

**INFLUENCE OF EMPLOYEE BENEFITS ON EMPLOYEE  
PERFORMANCE AT BRITAM INSURANCE COMPANY IN KENYA**

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**DECLARATION**

This research project is my original work and has not been submitted for an award of a degree in any university.

Signed...  .....

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In my capacity as the university supervisor, I have given my consent for this research project to be submitted for evaluation. My approval as the university supervisor.



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## **DEDICATION**

I dedicate this work to my devoted family in appreciation of all the tremendous sacrifices they have made and still make in support of my endeavors.

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## ABSTRACT

Employee performance is crucial to organizational success. Globally, two-thirds of employees (67%) are demotivated, this means they put in the time at work, but also minimal effort. Further, 8% of the global workforce are actively demotivated, this means they are openly resentful of their company while at work and that their workplace needs are not being met. The purpose of the study was to determine how employee benefits at Kenya's Britam Insurance Company affected workers' performance company. The employees at Britam Company were targeted. According to the human resource manager, the company has 424 employees in the different departments in the organization. Hence, the study population was 424 employees from accounting, marketing, human resource, customer service, information technology, underwriting and legal departments. The Yamane formula was used to determine the study sample size. 206 employees were randomly chosen from the sample. In this investigation, primary data were utilized. Data collected in the field was edited, cleaned, and coded. The SPSS version 23.0 and an excel spreadsheet were used to examine the data. The descriptive statistics frequencies, percentages, averages, and standard deviation were used to analyze the quantitative data. Visual representations of the data were created using tables, graphs, and pie charts. Regression analysis was employed by the Britam Insurance Company in Kenya to determine how employee benefits affected performance. The data were presented in tables. The study found a positive and significant relationship between employee incentives at Kenya's Britam Insurance Company and job performance. . Therefore, an increase in employee perks would result in better work output for Kenya's Britam Insurance Company. Based on the findings, the study recommends that the management of Britam insurance company should continue extending employee retirement plan to enhance their productivity. The management of Britam insurance company should ensure housing allowance plans are continuously implemented to help employees have decent homes.

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

Employee benefits are programs created by an organization to ensure that employees lead a sustainable life, are comfortable at work and feel motivated (Choudhary, 2017). Vetrivel (2016) notes that employee benefit is a human resource management element and it was developed to motivate employees to improve their productivity and efficiency in the organization. However, Ibrar and Khan (2015), employee benefits may enhance their work efforts, though the efforts may not significantly influence productivity if there is lack of the necessary skills from the employees. Nonetheless, Prasad (2015) contends that provision of benefits is very crucial in ensuring the commitment and satisfaction of employees. Hence, employee benefits can be a good investment that offer greater efficiency and enhanced employee performance (Choudhary, 2017).

The study was anchored on Vroom's expectancy theory and the Maslow Hierarchy of needs theory. Vroom (1964) advanced the expectancy theory. According to the theory, the tendency to behave in a certain way is impacted by the expectation of getting rewarded for performance. The theory stresses that individuals are motivated to behave in a certain way. The hierarchy of needs was advanced by Abram Maslow (1943). According to the theory, individual motivation is based on the chase of various levels of needs. Individuals are motivated by physiological, safety, esteem, love, and self-actualization needs.

The insurance industry in Kenya is highly competitive. All players in the industry are competing for limited insured persons that is estimated to be less than 4% of the Kenyan population (Insurance Regulatory Authority, 2020). This implies that insurance companies like the Britam insurance company ought to come up with strategies that ensure they remain competitive. One way of achieving this is by focusing on their employee performance. Employees are a company's most valuable resource and are essential to upholding the brand's reputation. The primary aspect in ensuring the smooth and successful operation of the business is employee performance (Pradhan & Jena, 2017). A successful workforce will boost an

organization's performance (Heng, 2015). This study intends to examine how employee benefits at Kenya's Britam Insurance Company affect workers' performance.

### **1.1.1 Employee Benefits**

Employee benefits are any type of reward offered by a company that is not routine remuneration. Employee benefits are also remuneration forms paid by organizations to their workers in addition to their base pay. Benefits form part of employees' total compensation (Peluso, Innocenti & Pilati, 2017). Employee benefits, Mathis, Jackson, and Valentine (2013), are types of indirect compensation provided to employees as part of membership. Employee benefits are defined by Dessler (2015) as a component of the total reward package given to the workers other than their basic pay. Some benefits, like social security, compensation, and unemployment insurance, are required by law. However, the majority of employee benefits are decided upon by the company.

According to Dessler (2015), the benefits range from significant costs like paid time off, paid work, profit sharing and health insurance to more minor frills like performance rewards and awards, offering lunch for employees and funding business picnics. Al-Refaie (2015) provided examples, citing social security, hospitalization programs, retirement plans, childcare, elder care, paid holidays, and vacation time. Employee benefits, according to Yousaf, Latif, Aslam, and Saddiqui (2014), include payment for not working like vacation, maternity leave and sick leave, insurance benefits like illness benefits and job-related accidents benefits, benefits for retirement such as profit sharing and pensions and service benefits like transport, counseling, subsidized childcare and meals. They went on to say that employee benefits can be both mandatory and optional. Pensions, workers' compensation, and unemployment insurance are examples of mandatory benefits. Tuition refunds and discounts are examples of non-mandatory benefits.

### **1.1.2 Employee Performance**

Performance of employees refers to how they have fulfilled their duties and responsibilities (Gupta & Shaw, 2014). Employee performance refers to the quality and quantity of work attained by a worker in undertaking their duties based on their responsibilities (Jena & Pradha, 2014). Employee performance is also employee's overall success rate over a specific time period in a variety of situations, like meeting targets or goals and standards of work

performance (Rivai & Basri 2015). According to Tripathy (2014), employee performance is the level of task accomplishment by employees. It shows how well employees meet job needs and is sometimes confused with the energy used to undertake a task. The achievement of a set of accuracy and completeness standards over a predetermined time period is referred to as employee performance.

Ma'rifah (2014), posits that the staff performance level is ascertained by work quality symbolized by accuracy and tidiness, timely accomplishment of tasks, skills, and proficiency at work. Mugaa, Guyo and Odhiambo (2018) indicated that employee performance can be measured in terms of improved productivity, output quality, quantity, efficiency and effectiveness in work completion. A study by Nansasira (2018) used efficiency, effectiveness, productivity, and timeliness as metrics of employee performance. In this study employee performance metrics include quality of work, efficiency, and timely delivery. This is because the metrics are suitable in measuring employee performance in the insurance sector.

### **1.1.3 Britam Insurance Company in Kenya**

Operating since 1920, British-American Investments Company Limited is the parent company of British-American Insurance Company (Britam). The firm is traded on the NSE. The company, is among Kenya's leading insurance and asset management firms. The company offers a number of products. They comprise of, general insurance, pension management, life insurance, property management and asset management. Because of its diverse undertakings, it is the most active and diverse company in the market in Kenya. Its innovative products comprises of Afya Tele, a health micro insurance scheme for SMEs.

