carried out in developed and foreign environments, primarily in service organizations whose cultures may differ from those of the public construction sector in Rivers State, Nigeria, a developing nation. In order to close this gap, the current research looked at how employer-provided benefits affected individuals' job satisfaction in the public construction industry in Nigeria's Rivers State.

Statement of the Problem

Employer-provided benefits play a crucial role in improving job satisfaction in the public construction industry in Rivers State, Nigeria, where workers encounter obstacles including heavy workloads, tight deadlines, and job-related dangers. Organizations in the public construction industry in Rivers State may better fulfill the demands of their workforce and raise overall job satisfaction levels by customizing their benefit packages based on an understanding of how these benefits affect job satisfaction. Employee work satisfaction is a major problem in the public construction industry of Rivers State, Nigeria. Although poor work satisfaction in the public construction industry in Rivers State is a result of several issues, job satisfaction is a critical factor in employee motivation, productivity, and retention.

According to research by Olaniyan and Ojo (2017), issues including unfavorable working conditions, low pay, a lack of recognition, and few prospects for professional promotion have an impact on job satisfaction among Nigerian construction workers. These elements are especially noticeable in the public construction industry, where staff morale and working conditions may be negatively impacted by bureaucratic procedures and financial restrictions. Poor work satisfaction may also be exacerbated by the public construction industry in Rivers State, which is marked by high rates of job instability and the predominance of temporary employment contracts. It is critical to comprehend the severity of low work satisfaction in this industry in order to develop measures that will boost employee morale, retention, and overall organizational performance.

Research by Adeyemi et al. (2020) indicates that job satisfaction among construction workers in Nigeria is influenced by factors such as pay and benefits, job security, and working conditions. However, there is a lack of specific studies focusing on the impact of employer-provided benefits on job satisfaction in the public construction sector of Rivers State. Hence, to provide solution to this problem this study examined the impact of employer provided benefits on job satisfaction in public construction sector in Rivers state and made suggestions that will improve job satisfaction on this sector.

Aim and Objectives of the Study

The aim of the study was to examine the impact of Employer-Provided Benefits on Job Satisfaction of Construction Companies in Rivers State, Nigeria. The objectives of the study were to:

1. Examine the influence of Health Insurance on Job Satisfaction of Construction Companies in Rivers State, Nigeria

2. Investigate the influence of Paid Time Off on Job Satisfaction of Construction Companies in Rivers State, Nigeria
3. Examine the effect of Retirement benefits plan on Job Satisfaction of Construction Companies in Rivers State, Nigeria

Research Questions

The study was premised on the following research questions:

1. What is the influence of health insurance on job satisfaction of construction companies in Rivers State, Nigeria?
2. How does paid time off influences job satisfaction of construction companies in Rivers State, Nigeria?
3. What is the effect of retirement benefits plan on job satisfaction of construction companies in Rivers State, Nigeria?

Research hypotheses

The following statement of hypotheses guided the study:

HO₁: There is no significant influence of health insurance on job satisfaction of construction companies in Rivers State, Nigeria

HO₂: There is no significant influence of paid time off on job satisfaction of construction Companies in Rivers State, Nigeria

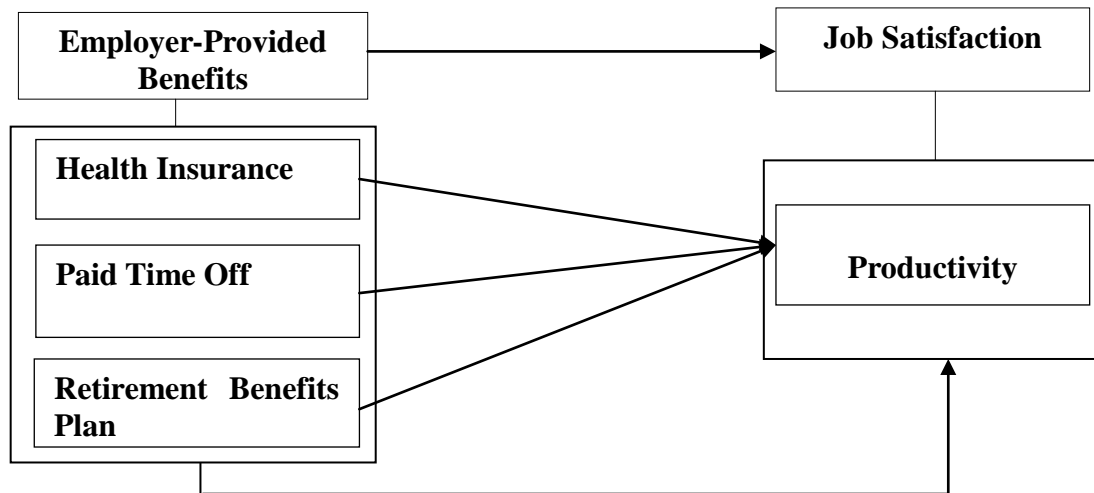
HO₃: There is no significant effect of retirement benefits plan on job satisfaction of Construction Companies in Rivers State, Nigeria

