

Strategic Employee Benefits for Optimizing Organizational Performance and Employee Productivity in Nigeria

by

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Abstract

The paper examines the effects of employee benefit programs on how companies perform and the productivity of their employees in Nigeria. In this analysis, we surveyed 300 employees in the finance, healthcare, education, and technology sectors to examine the importance and outcomes of professional development, health insurance, paid leave, retirement plans, and flexible work hours. According to statistical analysis, the reason employees are more productive is that 65% of the difference is due to professional development and health insurance. Analysis of Variance (ANOVA) helps point out that benefits can be affected differently by sector, which supports the need for unique Human Resources (HR) strategies by industry. It means organizations should design benefits that suit the particular needs of their staff to help them perform their best. Creating HR strategies that fit the needs of different industries can boost satisfaction among workers and raise the company's performance. Likewise, organizations should keep evaluating and changing their benefit programs so that they continue to fit what their staff needs and motivate them to stay involved. Nigerian firms should make better use of benefit design for better performance and competitiveness.

Keywords: Employee benefits, productivity, motivation, Nigeria, human resource strategy, organizational performance

1. Introduction

These days, many organizations recognize that employee benefits play a crucial role in attracting and retaining talented individuals. Today, with more diversity and changes at work, companies also provide health coverage, opportunities to advance in your career, paid breaks, flexible

working hours, and assistance with retirement plans, along with your regular wages. Now, organizations shape their talent management and achievements around these benefits. The employee benefits are considered especially important by Nigerian companies. Numerous challenges and the unavailability of welfare in the country necessitate that employers provide employees with consistent support and improved outcomes through sponsored benefits (Onwuzuligbo and Ezenyimulu, 2023). With the increasing inflation and the unsupportiveness of the institutions, employees also need their benefits in the form of health insurance, housing support, and development opportunities to cover them and stay afloat at their jobs and work effectively (Nwosu and NBS, 2025; International Labour Organization, ILO, 2023).

Compensation packages that are attractive to the workforce make employees uniformly pleased, assist in getting brilliant individuals, and improve organizational commitment in the long run (Muraina et al., 2024). The results of recent studies indicate that strong benefits are associated with increased productivity and innovation rates reported by companies, which positively affect the macroeconomic picture (Brynjolfsson et al. 2024). Despite the vastness of work being done on employee benefits, there are still some weaknesses in the scholarship. One, not many studies are done to compare the public and private sectors between industries. As an example, Madu and Madu (2024) compared the benefit structure of universities and banks in Southwest Nigeria and emphasized the differences between the sectors. In the same regard, varieties of research on retention strategy have been conducted, however, Owolabi and Adeosun (2021) (urban manufacturing) and Arubayi (2023) (tech, finance, education, healthcare) investigated retention strategy in each sector, simultaneously, however, little research has been conducted across sectors, such as finance, education, healthcare, technology, and manufacturing, combined.

Furthermore, the majority of studies evaluate attitudinal changes of the employees (e.g., job satisfaction, commitment) instead of productivity outcomes (Vivian et al, 2024). Another obvious disparity regarding the effect of demographic factors on the level of benefits is also present because Dugguh and Iliya 2018) and Egbon-Charles et al. (2025) indicate the tremendous age and gender contrast in the preference for benefits, but most researchers reduce the role of such factors.

There are a limited number of studies that apply the motivational theories in the environment, such as Nigeria, which experiences inflation, poor social welfare, and the majority of the populace is younger workers. According to the findings by Enufoha et al (2022), housing, health, transport, and learning benefits played a pivotal role in the motivation of employees even when welfare deficiencies occurred. According to Anaesoronye (2023), the benefits at the workplace also help to reduce gaps in social protection.

To bridge these gaps, this study explores the effects of employee benefits, professional development, health benefits, Paid Time Off (PTO), retirement planning, and flexible work arrangements on employee productivity in the finance, healthcare, education, and technology sectors in Nigeria. The paper evaluates the extent to which the gender, age, and occupational

background of employees have on their HR benefits. Findings have shown a great disparity, with the main difference being based on gender and occupation. As an example, administrative workers had high expectations of pension and leave benefits compared to their counterparts in the field of operations, and younger workers placed a priority on training and development programs. These results are important in the quest to employ customized HR practices within a multi-ethnic workforce.