There are several countries where Britam Insurance is active. In addition to its headquarters in Nairobi, Kenya, it also has subsidiaries in Kenya, Tanzania, Uganda, Rwanda, South Sudan, Mozambique, and Malawi. The organization's key strengths are its unrivaled asset base and diverse workforce. Its extensive experience in the market is a vital strength, giving them an opportunity to advise other organizations operating in the Kenyan market. The organization is also proud of innovations in the insurance sector and aims to remain one of Kenya's major influential insurance firm (Britam, 2020).

The company has eleven board of directors. The vision for human capital is to make the company attractive to talents, with engaged, loyal, motivated workforce and financial advisors.

The firm prides itself in developing the best vibrant and energetic firm. The goal of human capital is to provide chances for workers that will last a lifetime by ensuring that the best employees are present at the ideal times and in the ideal quantities to support both current and long-term company objectives. The organization also places a strong emphasis on providing employees with possibilities to advance their careers within the parameters of current business opportunities (Britam, 2020).

## **1.2 Research Problem**

Employee performance is crucial to organizational success. This is so since the performance of employee employees contributes to the overall organizational performance (Ekere & Amah, 2014). Poor employee results to low productivity and also loss of business. Globally, two-thirds of employees (67%) are demotivated, this means they put in the time at work, but also minimal effort. Further, 8% of the global workforce are actively demotivated, this means they are openly resentful of their company while at work and that their workplace needs are not being met (Cilliers, 2021). According to Quinn and Cahill (2015) in Africa, 63% of employees are demotivated. This is evident due to persistent lateness, absenteeism, low work standards and conflict among employees. Lack of employee motivation results in low productivity in the organization. Hence, the need for organizations to provide employee benefits to keep employee engaged and also enhance their productivity.

In Kenya, organizations are facing high competition. Among the challenges facing the organizations are matters of hiring talented employees, retaining them, ensuring their commitment and performance. Further, lack of motivation has resulted to employee movement from one employer to another and low performance level. These challenges are also experienced in insurance companies. Hence, human resources should devise a strategy to motivate staff to attain high performance levels. Employee benefits are one method of ensuring employees' well-being. The benefits have a significant impact on employees' values and communicate to them how much the employer values their contribution (Mustafa & Ali, 2019). Employee benefits include more than just medical and dental insurance and retirement plans. Instead, benefits allow employers to connect with employees and assist them in being successful in taking care of their families and finances. It can assist employees in meeting community needs and living healthier lifestyles (Musyoka, 2015).

Though Britam insurance company in Kenya provides benefits like the health insurance and retirement benefits, it experiences staff turnover annually. Further, the company also experiences inconsistent results despite the provision of benefits to employees. In 2017, 130 employees were retrenched due to operational challenges. Further, in 2018 a retrenchment of 110 employees was done due to under-performance (Britam, 2020). Hence, the need to determine the employee benefits on employee performance at Britam Kenya.

Sahana (2021) conducted study on the impact of perks on employees' productivity in India's industrial sector. It was discovered that using fringe benefits as an incentive had a positive impact on staff morale, productivity, and performance on organizational tasks. Akomolafe and Emerole (2018) investigated the impact of employee benefits on firm success in a sample of Nigerian manufacturing firms. It was discovered that strategically structured employee benefits improve the profitability of Nigerian manufacturing companies. Kibet (2020) investigated the impact of employee benefits on productivity of workers at Kenya tea packers and discovered a link between productivity and employee benefits. This study sought to fill the contextual and conceptual gaps by answering the research question, what is the influence of employee benefits on employee performance at Britam insurance company in Kenya?

### **1.3 Research Objective**

The study sought to establish the influence of employee benefits on employee performance at Britam insurance company in Kenya.

### **1.4 Value of the Study**

The study is of significance to the management of Britam insurance company. The management gains insights on different employee benefits and understand the benefits that employees prefer. This ensure that the company aligns the benefits with employee needs. This is important in achieving enhanced employee performance.

The study is important to all human resource practitioners. They understand how benefits affects employee performance. Hence, they will be able to encourage organizations to use benefits as a way of motivating workers so that to attain excellent performance. The study enhances on the available body of knowledge about employee benefits and employee performance. Scholars and researchers gain more knowledge about employee benefits.

The study contributes to theory by explaining how the varied employee benefits influence performance. The study integrates the expectancy and hierarchy of needs theory; hence, the study expands prior studies that were based on these theories to understand employee benefits influence performance. Expectancy Theory was used to support effect of employee benefits on employee performance. In addition, Hierarchy of needs theory was used to support effect of employee benefits on employee performance.

The study contributes to policy development. The literature on employee benefits can be used by human resource practitioners to develop strategies on what benefits employees need in organization. This helps to provide employees with the most important benefits in an organization. The study shows how employee benefits enhance their productivity hence improving firm performance.

## ▲ CHAPTER TWO

### LITERATURE REVIEW

#### **2.1 Introduction**

This chapter reviews the research on how employee benefits affect productivity. This comprises an overview of gaps, a review of the theoretical literature, a review of the types and measures of employee benefits, a discussion of the connection between employee benefits and performance, and a review of the types and measures of employee benefits.

#### **2.2 Theoretical Literature Review**

The Vroom Expectancy Theory and the Maslow Hierarchy of Needs Theory served as the study's main pillars.

##### **2.2.1 Expectancy Theory**

This theory is the work of Vroom (1964). It is a motivation theory and Vroom indicates that employee's motivation is impacted by three factors; valence, expectancy and instrumentality. Expectancy refers to what employees expect from doing their activities and is related to exceptional results and performance. Expectancy could be increased by identifying factors which can motivate employees to perform at their best, such as a training program. It is also critical that they have the necessary resources, needed skills, and support from the managers and supervisors. The belief that producing good results would lead to a reward is referred to as instrumentality. A company can ensure this by following through on promises of more benefits like bonuses or promotions. The employees must believe that if they perform well, they will be rewarded for their efforts. Transparency in the process of rewarding employees is a critical requirement for instrumentality.

Valence is how much employees value any reward associated with their efforts. Hence, it is critical for a company to identify individual values and personal needs of employees as motivation sources. An employee may value money, whereas another could value vacation days (Vroom, 1964). However, the theory has been criticized for appearing idealistic since few individuals view a high level of association between rewards and performance. Furthermore, the theory's application is partial since reward is not always directly associated to performance



in majority of firms. It is also linked to other factors like position, responsibility, effort, or education (Banjoko, 2002). The theory shows that employees expect rewards on their jobs well done. The expectations also include employee benefits like retirement, insurance covers among others. Consequently, this hypothesis was utilized to support the impact of employee benefits on productivity.