LITERATURE REVIEW

Theoretical Review

The research used the Perceived Organizational Support (POS) theory. The perceived organizational support idea is the belief that employees have about how much their company values and cares for their well-being (Eisenberg, Huntington, Hutchison, & Sowa, 1986; Shore & Shore, 1995). Perceived organizational support (POS) is also regarded as a guarantee that help will be offered by the company when needed to execute one's task effectively and face challenging conditions, according to George, Reed, Ballard, Colin, and Fielding (1993). The perceived organizational support (POS) suggests that employees see their interactions with them—whether positive or negative—as biased or distasteful. Workers weigh the benefits of exerting greater effort at work and turn to POS to satiate their needs for approval, connection, and respect. POS increases employees' feeling of obligation to help the firm achieve its objectives, their emotional connection with the company, and their expectation that harder labor would be rewarded. Behavioral implications of point-of-service (POS) technology include decreases in withdrawal behaviors like as absenteeism and turnover and increases in in-role and extra-role performance.

Conceptual Framework



Source: Researchers' Desk (2024).

Conceptual Review

The conceptual review of this study focused on the concept of employer-provided benefits with three dimensions and job satisfaction.

Employer-Provided Benefits

Employee-provided benefits are non-wage employer-provided advantages given to workers in addition to their normal earnings or salaries. They are sometimes referred to as employee benefits or fringe benefits. Employers provide these advantages to improve employee happiness and well-being, as well as to draw in and keep talent. Employee-provided benefits are non-wage advantages that firms give to their staff members on top of their base pay. They are often referred to as fringe benefits or perks. The purpose of these benefits is to improve work satisfaction and employee well-being while also drawing in and keeping talent. There are several aspects of employee perks, including as paid time off, wellness programs, employee discounts, health insurance, and transportation advantages.

Health Insurance

One of the most popular benefits provided by businesses is health insurance. Usually, it pays for dental, medical, and eye care costs. A research by Claxton et al. (2019) found that 56% of US firms provide health insurance to their staff members. Benefits related to health insurance, such as life insurance, medical insurance, and retiree health coverage, are essential for improving employee happiness and work satisfaction. Employees may feel financially secure and have peace of mind knowing they will have access to medical care once they retire thanks to retiree health coverage. Insurance for medical care lowers workers' out-of-pocket costs and guarantees they obtain essential medical treatment by covering a broad variety of healthcare services, such as doctor visits, hospital stays, and prescription drugs. In the unfortunate case of an employee's death, life insurance offers their family financial security and stability. Research has shown a significant correlation between work satisfaction and general employee morale and the availability of comprehensive health insurance coverage (Hansen et al., 2017; Ruhm et al., 2019). In addition to promoting the health and wellbeing of workers, these advantages also help to create a more content and engaged staff.

Paid Time Off (PTO)

Paid time off include holidays, sick leave, and vacation time. According to data from the Bureau of Labor Statistics (2020), 77% of American workers in the private sector have access to paid time off. Benefits of Retirement: Pensions, 401(k) accounts, and other retirement savings plans are examples of retirement benefits. These benefits support workers in making retirement and financial security plans. Programs for Employee Assistance (EAPs): Counseling and support services are offered by EAPs to staff members who are dealing with personal or professional issues. These initiatives may assist staff members with stress management, mental health enhancements, and other well-being-related concerns. An study by Brown et al. (2017) found that EAPs increase worker satisfaction and productivity. In order to satisfy the varied demands of their employees and to stay competitive in the labor market, employers often provide a mix of these perks. Employers can recruit top talent, increase employee retention, and foster a healthy work environment by providing competitive benefit packages.