These objectives were chosen to meet four separate needs. At first, the study looks at the roles of each benefit category in promoting productivity among staff in Nigerian organizations. It also tries to find out how benefit effectiveness changes depending on the work environment and structures in different industries. Next, it investigates how demographic issues influence how benefits are related to productivity. In addition, it works to present useful, grounded suggestions for HR managers and policymakers to make benefit schemes that are appropriate, open, and meet business goals. In this way, this study advances both theory and practice in HR by addressing essential missing information and situations. It gives additional information on employee motivation for different industries in Africa and shares details on designing benefits in Nigeria to raise productivity, keep workers loyal, and help the national economy.

The structure of this paper is divided into five parts. Following the introductory part of the study is the literature review to show the contribution of existing studies, the third section discusses the methodology, while the results and discussion are the focus of the fourth section. The final session presents the conclusion and recommendations.

2. Literature Review

Over the past few years, studies about employee benefits, motivation, and how they affect overall company performance have advanced, mainly in developing economies. Employee benefits were usually seen simply as operating costs, but today they are acknowledged as valuable ways to boost employee motivation, quality of work, and loyalty to the company. The move toward this new perspective supports the greater focus on Strategic Human Resource Management (SHRM) in parts of the world where public welfare is lacking and inflation is rising. With youth unemployment increasing, living expenses going up, and more demand for work that is meaningful to youth, having solid employee benefit options is very important for companies in Nigeria.

Researchers have done many studies on how benefit structures affect workplace results such as employee satisfaction, job retention, and productivity. Still, most of these studies either measure general motivational outcomes or examine benefits one at a time, without connecting them to proper theories. It fills this gap by reviewing theory and recent studies to show how certain benefits change employee actions and help companies grow.

Four major theories of motivation were applied to support the study, and these include the Hierarchy of Needs by Maslow, the Two-Factor Theory by Herzberg, the Expectancy Theory by

Vroom, and the Self-Determination Theory (SDT) by Deci and Ryan. All three approaches give both personal and shared knowledge about designing, comprehension of employee benefit programs, and goal achievement. The study by Herzberg lumped job factors into hygiene factors, which included salary, policies, and environment, and motivators, recognition, and getting something done (Herzberg, 1968). Certain advantages are both beneficial to the person and the economy, provided they are implemented accordingly. To take an example, as basic needs are difficult to satisfy in Nigeria, health insurance, help in getting around, and inexpensive housing are the best ways to lower unhappiness. Nevertheless, rewarding people for growth and improvement makes people stay loyal, work hard, and exceed the bare minimum. Nwafor et al. (2023) found research in Nigerian companies (including manufacturing companies) that morale-enhancing policies (including recognition and development-oriented benefits) resulted in a reduction of turnover and a better organisational stability and confidence of employees.

Maslow (1943) posits that motivation starts with the lowest bodily needs, leading to a sense of security, associations with others, self-esteem, and eventually attaining potential. Individualized benefits according to the nature of each of the types of workers may lead to the workers remaining in the company longer than the rest. Salaries and health insurance address physiological or safety needs; work inclusion and support of team needs address social needs; recognition and career development satisfy our esteem, and the provision of autonomy and skill training helps people to self-actualize. The results of a regression analysis carried out on a particular data set of 320 Nigerian finance and education industry workers by Asenge et al. (2023) indicate that access to esteem and self-actualization benefits resulted in much more engagement and performance than were gained by employees with basic benefits only

Expectancy Theory, developed by Vroom (1964), implies that employees will only put a certain amount of effort depending on their belief that: an increase in their efforts will increase their performance, that such performance will cause a reward, and that reward will be valued. Employees should be able to observe a clear connection between their inputs and attractive results. A quantitative study conducted by Ogidi (2023) on a group of 15 firms in Nigeria revealed that in case the performance is assessed based on the promotion, learning sponsorships, or a housing allowance, the level of motivation among the employees grows significantly. Likewise, Ogundare and Omotosho (2023) stated that high levels of expectancy, instrumentality, and valence connections declare to employees that their work activities are authentically connected to cherished rewards that cause their increased work commitment and high output.

Self-Determination Theory (SDT) demonstrates that the intrinsic motivation of a person depends on his/her need for autonomy, competence, and relatedness. Psychological rewards that help employees in maintaining control over the work, acquiring skills, and having good relations with co-workers have a greater chance of promoting further work and innovations. This theory was presented by Deci and Ryan, and it was published in 1985. The flexible schedules, mentoring, and skill development opportunities help enhance job satisfaction and employee motivation in Nigerian tech startups particularly through the millennial generation and Gen Z. These reasons

led to the increased dedication of workers, which underlines the importance of Self-Determination Theory (SDT) in the modern workplace, where the sense of purpose, autonomy and adequate rewarding pay are all of the essence. This has been the case in a study by Nwoko and Yazdani (2022), which was published in 2022.

