Assessment of Adaptability through Monetary Fringe Benefits during Covid Crisis for Job Retention

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ABSTRACT

Providing special benefit to the employees is important to enhance the employee relationship and satisfaction level. Monetary benefit during the pandemic is another crucial part that made the entire process better in the business area. Offering flexibility in terms of work hours, location, or job responsibilities can also help improve job retention. Employees who have more control over their work-life balance are generally happier and more likely to stay with their employer. Providing recognition and rewards for good performance can help improve employee morale and job satisfaction. This can include bonuses, promotions, or other financial incentives. The primary data collection and analysis has been adopted in this study to ensure a valid and authentic outcome. It has been seen that providing a huge financial benefit to the employees is helpful to manage the employee retention in the business unit during the covid crisis.

Key word: Monetary fringe, Employee relationship, Better productivity, Employee satisfaction, Job retention

INTRODUCTION

Background

Monetary fringe benefits can play a critical role in enabling employees to adapt to the changes brought about by the COVID-19 crisis and retain their jobs. The factors can enhance the working procedure and evaluation of the performance in the particular situation. COVID-19 has caused financial stress for many employees. Monetary fringe benefits such as bonuses, incentives, and hazard pay can help employees cope with financial uncertainty and feel valued by their employer. Such benefits can also help retain talented employees who may be considering leaving the organization due to financial reasons (Ngoc et al. 2021, p.3189). The pandemic has increased the importance of health insurance and medical benefits for employees. Providing comprehensive health insurance, covering COVID-19 related expenses, and offering telemedicine services can help employees feel supported and valued. This can also help prevent employees from leaving the organization to seek better health benefits elsewhere.

Monetary fringe benefits such as 401(k) matching contributions and pension plans can provide employees with long-term financial security and incentivize them to remain with the organization. Monetary fringe benefits such as tuition reimbursement and student loan assistance can help employees enhance their skills and further their education, which can increase their job satisfaction and reduce turnover (Aguinis & Burgi-Tian, 2021, p.235). Flexible spending accounts (FSAs) can allow employees to set aside pre-tax dollars for eligible expenses such as medical, dependent care, and transportation expenses. This can help employees save money on these expenses and improve their overall financial well-being. Overall, monetary fringe benefits can be an effective way to support job retention during the COVID-19 pandemic. Providing financial support, health insurance, retirement benefits, and educational assistance, and flexible spending accounts, employers can help employees adapt to the challenges of the pandemic and retain talented employees (Hamouche, 2021, p.10). Monetary fringe benefits such as bonuses, hazard pay, and financial assistance can help employees cope with financial challenges during the COVID-19 pandemic. This can include providing emergency funds to cover unexpected expenses, offering interest-free loans or grants, and providing assistance with childcare or eldercare costs.
Rationale
The rate of monetary fringe benefits during the COVID-19 crisis for job retention can vary depending on the organization and industry. Some organizations may offer additional financial support to employees during this time, while others may not have the resources to do so. However, offering monetary fringe benefits can be an effective strategy for promoting job retention during the pandemic. Providing financial support, flexible compensation packages, development opportunities, and promoting employee wellness and well-being, organizations can support their employees and reduce the likelihood of turnover (Smith & Friedman, 2022, p.20). It is important for organizations to assess their financial situation and the needs of their employees to determine the most appropriate and effective monetary fringe benefits to offer. Additionally, organizations should communicate clearly and transparently with employees about the benefits available to them and how to access them.

Research aim and objectives
The main aim of the research is to understand the monetary fringe benefits during covid crisis for job retention. The main objective of the research study is
- To understand the details of monetary fringe
- To evaluate the benefits of monetary fringe in job retention
- To discuss the details of monetary fringe benefits during covid crisis
- To evaluate the benefit of monetary fringe during covid crisis for job retention

Research questions
The main research question of the study is
- What is a monetary fringe in the job retention?
- How do the benefits help in the job retention process in the business?
- Which are the main factors in the monetary fringe during covid crisis?
- What is the benefit of monetary fringe during covid crisis for job retention?