### **2.2.2 Hierarchy of Needs Theory**

This theory was advanced by Maslow (1943). As a psychological theory it describes why individuals are compelled to focus on certain desires at numerous intensity levels. As per the theory people's wants come first. The most central needs are prioritized and then complex needs follow. Self-actualization is the ultimate goal for individuals. For people, self-actualization is the ultimate goal. Among the requirements identified are those for physical well-being, safety, love and belonging, esteem, and self-actualization.

Physiological needs are at the top of the needs. They are the necessities that a human needs for survival. They comprise the necessity for sustenance, attire, warmth, rest, and wellness. Survival instincts are what drive people at this point. The second level consists of the requirements for safety. Safety implies an individual's want to feel secure in life. They comprise the necessity for law and order, safety against unpredictable and dangerous conditions. The third level consists of love and the need for belonging. Individuals are social in nature and they need interactions. This need comprises of family, love, friendship and intimacy. The fourth stage is the need for esteem. This included the need for prestige, recognition and respect. The fifth level consists of self-actualization requirements. This refers to realizing one's full potential. At this level, individuals have the aspiration to get to their fullest potential like picking up new skills and using them (Maslow, 1954).

The theory explains what organizations should consider when providing employee benefits. All the five needs can be achieved by providing employees with benefits such as retirement plans, recognition of their performance and also ensuring that they work in a safe environment. Hence, this theory will be used to support effect of employee benefits on employee performance. From the outset, all human beings have different needs which differ with time in their entire life.

The unscientific methodology, use of unreliable samples, and the specific research techniques the author employed to arrive at the theory's results are some of the main criticisms of Maslow's hierarchy of needs, nevertheless. Additionally, although being frequently quoted in different academic literatures, there is little to no evidence from the scientific community supporting the theory's viability (Akomolafe & Emerole, 2018).

### **2.3 Employees Benefits and Employee Performance**

Employer benefits are a variety of non-wage payments made to supplement employees' normal income or wages, and they cannot be disregarded by management of a company. In the highly competitive modern period, businesses of all sizes, technology capabilities, and market emphasis have difficulty with staff performance. Employees should be encouraged to give their best efforts by offering them profitable employee benefits like performance incentives, health benefits, leave and holiday allowances in order to establish a strong and positive relationship (Peluso, Innocenti & Pilati, 2017).

The non-cash remuneration that a company offers an employee in addition to their regular income for the aim of safeguarding their health and welfare is referred to as health benefits. Additionally, it is a strategy for keeping workers with a corporation (Owenby, 2014). Health insurance, assistance programs, health care centers, and health seminars are some examples of employee health benefits (Miles, 2014). As a perk for employees, medical insurance covers hospitalization, prescription drugs, and physician and surgeon fees. Disability insurance replaces all or a portion of lost income in the event that an employee is unable to perform their job due to illness or injury (Parsons, 2016). Numerous advantages can be derived from health benefits, including improved morale, increased productivity, and a more hospitable workplace environment (Across, 2015).

Rewards are strong inducers of behavior and important interventions for raising employee output and satisfaction (Armstrong & Taylor, 2014). Employee reward strategies and policies are intended to assist in attracting and motivating highly qualified individuals. Any mistake can have a detrimental effect on an employee's performance, dedication, and morale. Employees may be encouraged to perform better and enhance productivity if their employer rewards them for improved performance. An effective incentive program can reduce

absenteeism at work and enhance attendance, improve retention rates, which enhances staff morale and attitude toward the company (Fakih, 2014).

Retirement plan is a way of accumulating retirement income. Retirement plan can be used by organization to motivate employee to perform better. Pensions have a significant impact on how employees behave; they provide new employees with a compelling reason to stay in the firm and motivate older employees to retire at the designated time (Mabas & Dlamini, 2017). According to Prasad (2015) retirement plan influence the kind of employee a company attracts and assists a firm to attract workers who are willing to remain in the organization. Retirement plan also impacts on employee performance. Therefore, organizations should consider retirement plans for their employees in order to retain and also ensure productivity.

The purpose of social security is dispersing income by transferring from those making more money to those making less money. It is attained through a benefit plan that permits larger returns for an employee's initial wages and there will be progressively fewer rewards for future profits (Auerbach *et al.*, 2017). Changes in demographics and work behavior suggest that workers have a small but significant tendency to plan for demanding social security at a younger age. Workers with poor health or with lower educational attainment, are most at risk from a potential rise in the social security eligibility age. Due to the inadequate source of employee retirement income, these issues may be connected to Social Security's expected bankruptcy (Gustman, & Steinmeier, 2015).

Pension refers to a lump payment that is regularly provided to an employee who has retired from employment and is qualified to get such benefit. Within a clear legal framework that prevents financial misconduct, trustees or insurance firms handle pension funds (Okumbe, 2015). Some companies provide retirement-related perks, such as pensions, which are deferred income payments made during the employee's employment and given to them upon retirement (Fuchs, Kronenberg, Kühne, & Rieder, 2016). According to Vries, et al., (2016) employee compensation includes more than just pay and salaries; it also includes long-term benefits like pensions. These long-term rewards are occasionally referred to as perks and are typically regarded as employee security benefits. Pensions have a tremendous impact on employee behavior, encouraging older employees to retire on time and giving younger employees a compelling reason to remain at their company (Tetteh, 2014).

According to Mathis, Jackson, and Valentine (2013), organizations that offer highly appealing benefits packages have a competitive edge in recruitment and retention of talented employees. According to Ahmed and Hassan (2020), benefits help organizations maintain positive and healthy employee relationships. Furthermore, for a company to attain its goal, it should devise a variety of ways to keep its workers happy, like providing benefits. When a firm provides appealing perks, performance improves. According to Bashir, Amir, Jawaad, and Hasan (2020), properly administered benefits systems can facilitate motivation for quality work and enhance performance of employees. Similarly, poor management of the system of reward can lead to low performance, low morale and high turnover.

According to Adeoye (2014) employees require more than just their salaries, apart from their pay, they expect other rewards inform of benefits like health insurance. The benefits provide to them creates motivation and encourages to perform their best. Quinn and Cahill (2015) explained that staff benefits like payment for vacation, health insurance, pension are essential indirect financial benefits. Employee benefits serve as a component for increasing performance of employees and a means of attracting candidates during the hiring process. According to Shields and North-Samardzic (2015), a company's offering of piece rates, commissions, tips, bonuses, and stock options, as well as dental, health and life insurance, maternity leave, retirement plans, or child care, may have a significant impact on an employee's commitment and performance.

#### **2.4 Empirical Review and Research Gaps**

Sastera and Mauludin (2018) investigated how employee benefits packages affected employee satisfaction and productivity in Pt. Cji Pasuruan. This study's goal was to validate that influence. Economic, facilitative, and service employee benefits comprise the three categories of employee benefit programs. The findings revealed that economic staff benefits negatively affect employee morale, but that this effect is not significant; facilitative and services benefits positively affect employee morale. Additionally, whilst the current study is focused on staff performance, the previous study was about employee morale.