Numerous studies have concluded that properly structured benefit systems based on the key theories contribute to the enhancement of employee motivation, employee retention, and lead to overall enhanced organizational performance. That is, the non-monetary benefit in the Nigerian commercial banks was the theme of Ayofe et al. (2021), who worked out their sample through a multi-stage process. The study revealed that the training and career development of employees in a better manner helped more to boost productivity than the awarding of increases in wages or bonuses. Likewise, Etim et al. (2023) performed the study among 500 workers in the healthcare sector, finance, and education, which revealed that the promotion of pensions with specific support in healthcare and updates in technological skills reduced employee turnover and improved employee performance.

Also, studies conducted in the recent past indicate that benefits packages ought to be designed according to the expectations of younger professionals and other cultural groups. As an illustration, regression analysis applied to 180 Delta State employees (Okoh and Aruoren, 2024) discovered that the flexibility in the workplace due to the compressed working week and the sharing of jobs plays a significant role in increasing satisfaction, and that younger workers tend to demand flexibility and the opportunity to learn in their workplace. A similar study was carried out by Olanipekun and Olanipekun (2024) addressing quality of work-life programs within Nigerian organizations in which the authors stated that family-related benefits, including childcare services, health insurances, and others, create a close tie to work satisfaction and organizational commitment, in line with cultural preferences and familial based expectations of the collectivist cultures.

In addition, certain scholars have indicated that improved communication and employee participation enhance the formation of benefits. The study conducted by Ugwu et al. (2020) has revealed that when organizations introduce the involvement of the workers in decision-making and keep the communication open, the levels of motivation, trustworthiness, and satisfaction of employees increase greatly. Their discussion of Afam Power Plc evidenced that the follow-up of participatory HR practices brought engagement and loyalty to a considerable extent.” (Ugwu et al., 2020)

New research also discusses the impact digital tools have on benefits management. Digital HR platforms for distributing benefits, gathering feedback, and monitoring activities help organizations become more open and make workers happier. A survey done by HRPayHub (2024) indicated that digital benefits enhanced employee involvement at Nigerian financial technology (fintech) firms by approximately 21%.

Due to the COVID-19 pandemic and other related macroeconomic shocks, employees currently expect more assistance on the side of their employers. Research by Ogueji et al. (2021) described the role of providing paid sick leaves, the possibility to work remotely, and mental health assistance as a way to retain employees during the pandemic. According to their poll of 15 companies in Lagos, the companies that acted fast to adjust their benefits were able to retain personnel amid the lockdown as well as increase their output.

The most current debates also focus on the relevance of mental health assistance and wellness programs in employee benefits. With the benefit of psychological safety on productivity being realized more and more by organizations, counseling, stress management, as well as wellness activities are being increasingly introduced. The validity of this notion was supported by one of the content analyses of the Nigerian civil service wellness programs that verified that the latter does have a positive impact on the mental health of employees, their work-life balance, and employees, and overall productivity (Abasili et al., 2023). Besides, when employers ensure that their benefits include ESG (environmental, social, and governance) priorities, staff members say they experience more pride about their organization and are willing to take innovative risks (Agubata et al, 2022). When you merge these approaches, workers' wellness is linked to a company's responsibility to society. That helps improve business performance as well as benefits the community.

The literature reveals that benefit plans should be made to match the special needs that workers have. Having a solid introduction and being supported by research makes benefit plans more than only incentives; instead, they turn into tools to raise performance, bring loyalty, and secure the ongoing involvement of workers in challenging economic times like those seen in Nigeria.

Methodology

3.1 Data Collection Methods

The study collected primary data by asking employees to fill out a tailored online survey on their feelings about employee benefits and how they influenced their motivation and productivity. Human resource managers added objective data to the survey, providing Key Performance Indicators (KPIs), performance evaluations, and records on employee attendance. The survey was designed to learn about five important kinds of employee benefits: chances for career progress, healthcare coverage, time off from work, pensions, and scheduling flexibility. Answer options for each benefit were recorded from 1 (Very Unimportant) to 5 (Very Important). By using both methods, researchers could evaluate both employees' feelings toward their work and their actual output. Experts in the field of Human Resources and academia checked the content validity of the survey. The pilot test on 30 employees from the selected sectors showed that the questionnaire items are reliable and well-ordered because Cronbach's alpha is 0.87. Data analysis was performed using SPSS, version 26. For this study, we used descriptive statistics to describe the participants' backgrounds and which industry they came from for the first phase.