Retirement Benefits Plan

A key element of employee pay packages that affects work satisfaction and financial stability after retirement is retiree benefits schemes, which include pensions and gratuities. Pensions provide workers a steady income stream upon retirement, guaranteeing them financial security. Access to pension plans is linked to greater levels of retirement savings and general financial well-being, according to a 2013 research by Brown and Weisbenner. A further source of funding is provided by gratuities, which are lump sum payments given to workers upon their retirement. According to research by Almås and Sørensen (2018), workers cherish gratuities since they add to their overall financial stability and are a component of their retirement benefits. Retirement benefits programs, such as pensions and gratuities, all together contribute significantly to the financial stability of workers in retirement, which in turn improves their general well-being and job satisfaction.

Pensions and gratuities are important parts of employee remuneration packages that have a big influence on post-employment financial stability and work satisfaction. Pensions provide workers a steady income stream once they retire, promoting security and comfort in their finances. Access to pension plans is positively correlated with retirement preparation and overall work satisfaction, according to a research by Clark and Mitchell (2018). Contrarily, a gratuity is a one-time gift given to workers as a kind of extra financial assistance upon their retirement. Employees see gratuities as a significant part of their retirement benefits, which enhances their overall financial well-being, according to research by Brown and Liang (2019). Pensions and gratuities are examples of retirement benefits that are vital in guaranteeing workers' financial stability in retirement, which in turn improves workers' job satisfaction and general well-being.

Health Insurance Benefits on Job Satisfaction

It has been shown that health insurance benefits have a major influence on work satisfaction and are an essential part of employee pay packages. This link has been the subject of several research, which have shown the significance of health insurance in raising employee happiness and well-being. The productivity of the labor force and the state of the country's economy are closely related to each other, according to Baase (2009). Additionally, it demonstrates how companies are becoming more aware of this connection and eager to enhance employee health by growing benefit plans for health promotion and workforce health insurance. Moreover, a lot of companies don't charge workers for the few sick days they lose due to sickness. Certain businesses let their staff members to accrue unutilized sick leave,

which may be used in the event of grave sickness. Some compensate workers for time off due to illness.

According to a research by Frone et al. (2018), having access to health insurance has a favorable correlation with job satisfaction, especially for workers who have long-term medical issues. This implies that health insurance is essential for maintaining workers' general well-being and sense of fulfillment at work. Employees with health insurance are more likely to report better levels of work satisfaction than those without, according to a different research by Baicker et al. (2014) that looked at the relationship between health insurance and job satisfaction. According to this research, having access to health insurance may improve workers' satisfaction at work. Additionally, a research conducted in South Korea by Lee and Kim (2018) investigated the connection between work satisfaction and health insurance benefits and discovered a favorable correlation between the two. This research emphasizes how important health insurance benefits are on a worldwide scale for increasing employee work satisfaction.

Paid Time Off on Job Satisfaction

Paid Time Off, or PTO, is a vital benefit that has a big influence on work satisfaction among employees. Large PTO policies are associated with increased work satisfaction, according to studies by Butts and Casper (2013) and Glassdoor (2014). PTO prevents burnout and promotes a better work-life balance for workers, which in turn improves mental health (Böckerman et al., 2017) and reduces burnout (Demerouti et al., 2017). Pencavel (2014) shown that workers returning from paid time off (PTO) are more productive because they are rested and motivated, defying the notion that PTO lowers output. In addition, Glassdoor (2014) claims that providing PTO increases engagement and retention. Consideration of PTO is important to employees, and they are more likely to remain with an organization that gives significant paid time off. PTO promotes well-being, lessens burnout, increases productivity, and increases employee retention, all of which have a favorable influence on work satisfaction, according to empirical research that steadily shows this.

