



Relationship between Fringe Benefits and Employee Retention in Tertiary Institutions in Adamawa State, Nigeria

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Abstract

This study examined the relationship between fringe benefits, and employees' retention in tertiary institutions in Adamawa State. The research adopted descriptive survey design. Krejcie and Morgan table for determining sample size was used to draw sample size of 269 from a population of 854 and proportionate stratified random sampling method was used to draw samples for each strata. Data were collected from 250 sampled employees of Adamawa state university Mubi and college of health technology Mubi. The data was processed through Statistical Package for Social Sciences (SPSS) version 26, to apply statistical tests, that is, Pearson correlation and linear regression analysis, to investigate the relationship and impact of the independent variable on dependent variable. The Pearson correlation results show that the independent variable (fringe benefits) and dependent variable (employees' retention) positively and significantly correlate ($r = 0.556$; $p = 0.000$). The result of regression analysis revealed that fringe benefits have positive and significant impact on employees' retention (Beta = 0.356; $p = 0.000$) Hence, the research hypotheses were rejected. It was concluded and recommended that management and administrators of tertiary institutions should as much as possible provides handy and operational and attractive fringe benefits as it appeared important variable in predicting higher employee's retention in tertiary institutions in Adamawa state.

Key words: Fringe Benefits, Retention

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I. Introduction

Managing employees' retention is now considered as fundamental approach of achieving competitive advantage among the organizations (walker, 2001). Retaining employees is one of the most imperative targets for the organization because hiring of qualified candidate is essential for an organization but their retention is more important than hiring, considering the huge amount spent on the orientation and training of the potential employees. Research finds that the cost of replacing old employees with new ones is estimated up to twice the employee's annual salary. When employee leaves the job, organization loses not only the employee, but also loses the customers and client who were loyal to the employee, knowledge of production, current projects, (Irshad & Afridi, n.d)

Therefore, it is crucial that organizations center on formulating employee retention policies and implement them in order to encourage workers to remain in the organization, researchers further revealed that high employee turnover promotes low performance in the organization, hence formulation of policies that enhances employees' retention to enable long stay of employees in the organization is strategic (Gayathri, Sivaraman & Kamalambal, 2012) In the words of Mayfield and Mayfield (2008) retention of important employees is one of the most noted issue confronting organizations' leaders. The main goal of retention is to prevent the loss of competent employees from the organization as this could have adverse effect on productivity and service delivery (Divine Portal, 2021). This implies that, frequent staff turnover is associated with drawbacks such as low performance, organizational instability, and wastes of financial resources.

Consequently, organizations make enormous efforts to attract handfuls of employees and sustain them in the organization. In today's scenario only high salary and designation is not significant for employee's retention in the organization, but others factor also play important role in their retention. Smith,

(2001) is of the view that, money brings workers in the organization but not necessary to keep them. It is further stated that, money satisfies the employee but it is not sufficient to retain an employee, meaning it is an insufficient factor. And so, Brannick, (1999) once said that money is not considered as primary retention factor. In this circumstance, a wide number of factors such as employee fringe benefits, work environment, recognition etc. seem successful in employees' retention, this implies that, the, existence of other retention factors cannot be ignored.

According to Ahmad, Pei Yei and Bujang,(2013) one of the critical areas in Human Resource Management is salary and benefit management. Employee benefits are essential to be issues of great concern as it can be a tool to lure and retain capable, focused and productive employees in the organization. Milkovich, and Newman, (2008); Ahmad, et al., (2013) are of the view that, employee benefits are that part of the total compensation package, other than pay for the time worked, provided by the employers' payments to employees in whole or in part. Fringe benefit as advanced by Ongori, (2007) is an indirect reward given to a worker or group of workers as a section of organizational membership, which affects performance and retention of workers.

Today, employers increasingly recognize benefits as a key facet in the race for global talent; an integral part of the total reward package offered employees; an important component of high performance and working practices that promote happy and healthy workforce, enhance employee engagement and retention, and ultimately improve productivity and organizational performance (Carey, Sheldon & Andriescu, 2018). It is therefore, globally admitted that having the right employees in the organization is the most vital factor that fuel organizational success, hence, the intent of this research is to evaluate the relationship between fringe benefits and employees' retention in tertiary institutions in Adamawa state.

Statement of the Problem

The role of tertiary institutions in economic, social and political development of a nation cannot be over emphasized. Hence, it is obvious that the world depends largely on ideas, knowledge and sound academic research for societal development. However, the execution or performance of the primary role of any higher institution depends largely on its stability which relies on employees' retention.