The second phase was on the relationship between some key employee benefit variables and employee productivity, and it was examined through the use of Pearson's correlation. Multiple linear regression analysis was conducted to understand the relationship between various types of employee benefits and how productive employees are in the third phase, and the fourth phase analysis was done using ANOVA to examine the data after estimation showed that productivity in different sectors is shaped differently by benefits.

Stemming from the literature, the explanation of the way employee productivity is impacted by strategic employee benefits is detailed below. This approach is based on Vroom's Expectancy Theory, which says motivation affects performance by how one views the connection among effort, results, and outcomes. The theory states that if employees feel that certain perks depend directly on how they perform, this will motivate them and make them more productive.

To model the relationship, the study applies the framework according to which performance-based rewards are studied with reference to the workers of commercial organizations in Nigeria, such as the IT and healthcare industries. The study of the relationship between employee productivity and various forms of employee benefits-housing allowances, promotions, and educational sponsorships, is all analyzed using multiple regression analysis. The connection between the level of productivity of an employee and strategic employee benefits is investigated through the following regression form as modified from Ogaboh et al. (2021):

$$EP_i = \beta_0 + \beta_1 PD_i + \beta_2 HI_i + \beta_3 PTO_i + \beta_4 RP_i + \beta_5 FWH_i + \varepsilon_i \quad (1)$$

The EP_i score here represents how productive employee i is in the organization. The variables in this model are PD_i (professional development opportunities), HI_i (access to health insurance), PTO_i (paid time off), RP_i (retirement plan possibilities), and FWH_i (offering flexible work hours). Parameter β_0 represents the steady or intercept level, and parameters β_1 through β_5 are used to estimate the contribution of every benefit to productivity. Finally, the error term (ε) catches the unnoticed factors that can affect productivity and is not included in the model.

This allows for the measurement of the difference that employee benefits make to individual productivity. The study can find out which benefits play the most important role and if the relationship is meaningful by reviewing the estimated coefficients.

4. Results and Discussion

Table I shows the descriptive statistics of the benefit rating. The evaluation found that the professional advancement opportunities are the best rated, with a mean standing of 4.52. Here, it is clear that the possibility to attend structured courses, get a mentor, and observe a prospective promotion is very essential to workers since they think this is how workers improve the way they perform in their jobs and advance in their careers. Literature confirms that development-oriented activities enhance motivation extensively, assist individuals in developing useful skills, and

create loyalty to the employer (Francis and Ikechukwu, 2021). To aid this, studies within the civil service of Nigeria revealed that employees who were provided with a structured development suffered a rise in work efficiency, and turnover was minimal (Nwokeiwu and Fields, 2022).

Health insurance is perhaps more imperative in terms of benefits than anything other than professional development, which comes in second, as the others are present at lower rates. It demonstrates that workers value their health protection, and, therefore, they take fewer days off due to sicknesses. Through a number of research efforts, extensive employer-sponsored medical insurance motivates employees to remain concentrated due to the startling availability of healthcare and the absence of anxiety, which are all elements of effective working conditions (Akinremi et al., 2022). In line with these findings, Usuh and Abdullahi (2022) stated that Nigerian workers who could access employer-sponsored health plans experienced increased job satisfaction and performance rates caused by better health and reduced levels of stress

The average score of 4.12 in paid time off displays that workers perceive the need to have sufficient leave to rest, recuperate, and balance between work and life. This is now largely accepted as an important morale booster and helps in concentration and achieving a longer performance. Studies conducted in South-East Nigeria indicate that properly handled leave regulations may positively affect employee productivity, highlighting the significant bond between clear-cut rest intervals and the effectiveness of the labor environment (Agari et al., 2022).

The fact that retirement plans had an average score of 3.98 indicates that the focus is not on immediate needs, but there still is an understanding of the long-term aspect of retirement. The Nigerian employees are realizing that they require financial security once they retire. Research shows that effective pension systems make employees more loyal and have a low turnover rate, to the advantage of the organization (Samuel and Ajibose, 2021). On the same note, it has been found that Lagos employees who worked in the private sector were optimistic about their retirement savings and were also more committed and performed more highly (Ibe and Nnonyelu, 2024).