Sahana (2021) conducted research on the impact of perks on workers' productivity in India's industrial sector. This study set out to investigate the impact of fringe benefits on worker performance. The research design was descriptive. The target audience consisted of

manufacturing industry workers. A convenient sampling strategy was utilized by the researcher to create a sample of 160 respondents. The researcher created a structured questionnaire for data collection. To present the study's findings, a collection of descriptive statistics, including pie charts and frequency tables, was used. The findings of the study demonstrated that using fringe benefits as an incentive had a major impact on employees' productivity, morale, and ability to perform well for the firm. While the current study is on the insurance sector, the industrial sector was the main emphasis.

At Semcon India Private company in Bangalore, Sreenath, Mohan, and Lavanya (2019) investigated employee benefits and their impact on output. Data was gathered using a questionnaire that is structured with the following factors: leave policy, recognition, productivity, internet and education benefits. These variables were used to link performance to productivity and to determine the influence of the variables. For the chi-square and correlation tests, the study used the SPSS statistical software. According to the study, employee benefits do have an impact on workplace productivity. The study focused on firm productivity while the present study will be about employee performance.

Akomolafe and Emerole (2018) concentrated on employee benefits effects on organizational performance in a few Nigerian manufacturing companies. The study looked at a sample of Nigerian manufacturing companies to see how employee benefits affected organizational performance. Log linearized regression estimations are used in the study as a data analysis method. The study employed secondary data taken from the numerous annual reports of the chosen manufacturing enterprises between 2011 and 2015, which encompassed the study period. According to the report, properly designed employee perks increase the profitability of manufacturing firms in Nigeria. Moreover, the focus was on performance manufacturing sector while the present study will be on employee performance in the insurance sector.

Ekere and Amah (2014) conducted research on organizational performance and personnel benefits at private hospitals in Nigeria's Rivers State. This study's goal was to ascertain how employee performance and job satisfaction are impacted by benefits in Port Harcourt, Nigeria's private medical facilities. The study looked at pertinent literature in the field and came to the conclusion that Port Harcourt, Nigeria's private medical sector offers poor perks and compensation, and that job satisfaction is also low, which results in subpar job performance.

The current study will focus on staff performance, whereas this study focused on corporate performance.

The effect of employee benefits on labor efficiency at Kenyan tea packers was studied by Kibet (2020). The aim was to assess how employee benefits affected Kenya Tea Packers' employees' productivity (KETEPA). The study examined earlier theories pertaining to Expectancy theory. The researcher conducted her study in a descriptive manner. According to the study, employee benefits and productivity are related significantly. This study adopted secondary data while the present study will utilize primary data.

Mugaa, Guyo, and Odhiambo (2018) investigated how staff performance in large commercial banks in Kenya's was impacted by fringe perks. The aim was to ascertain how fringe benefits affected worker performance. The research design utilized was descriptive. The target demographic consisted of 22,856 employees, including management personnel and clerical staff, who worked at the six commercial banks that were chosen. Structured questionnaires were used to gather primary data. SPSS was utilized to analyze numerical data. The research found a favorable and strong correlation amid employee performance and fringe benefits. This study adopted descriptive research design while the present study will adopt cross-sectional research design.

In a sample of Nairobi's five-star hotels, Robles (2018) investigated the impact of employee benefits on job satisfaction. In a case study of Nairobi's five-star hotels, the aim of this study was to examine how employee benefits impacted employee satisfaction. Descriptive research methodology was employed for the investigation. The target audience consisted of the 1824 employees of Nairobi's five-star hotels. To calculate the sample size, stratified random sampling was used. Through the use of a standardized questionnaire, primary data was gathered. The association between the variables was ascertained by a correlation study. Employee satisfaction was found to be strongly positively correlated with financial benefits, retirement benefits, and social benefits. This study focused on employee satisfaction while the present study focused on employee performance.

## CHAPTER THREE

### RESEARCH METHODOLOGY

#### 3.1 Introduction

The research technique for the study is discussed in this chapter. We'll discuss the demographics, data collecting, data analysis, and research design in this chapter.

#### 3.2 Research Design

The study used a descriptive research design. In respect to the research problem, descriptive research designs aid in providing answers to the questions of who, what, where, and how. The design helps to learn more about the current state of the study and to describe the variables, describe how the research is used (Creswell, 2013). The design was used to describe the study without the manipulation of the researcher. Therefore, the design helps in analyzing the influence of employee benefits on employee performance at Britam insurance company in Kenya.

#### 3.3 Population of the Study

A population is a group of units or persons that the researcher aims to study. This study was conducted at Britam insurance company. The employees at Britam Company were targeted. According to the human resource manager, the company has 424 employees in the different departments in the organization. Hence, the study population was 424 employees from accounting, marketing, human resource, customer service, information technology, underwriting and legal departments.

#### 3.4 Sampling Design

Sampling is the process of removing a small portion of a population for analysis. The study adopted stratified random sampling to select employees from their departments. The population was stratified into accounting, marketing, human resource, customer service, information technology, underwriting and legal departments. The study sample size was calculated using the Yamane formula.

$$n = N / (1 + N(e)^2)$$

Where; N represents the target population, e represents the estimate error at 0.05 in the sample

$$n = 424 / (1 + 424(0.05)^2)$$

$$n = 206$$

The study sample size was 206 respondents.

From the sample, 206 employees were randomly picked from each strata which include accounting, marketing, human resource, customer service, information technology, underwriting and legal departments.

### **3.5 Data Collection**

In this investigation, primary data were utilized. It was gathered utilizing a survey. According to the aims, the questionnaire was divided into closed-ended questions. The survey was divided into three sections: section one asked questions about demographics, section two asked about benefits, and section three asked about performance. The questionnaire was used because it is economical and the respondents can respond to the questions at their own time. The questionnaire was developed using Google forms. Google forms enabled the researcher to create a questionnaire online in order to collect and organize data. The questionnaires were administered using the emailing method. The researcher emailed the developed Google forms to the respondents.

### **3.6 Data Analysis**

Data collected in the field was edited, cleaned, and coded. The SPSS version 23.0 and an excel spreadsheet were used to examine the data. The descriptive statistics frequencies, percentages, averages, and standard deviation were used to analyze the quantitative data. The data were represented visually using tables, graphs, and pie charts. The Britam Insurance Company in Kenya used regression analysis to ascertain the impact of employee benefits on employee performance. Tables were used to display the data. The regression model looked like this:



$$Y = \beta_0 + \beta_1 X_1 + \varepsilon$$

Where Y is employee performance

X<sub>1</sub> is employee benefits

$\beta_0$  is a regression constant,  $\beta_1$  coefficient of independent variable,  $\varepsilon$  is error term.

## CHAPTER FOUR:

### DATA ANALYSIS, RESULTS AND DISCUSSION

#### 4.1 Introduction

This chapter's data analysis, conclusions, and discussion are all provided in line with the study's main objective. This chapter contains general information, descriptive statistics, correlation and regression analysis, as well as a discussion of the results.