The challenge facing tertiary institutions in Nigeria is high employee turnover. Over the recent past ten years, there has been mass exodus of knowledgeable, experienced and talented employees especially lecturers to seek for jobs in other sectors, some left the institutions to join the business world, some join politics, while others left Nigeria for better services. As concisely put by Asiyai (2013), many experienced and young workforce are fleeing Nigeria from the thwarting nature of tertiary institution life into more rewarding and more challenging sectors of the economy and even to other countries. When there is massive exit of these categories of workforce from an institution of higher learning, the quality of education delivery is threatened and sustainable development is thwarted.

The Harvard Business School (2006) states that, high employees' turnover has adverse effect on an institutional success in term of quality of education that could only be achieved through effective and efficient use of experienced and personnel of high caliber among others. It is therefore, on the basis of the foregoing that the tertiary institutions have an obligation to keep its employees from leaving their jobs for other organizations in order to maintain continuity and retain experienced workforce. Consequently, organizations are seeking ways of increasing organizational loyalty and of providing competitive advantage to attract and retain the employees.

In like mind Milkovich and Newman (2008), posit that employee benefits are widely claimed to help in the retention of workers. It was also agreement to, Losey, (1998) whose state that benefits might help to attract and retain the employees if there were well-designed employee benefits, especially in a competitive labor market. As stated in Ahmad, et al., (2013) empirically, research findings proposed that there are very strong correlations between compensation, benefits plans and employee commitment. According to Milkovich and Newman (2008) survey proposes that 89% of executives think employee benefits are extremely important factors to attract and retain good employees. But practically, that only 32% of workers are satisfied with their benefits today (Ahmad, Pei Yei, & Bujang, 2013). Compared to 83% in the early 1980s (Milkovich & Newman, 2008).

Therefore, employee loyalty needs to be earned, rather than assumed and must be specific, rather than general. Employees are looking at their employment as a means of achieving personal goals rather than simply being the "good corporate soldier" of the past (Haq, & Chandio, 2014). The institutions need to express and act on a commitment to develop employees' benefits by introducing initiatives that make employees believe that their current job is the best path to achieving their goals. So, what type of benefits that should be provided to earn the employees' loyalty as to increase employees' retention in the institutions? To answer the question and fill the research gap, the study objectives are to:

- i. examine the relationship between fringe benefits and employees' retention in tertiary institutions in Adamawa state

- ii. evaluate the effect of fringe benefits on employees' retention in tertiary institutions in Adamawa state
- The study also formulates the following hypotheses as stated below.
- Ho1. There is no significant relationship between fringe benefits and employees' retention in tertiary institutions in Adamawa state
- Ho2. Fringe benefits have no significant impact on employee's retention in tertiary institutions in Adamawa state

II. Literature Review

One of the keywords in terms of human resource management is retention. In addition to the general definition of the word, i.e., holding, maintaining, continuation and preventing from leaving, this word takes on a new meaning in business administration (Yamamoto, 2014). It means securing employees in a company. According to Yamamoto, (2009) in the retention concept, organizations are the key players and retention is a specific organizational management issue, namely retention management, which can be defined as the entire human resource management policies for retaining the current or expected high-performing employees within organizations for long periods of time, enabling them to exercise or develop their capabilities, (valamis.com, 2021).

According to Stephen, (2019) and Chuwdhury, (n.d) employee retention encompasses talent management which is the use of an integrated set of activities to ensure that the organization attracts, retains, motivates and develops the talented people it needs now and, in the future. According to Robyn (2012), talent retention has become a major concern for the higher education sector because of an aging workforce and limited prospects of recruiting and retaining young, talented individuals. Robyn (2012) further states that the strength of an institution lies in its human capital and that it is therefore important to align human resource policies and procedures so as to attract and retain skilled employees. Thus, retaining employees in their jobs is necessary for all organizations as opined by researchers that the most precious asset to an institute is its employee, (Ng'ethe, Iravo&Namusonge, 2012) also, considering the cost associated with training and replacement of potential employees, Abbasi and Hollman, (2000) posit that employees' retention is one of the main objectives for all institutions.