Although flexible work hours came last among the perks, it is still well-liked, particularly by younger workers and workers in ICT, and as work is changing, its importance is increasing too. Studies in Nigeria reveal that flexible work schedules enable workers to deal with their lives in a more comfortable way and minimize stressors, promote creativity, and bolster commitment (Onyekwelu et al., 2022). To give an example, employees with flex hours in the Nigerian tech sector claimed to have better time management, no fatigue, and high work performance (Ericsson Consumer and Industry Lab, 2023).

Table I: Descriptive Statistics of Benefit Ratings

Benefit Type	Mean Rating	Std. Deviation	Interpretation
Professional Development	4.52	0.63	Very Important
Health Insurance	4.38	0.75	Very Important
Paid Time Off (PTO)	4.12	0.81	Important
Retirement Plan	3.98	0.88	Important
Flexible Work Hours	3.62	1.02	Moderately Important

Table II shows how the distribution of employee preferences is across five large categories related to HR benefits as disaggregated at occupational roles, gender, and ages. Based on the data collected concerning 412 respondents operating in the fields of finance, healthcare, education, and technology in Nigeria, substantial differences in the perception and importance of HR benefits, among the representatives of different demographic categories, are presented.

Administrative employees were always found to have increased preferences in long-term HR benefits than operations oriented employees. In particular, the percentage of employees working in administrative personnel who have given pension and paid leave a high score of very important is 71.3 compared to the operational personnel which is 48.6. Likewise, there were larger percentages of administrative employees than those of operational employees in terms of prioritizing training programs (66.2% versus 53.7%), with a greater proportion of financial and retirement benefits desired (65.4% versus 49.9%). These results indicate long term HR incentives are better aligned with administrative positions that are theoretically more stable and career-based.

There were also significant differences when it comes to gender. The female respondents registered much more dissatisfaction than the male respondents regarding the opportunities of training and development availability with 62.8 percent dissatisfied with this aspect, as opposed to 39.1 percent of men respondents. This notwithstanding, women remained more interested in the training opportunities than men (64.0% versus 58.6%) and revealed more interest in working on flexible terms (68.2% versus 49.6% among men). These findings are an indication of a desiring-access discord between access and desire especially among female employees, which should be met with fair training policies and work-life balance programs.

Another significant factor which affected HR benefit preferences was age. In younger employees, 78.4 per cent felt that training and development is critical to them in the job perception and career enhancement, and more importantly, 78.4 per cent were dissatisfied with the present training opportunities. However, training programs were less of a priority to older workers (aged 45 and over) (only 43.2% took this option) and they satisfied with it equally. Rather, the older employees expressed far better Gravitation towards the pension and paid leave (77.9%) and financial or retirement-related benefits (81.5%) which read 52.3% and 44.1%, respectively) among younger workers. This intergenerational difference in short means the difference in where their career is at and what their priorities are, younger staff are interested in learning new skills and moving to a new job and old ones concentrate on long-time security and their exit strategy.

Altogether, the evidence is quite strong in terms of reaching the conclusion that there is a substantial difference in the expectation of employees to HR benefits on the basis of their demographic features. The factors that play a significant role in how these preferences are set include occupation, gender and age. The results support the notion of enforced individualistic HR plans that would support the requirements of various classes of employees in ensuring that a multi-ethnic workforce can lead to increased equity, motivation, and productivity.

Table II: Employee Preferences for HR Benefits by Demographic Factors

HR Benefit Preference	Administrative Roles (%)	Operational Roles (%)	Male (%)	Female (%)	Age 21–34 (%)	Age 45+ (%)
Pension and Paid Leave (Very Important)	71.3	48.6	59.2	60.1	52.3	77.9
Training & Development Dissatisfaction	40.5	42.8	39.1	62.8	78.4	43.2
Priority for Training Programs	66.2	53.7	58.6	64.0	78.4	43.2
Preference for Financial/Retirement Benefits	65.4	49.9	54.7	57.6	44.1	81.5
Desire for Flexible Work Arrangements	58.9	45.3	49.6	68.2	61.5	55.7

Sample size (N = 412); Sectors surveyed: Finance, Healthcare, Education, Technology