#### 4.2 Response Rate

The sample size for the study was 206 respondents comprising of employees working in accounting, marketing, human resource, customer service, information technology, underwriting and legal departments. The questionnaires were administered using the emailing method. The researcher emailed the 206 developed Google forms to the respondents. Out of the 206, 198 questionnaires were filled completely hence a response rate of 96.1%. According to Mugenda & Mugenda (2008), a response rate of 50% or higher is considered satisfactory; a rate of more than 70% is considered exceptional. As seen in Table 4.1, our response rate was deemed excellent and appropriate for analysis and reporting.

**Table 4.1 Response Rate**

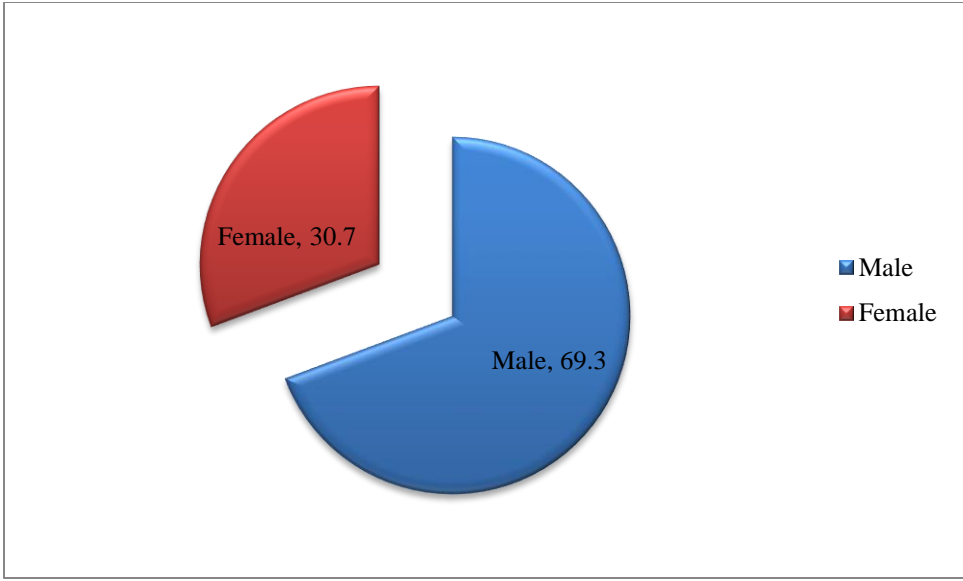
	<b>Frequency</b>	<b>Percent</b>
Response	198	96.1%
Non Response	8	3.9%
<b>Total</b>	<b>206</b>	<b>100%</b>

#### 4.3 General Information

The general information of the respondents comprised of gender, duration of time working in the organization, respondents' position in the organization and respondents department. The results were presented through use of figures.

##### 4.3.1 Gender of the Respondents

The respondents were required to indicate their gender. The findings are as shown in Figure 4.1 below.

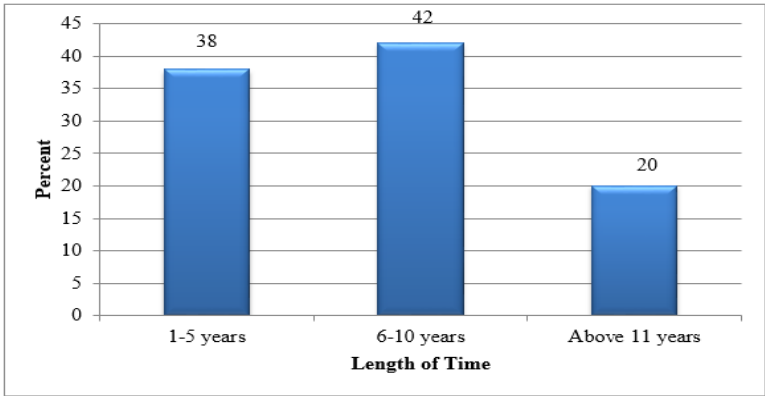


**Figure 4.1: Gender of the Respondent**

According to the results, 30.7% of respondents were female and 69.3% of respondents were men. This reveals that men made up the majority of the replies.

**4.3.2 Length of Time Working in the Organization**

The participants were asked to specify how long they had worked for their employer. Figure 4.2 serves to illustrate this.

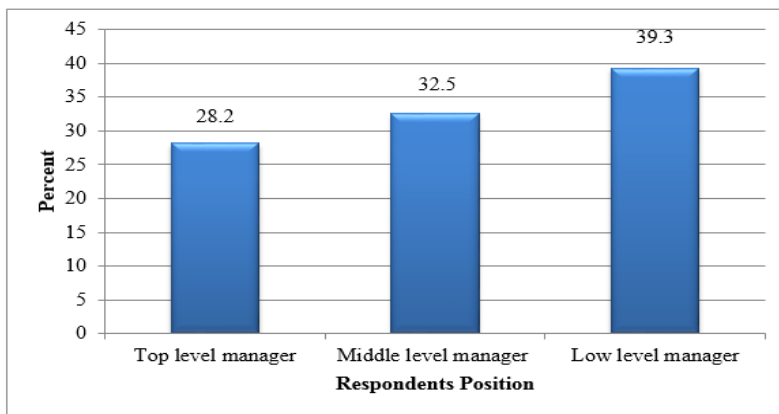


**Figure 4.2: length of time working in the organization**

The findings show that, majority (42%) of the respondents had worked in their organization for 6-10 years, 38% of the respondents indicated 1-5 years while 20% of the respondents indicated above 11 years. This implies that most of the respondents had worked in their organization long enough to provide the needed information.

#### 4.3.3 Respondents Position in the Organization

The respondents were asked to indicate their position in the organization. The results are as summarized in Figure 4.3.



**Figure 4.3: Respondents Position in the Organisation**

From the findings, 39.3% of the respondents were lower level managers, 32.5% indicated middle level managers while 28.2% of the respondents were top level managers. This implies that most of the respondents were low level managers.

#### 4.3.4 Respondents' Department of Work

As part of the background information, the respondents were further requested to indicate their department of work. The results were as shown in Table 4.2

**Table 4.2: Respondents Department of Work**

Department	Frequency	Percent
Accounting department	28	14
Marketing department	50	25
Human Resource department	15	8
Customer Service department	30	15
Information Technology department	24	12
Underwriting department	36	18
Legal department	15	8
	198	100

From the results, most of the respondents (25%) were under marketing department, 18% were under underwriting department, 15% indicated customer care department, 14% indicated accounting department, 12% indicated Information Technology department, 8% indicated Legal department while the other 8% indicated Human Resource department.

#### **4.4 Descriptive Statistics**

This section covers the descriptive analysis of the study objectives.