Significance of the research
The study is focused on discussion of the benefits of monetary fringe during covid crisis for job retention. The details of the background and benefits will be discussed in this study that will provide better information for the future researchers. The further development of the knowledge and research studies will also benefit by reviewing the recent work in their research.

LITERATURE REVIEW
Monetary fringe in the job retention
The COVID-19 pandemic has had a significant impact on the global economy, including widespread job losses and business closures. To help address these challenges, many governments and central banks around the world have implemented monetary policies aimed at job retention. One common approach is to provide financial support to businesses and workers who have been adversely affected by the pandemic. For example, some governments have implemented wage subsidy programs to help employers retain workers, even if their businesses are experiencing reduced demand or forced closures (Ravina Pradhan & Choudhary, 2022, p.10206). In some cases, these subsidies may cover a portion or all of a worker's salary, with the goal of preventing layoffs or furloughs. Central banks may also use monetary policies to support job retention. For example, they may lower interest rates to make it easier for businesses to borrow money and maintain their operations, or purchase government bonds to inject money into the economy and promote economic activity. Overall, the goal of these policies is to provide financial support to businesses and workers during the pandemic, and help minimize the long-term economic impacts of the crisis.

A fringe benefit is a form of non-wage compensation provided by an employer to an employee in addition to their regular salary or wages. Examples of fringe benefits include health insurance, retirement plans, and company cars. Certain fringe benefits, including achievement awards, may be excluded from an employee's taxable income if they meet certain criteria outlined by the Internal Revenue Service (IRS). Specifically, the achievement award must meet the following requirements: The cost of the award, when combined with other achievement awards received by the employee during the same year, must not exceed a certain dollar limit set by the IRS (Washeya & Fürst, 2021, p.15). The award must not be in the form of cash, cash equivalent (such as gift cards or stock), or other tangible property, except for certain types of non-personalized items of minimal value. In the case of an achievement award that meets these criteria, it may be excluded from the employee's taxable income, meaning that the employee will not have to pay federal income tax on the value of the award.
Benefits help in the job retention process
Health and wellness benefits: Providing health insurance, paid sick leave, and wellness programs can help employees stay healthy and manage their work-life balance, which can improve job satisfaction and reduce turnover.
Retirement and financial benefits: Offering retirement plans, such as 401(k) plans, and financial planning assistance can help employees feel more secure in their financial future, which can increase their loyalty and commitment to their employer.
Flexible work arrangements: Offering flexible work arrangements, such as telecommuting, flex-time, or job-sharing, can help employees achieve a better work-life balance, which can increase their job satisfaction and reduce turnover (Arasanmi & Krishna, 2019, p.175).
Professional development opportunities: Providing training, continuing education, and career development opportunities can help employees feel valued and invested in their professional growth, which can increase their loyalty to their employer and reduce turnover.
Recognition and rewards programs: Implementing employee recognition and rewards programs, such as achievement awards or bonuses, can help employees feel valued and appreciated for their contributions, which can increase their job satisfaction and reduce turnover (Rangachari & L. Woods, 2021, p.4250).
Offering a comprehensive benefits package can help attract and retain top talent, increase employee loyalty and job satisfaction, and reduce turnover, which can ultimately benefit both employers and employees.