Table III demonstrates the degree of Pearson correlation between different forms of employee benefits and the level of productivity within the organization. Improvement of employee benefits is also found to be associated with an improvement in performance across the workplace. As recent research affirms, a suitable set of benefits enhances motivational levels, satisfaction, and engagement in workers, which leads to growth in organizational performance (Agubata et al., 2022; Chioke *et al.*, 2023). All of the benefits taken into consideration, professional growth opportunities demonstrate the closest connection with higher productivity ($r = 0.70$, $p < 0.001$). This close relationship underpins the fact that training, attainment of qualifications, and career development are the major contributors to the performance of employees. Intrinsic motivation and job success were greater amongst the subjects in Southeast Nigeria who engaged in continuous development programs (Anas, 2024). On the same note, Johnson and Fields (2019) determined that the more commitment given towards developing staff, the higher the staff loyalty and lower turnover rates in the Nigerian civil service. This proves the self-actualization theory of Maslow and the motivation and hygiene theory of Herzberg, which both consider growth and achievement as instrumental factors in job satisfaction and motivation.

The relationship between health insurance and productivity is very significant ($r = 0.65$, $p < 0.001$) in the sense that good health is required to have consistency in job performance. One study conducted in Kwara State revealed that there is a strong positive association between health insurance sponsored by the employer and work productivity ($r=0.74$, $p<0.01$), promoting the notion that employee productivity is stimulated by medical benefits that attract their increased attendance and output (Owolabi *et al.*, 2023).

The stronger the positive association between paid time off and productivity ($r = 0.54$, $p = 0.001$), the better the role of appropriate leave arrangements in ensuring the long-term productivity of employees. A recent report by a researcher on tertiary institutions in Cross River State, Nigeria, indicated that a yearly vacation was strongly linked to a high level of staff productivity and motivation, which supports the fact that well-organized leave systems are considerably beneficial in schools (Edoho *et al.*, 2022).

Their retirement savings are also positively correlated to the productivity of the employees, meaning a secure and positive financial future will keep the staff and make them more committed. Contributory pension schemes have been found to increase the productivity of workers significantly in a study among personnel in the University of Port Harcourt (Chukwuemeka, 2022). The variable with the least correlation ($r = 0.32$, $p = 0.026$) with the predictors was flexible working arrangement, which is still associated with greater productivity. This demonstrates that the current workforce, particularly those working at a younger age, is becoming different. In a study conducted on micro, these employees fared much better due to work flexibility in Enugu State (Chukwudi *et al.*, 2022). Similarly, according to Salami and Adediran (2023), both remote and hybrid working conditions in Nigerian tech companies increased innovation and productivity, largely after the COVID-19 pandemic.

The strongest correlation is associated with the support of professional development ($\beta = 0.40$, $p < 0.001$), and health insurance is very helpful as well ($\beta = 0.35$, $p < 0.001$). The recent research claims that the health-related learning program and incentives also assist in work and employee motivation, primarily in the sphere of services and FMCG (Van den *et al.*, 2021). Customized benefits for employees in their current and future stages of life can support high productivity, higher engagement, and a leading place for the company.

Table III: Pearson Correlation between Benefits and Employee Productivity

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Benefit Type	Correlation with Productivity (r)	Significance (p-value)
Professional Development	0.70	0.000***
Health Insurance	0.65	0.000***
Paid Time Off	0.54	0.001***

Retirement Plan	0.47	0.003**
Flexible Work Hours	0.32	0.026*

Table IV indicates that having employee benefit programs increases employees' productivity, and the results show an adjusted R^2 of 0.641. It therefore shows that around 64.1% of how productive employees are depends on the five benefit variables looked at. A further check with the F-statistic ($F(5, 294) = 108.23, p < 0.001$) also indicates that the model is statistically significant and reliable. A great support in professional development ($\beta=0.40, p<0.001$) has the largest impact on productivity, and health insurance also contributes significantly ($\beta=0.35, p<0.001$). The latest researches claim that health related learning programs and rewards can promote motivation and work performance of employees, particularly of those in the service and FMCG industries (Okeke-Uzodike and Anusi, 2023).

As a study indicates, established paid time off and retirement strategies are associated with positive effects on productivity since they help workers commit to work and stay motivated in the long term. Hinting on flexible work schedules would also help, particularly after the COVID outbreaks, when work-life balance became the key research point in Ilorin hotels discovered that flexing time, work shifts, and job-sharing dramatically increased productivity and dedication; the same happened in the U.S., where the 5-day WFH plan increased engagement by 0.23 ($p < 0.05$) (Ajayi and Bakare, 2023).