##### **4.4.1 Employee Benefits**

The respondents were requested to rate various statements relating to employee benefits (Retirement plan, Pension, Housing allowance, Medical allowance and Leave). 1- Strongly Disagree, 2- Disagree, 3- Neutral, 4- Agree, 5- Strongly Agree.

**Table 4.1: Retirement plan**

		1	2	3	4	5	Mean	Std. Dev
1	The organization offers a retirement plan	5.2	10.1	5.8	55.5	23.4	3.855	0.807
2	A retirement plan offers me a sense of financial security	9.3	11.1	17.2	32.3	30.1	3.692	0.719
3	A retirement plan gives me a smooth retirement	4.1	9.4	6.8	46.6	33.1	3.932	0.797
4	Having a retirement plan helps me to focus on my work	8.1	10.2	16.0	43.1	22.6	3.675	0.827
5	Retirement plan reduces worries about my retirement period	6.1	12.1	15.2	40.6	26.0	3.735	0.801

From table 4.3, the respondents agreed that a retirement plan gives them a smooth retirement ( $M=3.932$ ,  $SD=0.797$ ). In addition, the respondents agreed that the organization offers a retirement plan ( $M=3.855$ ,  $SD=0.807$ ). Further, the respondents agreed that retirement plan reduces worries about their retirement period ( $M=3.735$ ,  $SD=0.801$ ). The respondents also agreed that a retirement plan offers them a sense of financial security ( $M=3.3692$ ,  $SD=0.719$ ). From the results, the respondents also agreed that having a retirement plan helps them to focus on their work ( $M=3.675$ ,  $SD=0.827$ ).

**Table 4.4. Pension**

B:		1	2	3	4	5	Mean	Std. Dev
1	The organization provides long term benefits like the pension	4.1	9.3	20.1	45.5	21.0	3.838	0.771
2	The organization funds my pension plan entirely	7.2	11.2	17.3	43.1	21.2	3.667	0.821
3	Pension plan guarantees me a sense of financial security	3.1	13.0	11.2	50.6	22.1	3.709	0.775
4	Pension schemes motivates me to perform better	5.4	14.2	12.1	48.3	20.0	3.726	0.702
5	Pension schemes ensures my family a sense of security	5.1	8.3	11.4	42.5	32.7	3.942	0.798

From table 4.4, the respondents agreed that pension schemes ensures their family a sense of security ( $M=3.942$ ,  $SD=0.798$ ). In addition, the respondents agreed that their organization provides long term benefits like the pension ( $M=3.838$ ,  $SD=0.771$ ). Further, the respondents agreed that pension schemes motivates them to perform better ( $M=3.726$ ,  $SD=0.702$ ). The respondents also agreed that pension plan guarantees them a sense of financial security ( $M=3.709$ ,  $SD=0.775$ ). From the results, the respondents also agreed that the organization funds their pension plan entirely ( $M=3.667$ ,  $SD=0.821$ ).

**Table 4.2: Housing allowance**

C:		1	2	3	4	5	Mean	Std. Dev
1	The organization provides housing allowance	10.5	10.5	15.8	42.1	21.1	3.812	0.733
2	Housing allowance shows the recognition of employees values	7.0	10.5	22.8	31.6	28.1	3.650	0.717
3	Housing allowance motivates me to achieve my tasks	0.0	14.0	22.8	24.6	38.6	3.778	0.709
4	Housing allowance helps me to have a decent home	7.0	7.0	7.0	49.8	29.1	3.701	0.871
5	Housing allowance motivates me to go to work on daily basis	8.1	10.4	17.6	42.2	21.7	3.657	0.820

From table 4.5, the respondents agreed that the organization provides housing allowance ( $M=3.812$ ,  $SD=0.733$ ). In addition, the respondents agreed that housing allowance motivates them to achieve their tasks ( $M=3.778$ ,  $SD=0.709$ ). Further, the respondents agreed that housing allowance helps them to have a decent home ( $M=3.701$ ,  $SD=0.871$ ). The respondents also agreed that housing allowance motivates them to go to work on daily basis ( $M=3.657$ ,  $SD=0.820$ ). From the results, the respondents also agreed that housing allowance shows the recognition of employees values ( $M=3.650$ ,  $SD=0.717$ ).

**Table 4.3: Medical allowance**

		1	2	3	4	5	Mean	Std. Dev
1	The organization provide medical allowance	7.0	10.5	7.0	33.3	42.1	3.812	0.816
2	Medical allowance protects me from uncertainty during an illness	10.5	10.5	12.3	31.6	35.1	3.769	0.848
3	Medical allowance ensures that my family has a medical cover	10.5	7.0	8.3	32.1	42.1	3.940	0.843
4	Medical allowance enhances my concentration at work	7.0	7.0	20.5	37.4	28.1	3.735	0.713
5	Medical allowance shows concern about employees health	4.1	8.4	11.7	39.6	36.2	3.872	0.856

From table 4.6, the respondents agreed that medical allowance ensures that their family has a medical cover ( $M=3.940$ ,  $SD=0.843$ ). Additionally, the respondents ( $M=3.872$ ,  $SD=0.856$ ) concurred that the medical allowance demonstrates concern for the wellbeing of the workforce. The respondents also concurred that the company should offer medical benefits ( $M=3.812$ ,  $SD=0.816$ ). The respondents also agreed that medical allowance protects them from uncertainty during an illness ( $M=3.769$ ,  $SD=0.848$ ). From the results, the respondents also agreed that medical allowance enhances their concentration at work ( $M=3.735$ ,  $SD=0.713$ ).

**Table 4.7: Leave**

		1	2	3	4	5	Mean	Std. Dev
1	The organization provides leave for employees	7.0	7.0	19.3	28.1	38.6	3.842	0.221
2	Leave helps me to have family time	3.5	7.0	7.0	29.8	52.6	4.010	0.081
3	Leaves helps in reducing job monotony	10.5	3.5	7.0	36.8	42.1	3.964	0.267
4	Leaves helps in reduction of work stress	3.5	7.0	19.3	31.6	38.6	3.947	0.092
5	Leave promotes work-life balance	8.1	3.8	11.1	44.1	32.9	3.872	0.856

From table 4.7, the respondents agreed that leave helps them to have family time ( $M=4.010$ ,  $SD=0.081$ ). In addition, the respondents agreed that leaves helps in reducing job monotony ( $M=3.964$ ,  $SD=0.267$ ). Further, the respondents agreed that leaves helps in reduction of work



stress ( $M=3.947$ ,  $SD=0.092$ ). The respondents also agreed that leave promotes work-life balance ( $M=3.872$ ,  $SD=0.856$ ). From the results, the respondents also agreed that the organization provides leave for employees ( $M=3.842$ ,  $SD=0.221$ ).

#### 4.4.2 Employee Performance

The respondents were required to rate various statements on employee performance which was measured through; timeliness delivery, quality of work, quantity of work and mistakes/accidents. 5- Strongly Positively Impacted, 4- Positively Impacted, 3- Has had no effect, 2-Negatively Impacted, 1- Strongly Negatively Impacted.