Factors in the monetary fringe during covid crisis
Providing financial benefits to employees can be an effective way to improve job retention, as employees may be more likely to stay with a company that offers competitive compensation and benefits packages. One of the most important factors in job retention is offering a competitive salary. Employees are more likely to stay with a company that pays them fairly and provides opportunities for salary increases and promotions. In addition to salary, offering a comprehensive benefits package can help improve job retention (Roy et al., 2020, p.7058). Benefits such as health insurance, retirement plans, and paid time off can help employees feel valued and supported by their employer. Finally, company culture can play a significant role in job retention (Shobe et al., 2023, p.3189). A positive work environment with supportive colleagues and managers can encourage employees to stay with a company, even if the financial benefits are not as high as they might be elsewhere. Providing financial benefits to employees can be an important factor in job retention, but it is just one piece of the puzzle. Employers should also consider other factors, such as company culture, flexibility, and recognition, in order to create a work environment that encourages employees to stay for the long term.

Benefit of monetary fringe during covid crisis for job retention
During the COVID-19 crisis, providing monetary benefits to employees can be especially beneficial for job retention.
Financial security: The pandemic has caused significant economic uncertainty and financial stress for many individuals. The monetary benefits such as bonuses or pay raises, employers can help alleviate some of this stress and provide employees with greater financial security, which can increase their loyalty and commitment to the company.
Recognition and appreciation: During these challenging times, employees may feel overworked, overwhelmed, or underappreciated. Offering monetary benefits, such as bonuses or other forms of compensation, can help demonstrate to employees that their hard work and dedication are valued and appreciated, which can improve job satisfaction and reduce turnover.
Motivation and productivity: Financial incentives can also be an effective way to motivate employees to work harder and be more productive (Elsafty & Albadry, 2022, p.2851). Engagement of bonuses or other forms of compensation, employers can encourage employees to meet or exceed their performance goals, which can lead to better outcomes for the company and improved job retention.
Talent retention: Uncertainty in the job market, many employees may be hesitant to look for new job opportunities. Providing competitive monetary benefits, employers can help retain their top talent and reduce turnover, which can ultimately benefit the company in the long run. However, providing monetary benefits during the COVID-19 crisis can be an effective way to improve job retention by providing employees with greater financial security, recognition, motivation, and talent retention (Nkemdilim, 2021, p.1). It is important for employers to balance these benefits with other factors, such as flexibility, work-life balance, and company culture, in order to create a positive and supportive work environment that encourages employees to stay for the long term.

Research methodology
Methodological direction can act as one of the most important parts in the research that evaluates the working process better in the segment. In this particular study, proper methodological direction is also important that
creates a detailed route map of the research study. Research philosophy is one of the major parts that executes the process better in the particular working segment. In the case of the data gathering process, this strategy is helpful to improve the working effectiveness (Newman & Gough, 2020, p.20). It has been seen that adoption of a proper research philosophy is helpful for enhancing the research direction. In this particular research study, positivism research philosophy has been used. This improves the objective based approach of the work better to enable a better view in the data set. The scientific direction of the information also emphasizes the performance measures better to indicate a superior decision making and data sorting in the research.

Research design is another element that enables a better understanding of the research work. The blueprint of the research method and data analysis procedure can also be obtained by this approach in the research. Enabling a better view on the working will also emphasize the performance measures better to generate a better working behavior in the segment. Systematically obtaining the data in the area will also execute the process successfully to improve the working behavior (Patel & Patel, 2019, p.50). Descriptive research design is one of the most effective parts that enhances the progress better in the particular working segment. In this research study, this design has been used to enhance the performance better for making proper decisions and concluding the research.

Collection and analysis of the data is also based on effective decision making and evaluation of the performance for maximizing the work. Adopting a proper research approach will lead the entire research work better to make a proper decision on the analysis. In this particular research study, deductive research approach has been used by the researcher (Dodds & Hess, 2020, p.210). This enables a better view of the work that increases the business effectiveness in the market. Testing of the related hypothesis and analytical approach is also engaged in this segment for evaluating the progress in the research study.

In order to perform the data analysis, collection of the information is also important that enables a better working scope in the segment. In this particular research study, primary data collection has been used to collect the information. 101 participants have been chosen in the survey process to gather the information on monetary fringe benefits during covid crisis for job retention. The close ended questions have been used and performed the survey to collect the required information in the research study. Ethical consideration of the research study has also been maintained to make the research process properly. Keeping the privacy of the participants has been done to make the research ethics effective in the study.