Frank, Finnegan and Taylor, (2004) defined retention as "an effort by an employer to keep desirable employees in order to meet organizational objectives". Similarly, Chiboiwa, Samuel and Chipunza, (2010) provided a more comprehensive definition of retention and mentioned that it is a mean 'to prevent the loss of proficient employees from leaving'. Encouraging employees to remain in the organization for a long period of time can be termed as employee retention, (Kraja, 2016). It is a process in which the employees are encouraged to remain with the organization for the maximum period of time or until the completion of the project (whatishumanresource.com, n.d). while, Zineldin, (2000) viewed retention as 'an obligation to continue to do business or exchange with a particular company on an ongoing basis.

Therefore, the importance of employee retention cannot be underestimated considering adverse effect on an institution when an employee leaves. Thus, retaining high-performing employees or the 'best professional talent' is of great significance to organizations as it eliminates the recruitment, selection and on-boarding costs that would otherwise be incurred in replacing them (Tymon, Stumpf & Smith, 2011). In addition, it maintains continuity in their area of expertise (Kyndt & Eva, 2009). Gentry, Kuhnert, Mondore and Page (2007) added by mentioning that the switching of job by talented employees could be a reason organization experience decline in employees' performance, productivity, and morale.

Closely tied to retention management in organizational human resource management is the concept of employee benefit management. Employee benefits include various measures offered by organizations to their employees and their families for improving employee welfare that may cover among others the indirect pay, health insurance, stock options, or any myriad of things offered to employees, (Verlinden, 2022). Hiroshi, (2011) is of the view that, the more representative of the statutory welfare measures include insurance schemes for health, pension plans, employment and workmen's accident compensation. The non-statutory welfare systems vary widely; their representative examples include monetary gifts for celebrations and condolences, recreational facilities, subsidies for home ownership and recreational activities, e.g., sports meet, company excursions, (Hiroshi, 2011).

More so, employee benefits are elements of remuneration given in addition to the various forms of cash pay. Oreilly.com, (2022) benefits are indirect financial and non-financial payments employees receive for continuing their employment with the company. Also, Mathis and Jackson, (2003) opined that, fringe benefits are forms of indirect compensation given to an employee or group of employees as a part of organizational membership. According to Adeniji and Osibanjo (2012) fringe benefits are supplementary in nature, not worked for, and are usually given to all employees of an organization, irrespective of their different performances.

Fringe benefits therefore encompass a broad range of benefits, among others, they include worker's compensation in form of social security and unemployment insurance, housing (employer provided or employer-paid), group insurance (health, dental, life), retirement benefits, day-care, tuition reimbursement, sick leave, vacation (paid and not paid), free or subsidized transportation, The purpose of fringe benefit is to increase the economic security of staff members and in doing so, improve workers retention, (Heatley, 2019). More so, Galanaki, (2013) assert that fringe benefits are the ways of making the employees and their family members happy with the organization. Hence, the concept of fringe benefits in employment policies has gained popularity in recent years since it creates a positive atmosphere where employees can work with a stress-free mind. Therefore, Ahmad, and Scott, (2015) reached a conclusion that, fringe benefits are more effective for employee satisfaction and commitment especially when employees observed that the benefits offered are outside the rule, they become loyal to the organization.

Fringe Benefits and Employees' retention

A study carried out by the Society of Human Resource Management indicates both employees and Human Resource professionals see benefits as the top factor driving job satisfaction, (Milkovich and Newman, 2008). Therefore, it is necessary to provide well-designed benefits for the employees in the organization in order to attract and retain more capable and productive employees. Losey (1998), said it might help to attract and retain the employees if there were well-designed employee benefits, especially in a competitive labor market. A survey by Milkovich and Newman, (2008) proposes that 89% of executives think employee benefits are extremely important factors to attract and retain good employees.

It is emphasized that, generous pension plan may help to retain employees; it probably does little to motivate them to perform on a day-to-day basis (Cascio, 2003). It was pointed out by Bobbie, (2006) that in theory, a retirement plan is a better longterm employee retention tool. According to a Diversified Investment Advisors' Report on Retirement Plans, the majority of United States companies (84%) that currently offer a defined benefit plan such as a traditional pension plan, cash balance plan, or a pension-equity plan believe their plan may directly impact employees' retention.

More so, when employees are given loan facilities with favourable terms of payment, studies have it that, it significantly influences employees' retention. Loan is a popular form of benefit given by employers. How Hiroshi, (2011) postulated that many organizations provide some form of loans or advances to employees as a benefit that may include housing loan; car loan and computer loan are the most common types of loan that are provided in an organization. Low-interest mortgage loan will have a strong impact on "retaining" employees Ahmad, et al., (2013). As the organization differentiate itself by providing these low-interest or interest-free loan, it can be an effective tool to retain capable, talented, and productive employees.