Retirement benefits plan on Job Satisfaction

According to Feinsod (2006), retirement was transformed into an earned benefit in exchange for years of service to a specific company, a sector of the economy, or the productive society as large. The kind of retirement benefits that public construction sector provides will affect how some workers feel about their jobs. Employees will be motivated to meet goals, produce high-quality work, and complete tasks at a reasonable cost if they are offered an alluring retirement plan. Employee behavior is significantly influenced by pensions and gratuities, which incentivize older employees to retire on schedule and provide younger employees with a strong incentive to stay with their business. Pensions affect the kind of employees a company hires and may assist an employer in luring in employees who display the kind of behavior patterns that the corporation needs to achieve employee success, according to empirical data.

The impact of Employer Provided Benefits on Job Satisfaction

Benefits offered by the employer, such as paid time off, retirement programs, and health insurance, have a big influence on employee happiness. These benefits are crucial for drawing in new hires, keeping existing ones, and enhancing their general wellbeing. For instance, health insurance benefits provide workers access to medical treatment, which may lower financial strain and enhance health results. A SHRM (2021) research found that 92% of workers believe that having health insurance is crucial to their overall level of job

satisfaction. According to Brown and Weisbenner (2013), retirement plans, such as pensions and 401(k) plans, provide workers with financial stability throughout their retirement years, which raises job satisfaction. Another important perk that has the potential to affect work happiness is paid time off (PTO).

PTO enables workers to take time off for personal, medical, or vacation purposes, which may lessen burnout and enhance work-life balance. A research by Frankford (2001) found a clear correlation between an employee's productivity and their benefits. Employee performance affects an organization's output, thus it is obvious that whether or not employee benefit programs are implemented well, they will have an impact on productivity. It has previously been said that an employee's desire to work has a significant impact on their productivity, which in turn influences the organization's output, given the available material and technical resources as well as their inherent potential. Butts and Casper's (2013) research revealed that workers who have access to substantial paid time off often had greater job satisfaction ratings. Employer-sponsored benefits, therefore, are essential for improving job satisfaction since they meet the demands of workers in terms of money, health, and work-life balance. These benefits support happier workplaces, more positive morale among staff members, and greater levels of productivity and job satisfaction.

Empirical Review

In Rivers State Civil Service, Port Harcourt, Rivers State, Nigeria, Obinna and Chinda (2022) investigated the Public Service Rewards System and Workers' Satisfaction. This study aimed to identify the specific components of the public service rewards program that would boost worker satisfaction. A questionnaire was sent to all 327 respondents so they may complete it at their own convenience. The survey's first question received 89% of responses. Regression and Pearson correlation studies revealed a significant impact from each predictor to employee satisfaction in the Rivers State Civil Service. It was shown that employee satisfaction was lowest with bonuses and other incentives and greatest with wages. The findings indicate that employee satisfaction with a company's incentives program is positively impacted.

Salisu et al. (2015) examined the impact of compensation on the job satisfaction of public sector construction workers of Jigawa state of Nigeria. *The Business & Management Review*, 6(4), 282. Compensation is the reward workers receive for their service or contribution to the organisation. A literature review showed that compensation packages have relationships with workers' job satisfaction. A study established a theoretical framework based on equity theory and used it to examine how different compensation packages might be influencing workers' job satisfaction. The Positivist paradigm, which holds principles that knowledge is arrived at through the gathering of facts that provide the basis of laws, guided this empirical research, focused on the public construction sector in Jigawa State, Nigeria. A questionnaire was developed, pilot-tested and administered to gather the data on workers' job satisfaction regarding four compensable aspects, namely: salary, allowance, gratuity and pension. A total of 265 questionnaires were administered and 260 were collected, representing a response rate of 98%. No questionnaire was invalid or returned uncompleted. The respondents were selected using the stratified random sampling technique. The data collected was analysed using structural equation modelling. The findings of the study revealed that compensation impacts positively on workers' job satisfaction.

Mabaso et al. (2017) examined the impact of Compensation and Benefits on Job Satisfaction. The aim of the study was to investigate the impact of compensation, benefits on job satisfaction among academic staff in higher education institutions in a South African context.