**RESULTS AND DISCUSSION**

![Figure 1: Analysis of age group](Source: IBM SPSS)
Figure 2: Analysis of job role

(Source: IBM SPSS)

Figure 3: Descriptive statistics

<table>
<thead>
<tr>
<th>Description</th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monetary support influences employee performance in the organization</td>
<td>101</td>
<td>0</td>
<td>4</td>
<td>1.09</td>
<td>1.031</td>
</tr>
<tr>
<td>During the COVID pandemic, employee retention has felt a huge impact on the business</td>
<td>101</td>
<td>0</td>
<td>4</td>
<td>1.20</td>
<td>.959</td>
</tr>
<tr>
<td>Monetary fringe enhances the business productivity</td>
<td>101</td>
<td>0</td>
<td>4</td>
<td>2.00</td>
<td>1.262</td>
</tr>
<tr>
<td>The monetary support improved the employee performance and mental satisfaction</td>
<td>101</td>
<td>0</td>
<td>4</td>
<td>2.08</td>
<td>1.593</td>
</tr>
<tr>
<td>Enhancement of the employability has been obtained</td>
<td>101</td>
<td>0</td>
<td>4</td>
<td>1.82</td>
<td>1.125</td>
</tr>
<tr>
<td>Creation of a better scope can be found in the COVID pandemic</td>
<td>101</td>
<td>0</td>
<td>4</td>
<td>2.26</td>
<td>1.300</td>
</tr>
<tr>
<td>Improvement in the behavioral area increases job retention</td>
<td>101</td>
<td>0</td>
<td>4</td>
<td>1.64</td>
<td>1.082</td>
</tr>
</tbody>
</table>

Valid N (Listwise): 101

(Source: IBM SPSS)
Correlations

<table>
<thead>
<tr>
<th>Monetary support influences employee performance in the organization</th>
<th>During the covid pandemic, employee retention has failed to improve the organization's productivity in the business</th>
<th>The monetary support has improved the employee's performance and mental satisfaction</th>
<th>Enhancement of the employability has been obtained</th>
<th>Creation of a better scope can be found in the covid pandemic</th>
<th>Improvement in the behavioral area increases job retention</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monetary Support</td>
<td>Pearson Correlation</td>
<td>0.657**</td>
<td>0.657**</td>
<td>0.657**</td>
<td>0.657**</td>
</tr>
<tr>
<td>N</td>
<td>Sig (2-tailed)</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
</tbody>
</table>

Figure 4: Correlation

![Figure 4: Correlation](Source: IBM SPSS)

Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std Error of the Estimate</th>
<th>R Square Change</th>
<th>F Change</th>
<th>df1</th>
<th>df2</th>
<th>Sig. F Change</th>
<th>Outlier-Visitation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.958**</td>
<td>0.9388</td>
<td>0.9357</td>
<td>0.365</td>
<td>0.682</td>
<td>117.215</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>468</td>
</tr>
</tbody>
</table>

(a) Predictors: (Constant), Improvement in the behavioral area increases job retention, the monetary support improved the employee performance and mental satisfaction, during the covid pandemic, employee retention has failed to improve the organization's productivity, enhancement of the employability has been obtained, monetary support enhances the business productivity, creation of a better scope can be found in the covid pandemic

(b) Dependent Variable: monetary support influences employee performance in the organization

Figure 5: Model summary

![Figure 5: Model summary](Source: IBM SPSS)

ANOVA

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>393.677</td>
<td>6</td>
<td>65.613</td>
<td>117.215</td>
<td>0.00**</td>
</tr>
<tr>
<td>Residual</td>
<td>12.521</td>
<td>94</td>
<td>133</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>106.198</td>
<td>100</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(a) Dependent Variable: monetary support influences employee performance in the organization