Good accommodation for employees is also considered an effective benefit for employees' retention. Zafar (2015) opined that when employees are provided with non-monetary rewards like housing, flex time, telecommunicating, vacation, learning and development opportunities, recognition of achievements, tasks for or other assignments and sincere praise, their organizational retention increased and turn over decreased. Also, employee's health services, Bertsch, (2017) advanced that fringe benefits have a higher employee retention power than an equivalent increase in wages. He further points out that employers also benefit as well with investments in health and wellness benefits.

Therefore, employee benefits are methods of compensation that motivate and retain talented employees in the organization, (Willis, 2001. In line with this assertion, Ngcobo and Naido (2015) postulated that employees' benefits are crucial factors which significantly relate to employee's retention that cannot be ignored.

Theoretical framework

Numerous theories like expectancy theory and Herzberg theory of motivation are considered underpinning the study. From the viewpoint of Herzberg's motivator and hygiene model, employee assistance package is a significant and crucial condition of work. The hygiene element will have an influence on workers' work stimulus or motivation and hence efficiency and willingness to stay. Furthermore, Vroom (1964), validated in his expectancy model that people perform duties in anticipation of some form of accomplishment both bodily and spiritually. On the other hand, the level of attainments impacts on the value and amount of effort, which further produces efficiency. Therefore, the situation remains essential to discover the way to give welfare which is stimulus in order to stimulate effort of inducement and efficiency as posited by (Vroom, 1964).

Expectancy Theory of Motivation

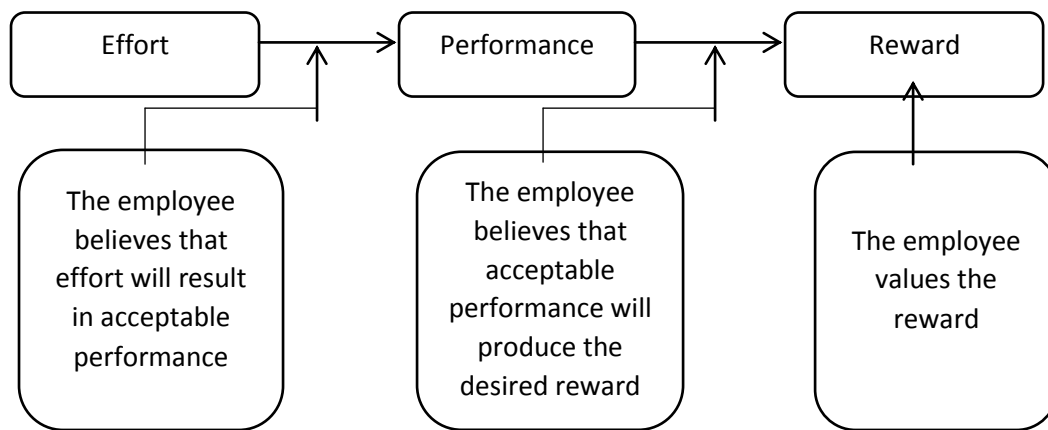


Fig. 1 Expectance theory

Source: Kapoor (2018)

Empirical Review

Chinyere and Ngozi, (2018) conducted a study on selected Brewery Firms in Anambra State with specific objective to ascertain the effect of retirement benefits on employees' commitment on their job. The study established that retirement benefit strongly influenced workers' commitment giving younger workers a compelling reason to continue working for their employer and encouraging older workers to retire on a timely basis, thus concluding that retirement benefits positively affect employee performance and retention.

Maru and Omodu (2020) these researchers investigated the association between compensation and employee retention practice in Niger insurance plc in Port Harcourt. The study used cross-sectional survey method which is a technique of quasi-experimental design was used. The population of the study consists of 270 workers. The purposive method was used. The sample size of 159 was determined using Krejcie and Morgan (1970) sample size determination table. The result shows that non-monetary benefit and employee retention practice correlates at 0.434, when the p-values are $0.000 < (0.05)$. The findings show that there is significant relationship between non-monetary benefit and employee retention practice.

Ahmad, Pei Yei, and Bujang, (2013), these researchers sought to determine the relationship between the types of benefit (leave, loan and retirement plan) and employees' retention in Universiti of Malaysia Sarawak, Malaysia. The result revealed that there is positive but no significant relationship between leave, loan and retirement as shown below Beta coefficient for leave 0.148, $p=0.143$, loan Beta, .150 $p=0.183$ and retirement plan Beta .108 $p=0.365$ respectively.