There is paucity on research investigating specifically the relationship between compensation, benefits and job satisfaction within the higher education institutions nationally. **Materials and Methods:** This study employed the quantitative research method to investigate the influence of rewards on talent attraction and retention. An explanatory hypothesis generating approach was employed and a survey design was used to collect data through a semi-structured questionnaire. A sample of 279 academic staff, which was the total population of participants were selected for this study. **Results:** A positive and significant effect of compensation on job satisfaction ($p = 0.263$). Moreover, there were no significant effect between benefits and job satisfaction. Therefore, only compensation significantly predicted job satisfaction among academic staff. **Conclusion:** The practical managerial implications that are attracting and retaining the new generation of lecturers into higher education institutions will require substantially different skills and attractive employment offers than what the higher education institutions presently offer. Therefore, higher education institutions must improve their compensation strategy in order to boost employees' dedication that will enable commitment, while efficiently deliver outstanding results. This will improve research outputs and improve skills within the country.

Summary of Literature Review

It was evident from the examined literature that benefits offered by employers had an impact on employee satisfaction. Particularly, it has been noted that in many firms, employee performance is significantly impacted by health, insurance, and retirement benefits. The research currently in publication seems to indicate that employee performance inside the firm is positively and significantly impacted when employee benefits are appropriately tailored towards achieving organizational objectives. It is important to note that a large number of research studies on the connection between employee benefits and performance were carried out in developed nations. However, because different regions of the world have different characteristics, the results of these studies needed to be tested in developing nations like Nigeria, where the idea of employee benefits is still relatively new and not as well-established as it is in developed nations.

Gap in Literature Reviewed

The impact of employer-provided benefits on employee satisfaction in the public construction sector in Rivers State, Nigeria, has not been extensively studied. Although a substantial body of research has been done on the relationship between job satisfaction and employer-provided benefits in a variety of industries and regions, very little of it has been particularly targeted at the public construction sector in Rivers State. There is a study gap related to the unique environment of the public construction business in Rivers State, Nigeria, which may have different characteristics and challenges than other sectors or places. Variables including the nature of the work, organizational culture, and regulatory laws may have a significant influence on the relationship between employer-provided benefits and worker satisfaction in this business. Additionally, Rivers State's public construction sector may face particular challenges in project management, funding, and infrastructure development. These problems may have an impact on employees' job satisfaction and appreciation for the benefits their companies provide. In order to determine the specific factors determining how employer-provided benefits effect employee satisfaction in the public construction business in Rivers State, Nigeria, further research is necessary. Politicians, companies, and workers in this area may find this research to be very enlightening in improving overall well-being and job satisfaction.

METHODOLOGY

Research Design

The study adopted a cross sectional research design because it provides a snapshot of a population at a specific point in time, allowing researchers to observe and describe characteristics or variables of interest. It is often more time-efficient and cost-effective compared to longitudinal designs, as data is collected only once from each participant.

Population of the Study

All of the organizations in the public construction sector make up the study's target population. These are Government-Owned or Government-Funded Organizations engaged in construction activities in Nigeria's Rivers State. According to the information that is currently available, fourteen (14) government-owned or government-funded organizations are engaged in construction activities in Nigeria's Rivers State. To represent the remaining Public construction organizations that are actively involved in building in Rivers State, seven (7) Public Construction organizations were examined for the purposes of this research. Consequently, 280 respondents made up the study's population, which comprised workers in executive, management, supervisory, and other lower-level positions. Because he oversees the entire execution of organizational policies at building projects, the executive staff was taken into consideration. The reason those in management positions were picked is because they oversee the regulations that guarantee benefits are paid to workers in accordance with construction aims and objectives in order to achieve high worker performance. The supervisory staff was selected since it is their direct obligation to guarantee that junior staff members' performance aligns with the construction goals in order to be eligible for employee benefits. The junior staff members were picked because they directly contribute to making sure that their performance meets the requirements for receiving rewards.

Sample Size and Sampling Technique

To ensure that the sample size in this study was representative of the population, the researcher utilized 162 respondents. According to Sekaran (2003), gathering data from the whole population would be almost impossible, and it would be very challenging to look at every aspect of the population. As a consequence, a research using a sample was more likely to provide timely and accurate findings due to the fact that fewer mistakes were made while gathering data. The sample size for this investigation was calculated using tables that were taken from Krejcie and Morgan (1970). A combination of basic and purposive random sample methods were used in this investigation. The Managing Director is an example of an executive. Managerial staff members include General Managers of the many projects at Public Construction as well as Heads of Departments like Marketing and Finance. Deputy heads of departments are examples of supervisors. Accounts assistants, marketing officers and assistants, office attendants, drivers, cashiers, and any other support personnel are considered junior staff.