(b) Predictors: (Constant), Improvement in the behavioral area increases job retention, the monetary support improved the employee performance and mental satisfaction, during the covid pandemic, employee retention has failed to improve the organization's productivity, enhancement of the employability has been obtained, monetary support enhances the business productivity, creation of a better scope can be found in the covid pandemic

Figure 6: ANOVA test

(Source: IBM SPSS)
DISCUSSION

Descriptive statistics is based on the concept that allows the researcher to understand and evaluate the performance successful in the data analysis. In this particular research study, this strategy has been used to understand the related factors in the data selection. The characteristics of the data set and the related factors will also emphasize the performance measures better to keep the work valid. One of the key components in the analytical domain is comprehending the data and the characteristics. As a result, the general working process is improved, and the variables in the specific data analysis are better understood (Snyder, 2019, p.335). The N number in this analysis is 101, and the minimum statistics are 0. Maximum statistics in the same area were discovered to be 4, which accurately depicts the process's behavior and working nature in the progress area. Another essential component of the analytical area that better assesses the segment's operating nature and performance is mean statistics. The mean statistics in this analysis range from 1.09 in the beginning range to 2.36 in the same phase. In this instance, the standard deviation value is close to 1.3 in the particular area. Another important component of the segment that properly examines the working method in the segment is standard error. In all instances when the similarity

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
<th>95.0% Confidence Interval for B</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>(Constant)</td>
<td></td>
<td>-3.301</td>
<td>1.002</td>
<td>-2.547</td>
</tr>
<tr>
<td></td>
<td>during the rapid pandemic, employee retention has led to a huge impact on the business</td>
<td></td>
<td>0.420</td>
<td>0.097</td>
<td>0.391</td>
</tr>
<tr>
<td></td>
<td>monetary fringe enhances the business productivity</td>
<td></td>
<td>0.097</td>
<td>1.112</td>
<td>-1.19</td>
</tr>
<tr>
<td></td>
<td>the monetary support improved the employee performance and mental satisfaction</td>
<td></td>
<td>0.036</td>
<td>0.083</td>
<td>0.056</td>
</tr>
<tr>
<td></td>
<td>enforcement of the employment has been obtained</td>
<td></td>
<td>0.515</td>
<td>1.123</td>
<td>0.569</td>
</tr>
<tr>
<td></td>
<td>creation of a better scope can be found in the rapid pandemic</td>
<td></td>
<td>0.011</td>
<td>0.116</td>
<td>0.015</td>
</tr>
<tr>
<td></td>
<td>improvement in the behavioral area increases job satisfaction</td>
<td></td>
<td>0.047</td>
<td>1.110</td>
<td>0.049</td>
</tr>
</tbody>
</table>

a. Dependent Variable: monetary support influences employee performance in the organization

(Source: IBM SPSS)

Figure 7: Coefficient

Reliability Statistics

<table>
<thead>
<tr>
<th>Cronbach's Alpha</th>
<th>N of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>983</td>
<td>10</td>
</tr>
</tbody>
</table>

(Source: IBM SPSS)

Figure 8: Reliability test

Case Processing Summary

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cases Valid</td>
<td>101</td>
<td>100.0</td>
</tr>
<tr>
<td>Excluded*</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Total</td>
<td>101</td>
<td>100.0</td>
</tr>
</tbody>
</table>

a. Listwise deletion based on all variables in the procedure.