The findings substantiate the Two-Factor Theory (motivation-hygiene) since it was formulated by Herzberg and the Expectancy Theory, which was developed by Vroom and is still applicable in human resource studies today. Covering employees with health insurance and retirement plans will reduce their dissatisfaction, and providing them with training on their career paths and flexibility will make them more engaged (Medina-Garrido et al., 2023; Biedma-Ferrer and Medina-Garrido, 2023). Professional development contributes to the enhancement of the skills and perspective of workers, which leads to a higher level of our intrinsic motivation and performance (Medina-Garrido et al., 2023). Also, offering health benefits enables the employees to understand that the organization is concerned with them and is more prone to reduce absenteeism (WHO, 2025).

Even though the regression models possess a highly statistical foundation, there are certain points to notice. It only collects information in a single period and thus is unable to track such changes over the years and identify causal links (Barnett et al., 2023; Savitz and Wellenius, 2022). Future researchers are to be aware of the extent of benefits connectedness (paid time off and flexible hours are examples). These effects may also be predetermined by the type of culture in a company and the number of job variants, which Ogbonnaya et al. (2023) also note in the study on the contextual HR drivers.

In all, the analysis shows that effective benefit packages that pair financial assurance with career progress significantly increase efficiency. It aligns HR with the latest organizational behavior theories and facts equally by using intrinsic and extrinsic motivators, catering to the present needs of employees from 2021 to 2024.

Table IV: Regression Coefficients

Predictor Variable	Unstandardized Coefficient (β)	Std. Error	t-value	p-value
Constant	1.25	0.31	4.03	0.000***
Professional Development	0.40	0.06	6.67	0.000***
Health Insurance	0.35	0.07	5.00	0.000***
Paid Time Off	0.30	0.08	3.75	0.001***
Retirement Plan	0.25	0.09	2.78	0.006**
Flexible Work Hours	0.20	0.10	2.00	0.046*

Table V presents the results of the one-way ANOVA that assesses whether benefit utilization is connected to employee productivity in different parts of the retail sector. The statistical analysis found that the differences between groups in terms of productivity are significant ($F(3, 296) = 15.22, p < 0.001$), so the value of employee benefits for productivity is not consistent in all industries. The result indicates that the industry sector performs a modifying role that is in line with the observation that there is no homogeneity in benefit interpretations and outcomes with respect to industry sector (Ahmad and Schroeder, 2003). The fact that the Sum of Squares (SS) is larger for the between-groups than for the within-groups and that F is higher for the between-groups suggests that the variation in productivity due to sectoral reasons (42.76) is greater than the variation from other within-group differences (275.43). This backs the view that the way people see and use benefits depends on factors like the industry, workforce, and the place of work (Al-Hazazi, 2024).

Table V: ANOVA Results Productivity by Sector

Source of Variation	Sum of Squares	df	Mean Square	F-value	p-value
Between Groups	42.76	3	14.25	15.22	0.000***
Within Groups	275.43	296	0.93		
Total	318.19	299			

To determine what differences exist between the groups, a Tukey HSD post-hoc test was run. The following is what the studies have revealed:

Professional Development: Professional development benefits were shown to increase productivity more for workers in technology and finance than for those in the education sector. It highlights that the fast-paced innovation and ideas in tech and finance demand people to always upgrade their skills by learning (Oladimeji *et al.*, 2024).

Health Insurance: Among all sectors, healthcare saw the sharpest improvement in productivity from having health insurance, and these gains were significantly higher than in the ICT and education sectors. Because being in healthcare is so physically and emotionally tough, many people see medical coverage as an important necessity, not only a perk (Okunade et al., 2025)

Evidence shows that companies need to match employee benefits strategies to the specific needs and customs of their industry. Aligning all sectors in the same way could lead to results that are not the best. That's why organizations must consider how important benefits are in their field and check their motivational effect on workers, as the author's advice (Nassou and Bennani, 2024). Based on contingency theory, which states strategies should respond to the environment to work well, the findings indicate that considering sectoral trends, pressure at work, and employee expectations in HR planning can improve productivity.

The data from the correlation, regression, and ANOVA analyses proves that employee benefits meaningfully and differently influence employee productivity. This research supports important ideas from Self-Determination Theory by Deci and Ryan (1985) and Herzberg's Two-Factor Theory (1959), both pointing to the value of fitting work conditions and rewards to meet what motivates people.