Source of Data

The research used primary data. Direct communication with the respondents provided the main data. It was firmly believed that obtaining information from this source would aid in arriving at logical conclusions and forming reliable results on the topic.

Instrumentation/Measurement

The questionnaire instrument was used in this study to collect data from the participants. This was because the questionnaire was an affordable tool that could be used in a range of contexts. Respondents maintained their anonymity while receiving helpful information

(Young, 2015). Above all, they are used to swiftly gather large datasets via email or the web, direct contact, or the mail. Finally, it gives respondents ample time to consider the questions before answering, which yields insightful information for the study. The data they gather is very easy to manage and evaluate when compared to other forms of data (Young, 2015).

Validity of Instrument

Both face and content validity were used in the research. The research included numerous questions to measure each variable in order to attain content validity. These items were determined to be appropriate for assessing all aspects of the variables in this study and allowed for the proper collection of relevant data for each variable.

Reliability of Instrument

In order to determine the instruments' reliability and get reliability scores of 0.7 or higher—the standard for dependability acceptance—the research used the Cronbach Alpha reliability test (Nunnally, 1978). Using SPSS version 23.0, the reliability test calculation was carried out, and the average reliability score is more than 0.7.

Method of Data Collection

The close ended questions were corded using a Likert scale. The questionnaire method was used to tap information which enhanced correlation and regression of the respondents' attitudinal disposition on the independent and dependent variables as observed by Amin (2005). The use of a questionnaire allowed busy respondents to fill it at their convenient time.

Data Analysis

In Rivers State, 162 copies of a questionnaire with an anticipated 100% response rate were sent to the 14 public construction sites. Ninety-seven percent, or 147 copies, were filled and retrieved for data analysis. The enormous volume of completed surveys indicates that respondents are responding favorably to the survey. The Pearson Product Moment Correlation Coefficient statistic was used to assess the hypotheses.

Results

The results as depicted in table 1 shows the correlation between the independent variables and the dependent variable.

Table 1: Results from Test of Hypotheses

		Correlations			
		Health Insurance	Paid Time Off	Retirement benefits plan	Productivity
Health Insurance	Pearson Correlation	1	.788**	.723**	.766**
	Sig. (2-tailed)		.000	.000	.000
	N	226	147	147	147
Paid Time Off	Pearson Correlation	.788**	1	.624**	.680**
	Sig. (2-tailed)	.000		.000	.000
	N	147	147	147	147
Retirement benefits plan	Pearson Correlation	.723**	.624**	1	.764**
	Sig. (2-tailed)	.000	.000		.000
	N	147	147	147	147
Productivity	Pearson Correlation	.766**	.680**	.764**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	147	147	147	147

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Researcher’s Desk (2024)

The correlation between health insurance and productivity is 0.766, which is significant at the 0.01 level. This suggests a strong positive relationship. The implication is that providing health insurance to employees can lead to higher productivity. This could be because employees are healthier, feel more secure, and are less stressed about healthcare costs.

The correlation between PTO and productivity is 0.680, which is significant at the 0.01 level. This indicates a strong positive relationship. The implication is that offering paid time off can result in increased productivity. Employees who have time off to relax and recharge are likely to return to work more refreshed and motivated.

The correlation between retirement benefits plan and productivity is 0.764, significant at the 0.01 level. This shows a strong positive relationship. The implication is that having a retirement benefits plan in place can positively impact productivity. Employees who feel financially secure about their future are likely to be more focused and committed to their work. Thus, these results suggest that investing in employee benefits such as health insurance, paid time off, and retirement plans can have a significant positive impact on productivity as a result of job satisfaction. Employees who feel valued and supported by their employer are likely to be more engaged, satisfied, and productive in their roles.

Discussions

The correlation between health insurance and productivity is 0.766, which is significant at the 0.01 level. This suggests a strong positive relationship. The implication is that providing health insurance to employees can lead to higher productivity. This could be because employees are healthier, feel more secure, and are less stressed about healthcare costs. A research by Claxton et al. (2019) supports this finding because it found that 56% of US firms provide health insurance to their staff members.