(Source: IBM SPSS)

Figure 9: Case processing
in the data attributes is represented in this analytical region, the value is 0.476. The value summary also includes a description of the working approach and an assessment of the performance in the specific area. Understanding the relationship among the variables is another effective part that evaluates the performance better for maximizing the knowledge in the estimation. The specific variables and dependencies also need to be understood by the researcher to enhance the performance measures. In this study, the analysis has been done to execute the overall process successfully and making a storing decision on the relationship among the dependent and independent variables. A statistical method known as correlation analysis is used to assess the significance and direction of the relationship between two or more variables. It entails figuring out the correlation coefficient, a number that runs from -1 to 1 and represents the strength of the relationship between the variables. According to a positive correlation coefficient, two variables are said to be positively correlated when one increases and the other generally follows suit (Androniceanu et al. 2020, p.5). With a negative correlation coefficient, the variables are said to be unfavorably correlated, which means that as one variable rises, the other tends to fall. According to N, 101, the correlation value in this study is 1.

Analysis of the relationship between one or more independent variables and a dependent variable is done statistically using regression analysis. Creating a mathematical equation that may be utilized to forecast the value of the dependent variable based on the values of the independent variables is the aim of regression analysis. Fitting a regression line to a set of data points is the process of performing regression analysis. The regression line is a straight line that minimizes the distance between the observed data points and the anticipated values from the line (von Lühmann et al. 2020, p.116472). In order to forecast the value of the dependent variable for a specific value of the independent variable, the slope and intercept of the regression line are generated based on the data. Regression analysis can take many various forms, including simple linear regression, multiple linear regression, logistic regression, and nonlinear regression. Whereas multiple linear regression involves two or more independent variables, simple linear regression simply requires one. When the dependent variable is categorical, logistic regression is employed; when the connection between the variables is nonlinear, nonlinear regression is utilized. R in the analysis was found to be worth.943 with a R squared value of.882. In this investigation, standard error was estimated with a.354 value and a F change of 107.6. Another component of the study with a 0.518 range is the Durbin-Watson constant.

In this particular research investigation, an ANOVA test was also performed to assess the working efficiency. Knowing the residual value from a regression also improves behavioral strategies in the targeted market. The analysis's regression value with DF and mean square is 94.5347, 13.505, and 107.678. In the same region, residual values of 11.664, 93, and.125 have been observed. On the other hand, development of the appropriate value in the segment can also alter the behavior of the research's information.

It can be said that the monetary support to the employees in the covid crisis created a huge opportunity for the organizations to improve the business value. On the other hand, the mental satisfaction and employee performance will also be evaluated effectively by taking the proper action in the business process area. However, proper decision making and creation of the value based approach has helped the organizations to maintain the employee performance and retention during the covid crisis.

CONCLUSION AND RECOMMENDATIONS
It can be concluded that providing proper financial support to the employees is helpful for maintaining a proper relationship. Enhancement of this factor will be helpful for examining a better business scope and process in the particular area. This evaluates the performance successfully to improve the business performance. Job retention is another crucial part that enables a better progress of the work in the performance area. During the covid crisis, this is one of the most important parts that was seen. Enhancement of the productivity is another effective approach that increases the performance better in the segment. On the other hand, the business unit will also get the benefit by enhancing the productivity in the particular business area. Improvement in the company culture also plays a crucial role to improve the performance measures. It has also been seen that a proper working culture is helpful for enhancing business efficiency. During the covid crisis, the monetary benefits helped the employees to enhance the behavioral approaches in the business working. It can be recommended that adoption of a proper strategic evaluation is helpful for maximizing business efficiency. In the case of COVID-19, the impact also derives the benefits in the business segment for measuring the progress. Financial progress and benefit is another effective part that executes the procedure better for achieving the ultimate goal in the market. The organizations will also get the advantages of the same by providing monetary support. The monetary support also increases employee motivation in the business area that will improve productivity successfully in the market. Evaluation of the performance measures can also generate a better working scope for the employees to improve the performance (Safiri et al. 2021, p.2911). On the other hand, reducing the financial crisis will also implement a better working structure in the business unit for maximizing productivity. Enhancement of the factor can also change the working behavior and performance measures successful in the market. Therefore, job retention plays a vital role in order to improve the business progress and employee performance in the particular market segment.
REFERENCES