In addition, professional development was seen to be highly related to productivity ($r = 0.70$, $p < 0.001$) and showed the greatest contribution to the regression model ($\beta = 0.40$, $p < 0.001$), showing that intrinsic motivation is central in boosting work performance. As pointed out by self-determination theory, helping employees improve their skills, make decisions on their own, and feel competent is required to keep them engaged and performing well. According to (Choo et al, 2025), when employees in knowledge-driven industries participate in learning and skill development programs, it increases the degree to which they take part in their work and focus on the objectives.

Likewise, the powerful link between health insurance and dissatisfaction ($r = 0.65$, $\beta = 0.35$, both $p < 0.001$) supports Herzberg's view on hygiene factors being key to preventing workers from becoming dissatisfied and performing effectively. Although insurance does not boost employee morale on its own, it reassures them, making them feel more secure and leading to better workplace achievements. According to (Sanoussi et al, 2024), Low absence and greater loyalty to the organization are linked to better well-being at work.

ANOVA reveals that the outcomes for benefits are affected by industry sector, since productivity is statistically different across sectors ($F(3, 296) = 15.22$, $p < 0.001$). Most jobs valued health insurance in the healthcare field, yet in technology and finance, professional development made the biggest difference. This proves the opinion that the character of the work they are doing influences the reaction to the job proposal and the vision of various types of assistance. In healthcare, work might be highly pressured and stressful, which is why employees require proper

health coverage (Rink et al., 2023). In application, the fact that strategies must respond to their surroundings and situations, the study argues that employee benefits must be customized for different industries. Having the same benefits for all companies is not likely to be the most effective way to achieve top productivity.

The practical effects of these concepts are wide-ranging. Professional development should be seen as a strategic method to boost productivity, especially in businesses that focus on innovation or services. Ensuring health benefits is crucial in sectors like healthcare and manufacturing, which are considered high-risk and involve lots of physical effort. While paid time off and flexible hours do not support work-life balance greatly in studies, they are valuable for balancing work and life and should not be overlooked in a complete HR approach. It is important for HR managers to carry out assessments specific to the industry to match the benefits provided to employees' needs and the goals of the organization. In addition, including both types of rewarding (intrinsic and extrinsic) encourages high spirits, helps decrease resignations, and contributes to steady progress in a company (Kim and Uddin, 2023; Mercer, 2022).

5. Conclusion and Recommendation

The findings show clearly that providing benefits boosts productivity in Nigerian organizations, most notably when it comes to supporting professional and health benefits. These things helped employees work more enthusiastically and be happier with their work, which improved the company's performance as found in recent studies (Osazevbaru and Ogbuma 2024). Roughly 64% of the difference in productivity was explained by regression analysis which showed that a smart mix of employee benefits is important. Modern research supports the view that things besides money can influence the way people do their jobs (Edoho and Olabisi 2023). Also, the ANOVA analysis points out that benefit effectiveness is different in each industry, which agrees with Kareem et al. (2021) arguments that special human resource strategies are needed in each area to boost employee satisfaction and business achievement.

The study confirms that employee benefits are considered not only as helping employees, but also as ways to boost a company's competitiveness and achievements (Eze et al. (2023); Onwuzuligbo & Ezenyimulu 2023). As the labor market changes, having good and tailored benefits helps companies keep their employees and run efficiently. All things considered, having strong employee benefit programs helps organizations in Nigeria succeed and compete. In future research, it would be useful to analyze longer-term results and look at the topic in organizations at various tiers and in various places.

This paper has established that various recommendations can be made based on its findings and these are meant to help improve the productivity of the employees because of the well-planned benefit packages. First, organizations are advised to give first priority to professional development programs. The constant input in employee training, leadership training, and skills

reinforcement does not only contribute to the elevation of personal capacities but also ensures the motivation and loyalty of the working force. Secondly, organizations, especially the ones working in the labor intensive industries like healthcare and education should incorporate effective health insurance program. Embrasive health coverage is useful in lazy days, increases satisfaction in the workplace, and leads to the feeling of security, all of which is essential to a lasting high level of productivity (Owolabi et al., 2023).

Thirdly, flexibility of work arrangements will have to be encouraged to support work-life balance. Organizations are encouraged to come up with policies which enable remote work, working shorter weeks, or flexible schedules. Fourthly, benefit packages need to be tailored to consider the needs of the industry as well as the demographic make-up of the workforce. The age and job level are some of the factors that affect the perception of the employees regarding the value of a particular benefit. Lastly, organizations ought to put in place efforts to ensure that effectiveness of their benefit programs is regularly assessed.

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