The correlation between PTO and productivity is 0.680, which is significant at the 0.01 level. This indicates a strong positive relationship. Research by Adeyemi et al. (2020) indicates that

job satisfaction among construction workers in Nigeria is influenced by factors such as pay and benefits, job security, and working conditions. However, there is a lack of specific studies focusing on the impact of employer-provided benefits on job satisfaction in the public construction sector of Rivers State.

The correlation between retirement benefits plan and productivity is 0.764, significant at the 0.01 level. This shows a strong positive relationship. This finding is in harmony with the study by Almås and Sørensen (2018) who found that workers cherish gratuities since they add to their overall financial stability and are a component of their retirement benefits. Retirement benefits programs, such as pensions and gratuities, all together contribute significantly to the financial stability of workers in retirement, which in turn improves their general well-being and job satisfaction.

Conclusion

The study found a significant positive influence of health insurance on the job satisfaction of construction companies in Rivers State, Nigeria. Employees who have access to health insurance are likely to be more satisfied with their jobs. This could be because health insurance provides them with a sense of security and reduces their financial burden in case of medical emergencies. Employers who offer health insurance as part of their benefits package are likely to have more satisfied and engaged employees.

The study revealed a significant positive influence of paid time off on the job satisfaction of construction companies in Rivers State, Nigeria. Employees who receive paid time off are more likely to be satisfied with their jobs. This could be because paid time off allows employees to take breaks, recharge, and spend time with their families, leading to higher job satisfaction. Employers who offer generous paid time off policies are likely to have happier and more motivated employees.

The study demonstrated a significant positive effect of retirement benefits plans on the job satisfaction of construction companies in Rivers State, Nigeria. Employees who are covered by a retirement benefits plan are more likely to be satisfied with their jobs. This could be because a retirement benefits plan provides employees with financial security for their future, leading to higher job satisfaction. Employers who offer comprehensive retirement benefits plans are likely to have more satisfied and loyal employees.

Thus, these conclusions highlight the importance of health insurance, paid time off, and retirement benefits plans in enhancing the job satisfaction of employees in the construction sector in Rivers State, Nigeria.

Recommendations

The influence of health insurance, paid time off, and retirement benefits plan on job satisfaction of construction companies in Rivers State, Nigeria, can be significant.

1. Management should ensure that health insurance coverage is comprehensive and accessible to all employees as this will provide employees with a sense of security and peace of mind, leading to higher job satisfaction.
2. Management should implement fair and generous PTO policies that allow for sufficient time off for rest and relaxation as it can help employees maintain a healthy work-life balance, which is essential for job satisfaction and overall well-being.

3. Management should offer a competitive retirement benefits plan that includes options such as pension, provident fund, or other retirement savings schemes as these can provide employees with a sense of financial security and stability for the future, enhancing their job satisfaction.

Area for further research

The impact of employer-provided benefits on job satisfaction in the public construction sector in Rivers State, Nigeria, is an important area for further study. There is need to conduct a comparative analysis between different public construction companies in Rivers State to determine which types of employer-provided benefits have the most significant impact on job satisfaction.

There is need to conduct qualitative research to explore the perceptions and experiences of employees in the public construction sector regarding the importance of employer-provided benefits on their job satisfaction.

Future research can focus on investigating how the effectiveness of communication about benefits packages impacts employees' perceptions of job satisfaction.

Future research can examine how organizational culture within public construction companies in Rivers State influences the effectiveness of employer-provided benefits in enhancing job satisfaction.

Contribution to Knowledge

The impact of employer-provided benefits on job satisfaction in the public construction sector in Rivers State, Nigeria, contributes significantly to knowledge in several ways:

By understanding which types of employer-provided benefits have the most significant impact on job satisfaction, public construction companies can tailor their benefits packages to better meet the needs of their employees, potentially improving retention and productivity.

Findings from this research can inform the development of policies related to employee benefits in the public construction sector, helping to create a more supportive and satisfying work environment for employees.

Insights into the relationship between employer-provided benefits, employee engagement, and job satisfaction can help public construction companies develop strategies to improve engagement and satisfaction among their workforce.

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