**Table 4.4: timeliness delivery**

	1	2	3	4	5	Mean	Std. Deviation
Benefits motivates me to deliver my work on timely basis	7.0	10.5	7.0	33.3	42.1	3.929	0.251
Benefits motivates me to deliver my work before the set deadline	9.5	11.5	12.3	31.6	35.1	3.701	0.335
Benefits enhances my commitment to my work	9.5	8.0	12.3	28.1	42.1	3.842	0.333

From table 4.8, the respondents agreed that benefits motivates them to deliver their work on timely basis ( $M=3.929$ ,  $SD=0.251$ ). In addition, the respondents agreed that benefits enhances their commitment to their work ( $M=3.842$ ,  $SD=0.333$ ). Further, the respondents agreed that benefits enhances their commitment to their work ( $M=3.701$ ,  $SD=0.335$ ).

**Table 4. 5: Quality of work**

	1	2	3	4	5	Mean	Std. Deviation
Due to the benefits provided in the organization I ensure that my work is of good quality	10.5	10.5	15.8	42.1	21.1	3.526	0.240
Benefits are a reward for my good work quality	7.0	10.5	22.8	31.6	28.1	3.631	0.204
Due to the benefits provided in the organization my work team is committed to quality work	0.0	14.0	22.8	24.6	38.6	3.877	1.086

From table 4.9, the respondents agreed that due to the benefits provided in the organization their work team is committed to quality work ( $M=3.877$ ,  $SD=1.086$ ). In addition, the respondents agreed that benefits are a reward for their good work quality ( $M=3.631$ ,  $SD=0.204$ ). Further, the respondents agreed that due to the benefits provided in the organization they ensure that their work is of good quality ( $M=3.526$ ,  $SD=0.240$ ).

**Table 4. 6: Quantity of work**

	1	2	3	4	5	Mean	Std. Deviation
Benefits motivate me to deliver huge amount of work daily	7.0	7.0	19.3	28.1	38.6	3.842	0.221
Benefits motivate me to deliver huge work quantity at minimal time	3.5	7.0	7.0	29.8	52.6	4.210	0.081
Due to the benefits I get my work quantity is outstanding	10.5	3.5	7.0	36.8	42.1	3.964	0.267

From table 4.10, the respondents agreed that benefits motivate them to deliver huge work quantity at minimal time ( $M=4.210$ ,  $SD=0.081$ ). In addition, the respondents agreed that due to the benefits they get their work quantity is outstanding ( $M=3.964$ ,  $SD=0.267$ ). Further, the respondents agreed that benefits motivate them to deliver huge amount of work daily ( $M=3.842$ ,  $SD=0.221$ ).

**Table 4. 7: Mistakes/accidents**

	1	2	3	4	5	Mean	Std. Deviation
Benefits motivate me to solve problems while undertaking my tasks	7.0	8.8	14.0	45.6	24.6	3.719	0.145
Due to the benefits provided in the organization I set goals for my tasks	10.5	14.0	3.5	57.9	14.0	3.508	0.211
Benefits motivate me to correct my mistakes early enough	10.5	7.0	19.3	28.1	35.1	3.701	0.308

As shown in Table 4.11, the respondents agreed that benefits motivate them to solve problems while undertaking their tasks ( $M=3.719$ ,  $SD=0.145$ ). In addition, the respondents agreed that benefits motivate them to correct their mistakes early enough ( $M=3.701$ ,  $SD=0.308$ ). Further, the respondents agreed that due to the benefits provided in the organization they set goals for their tasks ( $M=3.508$ ,  $SD=0.211$ ).

#### 4.5 Regression Analysis

In order to ascertain the correlation between the variables, regression analysis was performed. This included the beta coefficients, ANOVA, and the model summary.

To test for variations in employee performance caused by changes in employee benefits, the model summary was employed (retirement plan, pension, housing allowance, medical allowance and leave). The outcomes are presented in Table 4.8.

**Table 4.2: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.795 <sup>a</sup>	.632	.628	0.21740

The model summary results show that the adjusted R-square is 0.628. This implies that there was 62.8% variation in employee performance at Britam insurance company in Kenya due to changes in employee benefits (retirement plan, pension, housing allowance, medical allowance

and leave). The remaining 37.2% implies that there are other factors affecting employee performance at Britam insurance company in Kenya that were not part of model.

The model's significance was assessed using the analysis of variance. The outcomes are presented in Table 4.13.

**Table 4.13: analysis of variance**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	17.204	1	17.204	128.39	.001 <sup>b</sup>
	Residual	26.404	196	0.134		
	<b>Total</b>	<b>43.608</b>	<b>197</b>			

The data demonstrates that the p-value was 0.001 less than the chosen level of significance (0.005), indicating the model's relevance. Furthermore, according to the f-distribution tables, the computed f (128.39) was higher than the crucial f (3.889). This suggests that the model is accurate in estimating worker performance at Kenya's Britam Insurance Company.

**Table 4.8: Beta Coefficients of the Variables**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.209	.239		5.059	.001
Employee Benefits	.361	.090	.304	4.011	.001

The regression model was fitted as follows;

$$Y = 1.209 + 0.361X_1 + \varepsilon$$

The equation shows that holding the variable employee benefits at a constant zero, employee performance at Britam insurance company in Kenya will be at a constant of 1.209.

Additionally, at the Britam insurance company in Kenya, employee benefits exhibited a strong and favorable link with worker performance (B = 0.361, P = 0.001). Therefore, an increase of

one unit in employee benefits would result in an increase of 0.361 units in employee performance at Britam Insurance Company in Kenya.

#### **4.7 Discussion of Findings**

The study found that the employee benefits extended to workers at Britam insurance company in Kenya include; retirement plan, pension, housing allowance, medical allowance and leave. At the Britam insurance company in Kenya, employee perks also had a large and favorable relationship with worker performance. Therefore, an increase in employee perks would result in better work output for Kenya's Britam Insurance Company. The findings concur with those of Sahana (2021) who established that employee benefits significantly affects employee's morale, productivity and enhancing employee's performance towards organizational tasks.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Introduction

The summary, the conclusion, and the suggestions are all included in this section. The goal of the study was to ascertain how performance at Kenya's Britam Insurance Company was impacted by employee benefits.

#### 5.2 Summary of Findings

The study found that the employee benefits extended to workers at Britam insurance company in Kenya include; retirement plan, pension, housing allowance, medical allowance and leave. In addition, employee benefits had a positive and significant relationship with employee performance at Britam insurance company in Kenya. Hence, a unit increase in employee benefits would lead to an increase in employee performance at Britam insurance company in Kenya.

The study found that a retirement plan gives employees a smooth retirement. In addition, the study revealed that retirement plan reduces worries about employee retirement period. The study also revealed that a retirement plan offers employees a sense of financial security. From the findings, it was also found that a retirement plan helps employees to focus on their work.

The study found that Britam insurance company provides long term benefits like the pension to their employees. In addition, it was found that Britam insurance company funds its employees' pension plan entirely. The study also found that pension plan guarantees employees a sense of financial security. Further, it was found that pension schemes motivate employees to perform better. The study also found that pension schemes ensure employee family a sense of security.

The study found that Britam insurance company provides housing allowance to its employees. In addition, it was found that housing allowance shows the recognition of employees' values. Further, it was found that housing allowance motivates employees to achieve their tasks. It was

also found that housing allowance helps employees to have a decent home. In addition, housing allowance motivates employees to go to work on daily basis.

The study also found that Britam insurance company provides medical allowance to its employees. In addition, the study found that medical allowance protects employees from uncertainty during an illness. Further, it was found that medical allowance ensures that employees' family has a medical cover. The study also found that medical allowance enhances their concentration at work. The study also found that medical allowance shows concern about employees' health.

From the findings, it was revealed that Britam insurance company provides leave for employees. In addition, the study found that leave helps employees to have family time. In addition, the study found that leaves helps in reducing job monotony. Further, it was found that leaves helps in reduction of work stress. The study also found that leave promotes work-life balance.

### **5.3 Conclusions**

According to the study, employee perks at Kenya's Britam Insurance Company had a favorable and significant link with worker performance. Therefore, an increase in employee perks would result in better work output for Kenya's Britam Insurance Company. According to the study's findings, employee performance at Kenya's Britam Insurance Company is highly impacted by employee benefits.

In addition, the study revealed that Britam insurance company in Kenya offers retirement plan to its employees. Hence, a unit increase in retirement plan would lead to an increase in employee performance at Britam insurance company in Kenya. The study concludes that retirement plan significantly affect employee performance at Britam insurance company in Kenya.

Further, the study found that Britam insurance company in Kenya offers pension plan to its employees. Hence, a unit increase in pension plan would lead to an increase in employee performance at Britam insurance company in Kenya. The study concludes that pension plan significantly affect employee performance at Britam insurance company in Kenya.

Further, the study found that Britam insurance company in Kenya offers housing allowance medical allowance and leave to its employees. Hence, a unit increase in housing allowance, medical allowance and leave would lead to an increase in employee performance at Britam insurance company in Kenya. The study concludes that housing allowance, medical allowance and leave has a significant effect on employee performance at Britam insurance company in Kenya.

#### **5.4 Recommendations**

According to the report, having a retirement plan as a benefit raises employee productivity. The management of Britam Insurance Company is advised by this study to keep extending the employee retirement plan in order to increase productivity. In addition the retirement plan helps in giving employees a sense of financial security.

In addition, the study found that pension benefits motivate employee performance. This study therefore recommends that the management of Britam insurance company should ensure better plans are put in place and effectively implemented to enhance employee benefits. The pension plans guarantees employees and their family a sense of security

Further, the study found that housing allowance shows the recognition of employees values. This study therefore recommends that the management of Britam insurance company should ensure housing allowance plans are continuously implemented to help employees have decent homes. The study also recommends medical allowance and leave benefits to organization employees.

#### **5.5 Limitations of the Study**

The study only included Kenya's Britam Insurance Company. The majority of the study's core data came from questionnaire data collection. As a result, the researcher was unable to confirm the respondent's sincerity. Incorporating secondary data may also offer deeper insights. The purpose of the study was to determine how employee benefits affected performance at Kenya's Britam Insurance Company.



## 5.6 Suggestions for Further Research

This study focus was on the influence of employee benefits on employee performance at Britam insurance company in Kenya. The study recommends that another study should be done to cover other employee benefits that were not discussed in this study.

Future studies should also focus on employee benefits on employee performance in other firms including commercial banks and SACCOS.

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## APPENDICES

### Appendix I: Questionnaire

Kindly tick appropriately in the provided spaces

#### Section one: Demographic Information

1. Kindly indicate your gender  
Male            ( )      Female            ( )
2. How long have you been working in the organization?  
1-5 years            ( )  
6-10 years            ( )  
Above 11 years            ( )
3. What is your position in the organization?  
Top level manager            ( )  
Middle level manager            ( )  
Low level manager            ( )
4. Please indicate your department  
Accounting department            ( )  
Marketing department            ( )  
Human Resource department            ( )  
Customer Service department            ( )  
Information Technology department            ( )  
Underwriting department            ( )  
Legal department            ( )

#### Section two: Employee Benefits

Tick on the following statements that suits your opinion using the scale 1-strongly disagree, 2-disagree, 3-moderate, 4-agree, 5-strongly agree.

<b>Retirement plan</b>	1	2	3	4	5
The organization offers a retirement plan					
A retirement plan offers me a sense of financial security					
A retirement plan gives me a smooth retirement					

Having a retirement plan helps me to focus on my work					
Retirement plan reduces worries about my retirement period					
<b>Pension</b>					
The organization provides long term benefits like the pension					
The organization funds my pension plan entirely					
Pension plan guarantees me a sense of financial security					
Pension schemes motivates me to perform better					
Pension schemes ensures my family a sense of security					
<b>Housing allowance</b>					
The organization provides housing allowance					
Housing allowance shows the recognition of employees values					
Housing allowance motivates me to achieve my tasks					
Housing allowance helps me to have a decent home					
Housing allowance motivates me to go to work on daily basis					
<b>Medical allowance</b>					
The organization provide medical allowance					
Medical allowance protects me from uncertainty during an illness					
Medical allowance ensures that my family has a medical cover					
Medical allowance enhances my concentration at work					
Medical allowance shows concern about employees health					
<b>Leave</b>					
The organization provides leave for employees					
Leave helps me to have family time					
Leaves helps in reducing job monotony					
Leaves helps in reduction of work stress					
Leave promotes work-life balance					

**Section three: Employee Performance**

Tick on the following statements that suits your opinion using the scale 1-strongly disagree, 2-disagree, 3-moderate, 4-agree, 5-strongly agree.

<b>Timeliness Delivery</b>	1	2	3	4	5
Benefits motivates me to deliver my work on timely basis					
Benefits motivates me to deliver my work before the set deadline					
Benefits enhances my commitment to my work					
<b>Quality of work</b>					
Due to the benefits provided in the organization I ensure that my work is of good quality					
Benefits are a reward for my good work quality					
Due to the benefits provided in the organization my work team is committed to quality work					
<b>Quantity of work</b>					
Benefits motivate me to deliver huge amount of work daily					
Benefits motivate me to deliver huge work quantity at minimal time					
Due to the benefits I get my work quantity is outstanding					
<b>Mistakes/accidents</b>					
Benefits motivate me to solve problems while undertaking my tasks					
Due to the benefits provided in the organization I set goals for my tasks					
Benefits motivate me to correct my mistakes early enough					
I am able to notice mistakes in my work					

**Thank you for your participation**