Gap in the literature

The study research gap was established by lack of empirical studies on fringe benefits and its relationship with employees' retention in tertiary institutions in Adamawa State.

Empirical studies (Ahmad, Pei Yei, and Bujang, 2013; Chinyere and Ngozi, 2018; Maru and Omodu, 2020) were insufficient as they were not all on tertiary institutions. None of these researchers undertook a study on tertiary institutions in Adamawa State. Therefore, this study is embarked on to fill this gap by undertaking an empirical study on the relationship between fringe benefits and employees' retention in tertiary institutions in Adamawa State

III. Methodology

This study was conducted in two state tertiary institutions in Adamawa State, namely Adamawa State University and College of Health technology Mubi. The study measured retention among fulltime employees of the institutions. A Population of 854 was obtained through employees list of the institutions for the study. The study sample size of 269 was identified using Krejcie and Morgan (1970) table for determining sample size for a given population for easy reference. A proportionate stratified random sampling was used to determine sample for each institution. Using self-administered questionnaires, a total of 269 questionnaires were distributed to sampled population, however, data was collected from 250 respondents who completed the questionnaire and returned to the researcher. This sampling procedure allows equal chance for both categories of employees to be selected as samples of the study.

The researchers adopted research instrument developed by Saghir (2014), Kapoor (2018), Zahoor, Ijaz, Muzammil (2017) Omoikhudu (2017) to measure employees' retention while modifications were made on the

questionnaire to suite the study area and gain information needed for the study. The questionnaire measures the variable using a structured 5-point Likert scale which ranges from strongly agree (5) to strongly disagree (1). Cronbach's Alpha is commonly used for measurement of internal consistency or reliability and it is very useful for likert-scale questionnaires for testing reliability. Thus, Cronbach's alpha was used to test reliability of the research instrument. The 19 items questionnaire strongly describes the characteristics of the variable with Cronbach's Alpha value of 0.833.

Pearson Product Moment Correlation was used to analyze the relationship between the research variables while linear regression analysis using 5% level of significance was used to assess the effect of the independent variable on the dependent variable. The analysis was done with the aid of Statistical Package for Social Sciences (SPSS) version 26.

Data Analysis and Findings

A total of 269 questionnaires were distributed to sample employees from the selected tertiary institutions, that is, Adamawa state university, Mubi and college of health technology Mubi. However, out of the 269 questionnaires administered, completed questionnaires retrieved were 250 indicating that the majority (92.94%) of the questionnaires were returned while (7.06%) were unreturned.

The response rate was considered adequate given the recommendation by Fincham (2008), that a response rate of 60% is considered appropriate in research. While Mugenda and Mugenda (2003) advises on response rates exceeding 50% and Cooper and Schindler's (2007), asserts that a study response rate of above 75% is sufficient to significantly explain the parameters in the study just as it is in a complete response rate. Therefore, based on these assertions, it implied that the response rate for the current study is adequate and sufficient to draw conclusions.

Pearson Correlation Analysis

Pearson correlation was used to evaluate the relationship between the study variables in line with the research hypothesis one as stated below:

Null Hypothesis One: There is no significant relationship between fringe benefits and employees' retention in tertiary institutions in Adamawa state

Table 1. Results of Pearson Correlation Analysis between fringe benefits and employee retention

Variables	Retention	
	R	P=value
Employees' fringe benefits	.556**	0.000
Employees' retention	.542**	0.000

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

The Correlation coefficient table exhibits the direction and strength among the dependent and independent variables. Based on the outcome of the analysis, the correlation coefficient $r = 0.556$ and $p = 0.000$. Therefore, it is established that there exists a positive significant correlation between fringe benefits and employees' retention to the extent of 55.6% (.556**). The relationship is significant at 1% level of significance for two tailed tests.

Linear regression analysis

The regression analysis was used to test the research second hypothesis as stated below

Null Hypothesis Two: Fringe benefits have no significant impact on employee's retention in tertiary institutions in Adamawa state

The Model Summary, the first table of interest in regression analysis revealed the extent to which fringe benefits influence employees' retention.

Table 2 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.567 ^a	.322	.319	4.66608

a. Predictors: (Constant), FB

Source: Research field survey, 2020

Table 2 of the model summary, R represents the value of the linear correlation coefficients between the predictors and the outcome (Field, 2005). As indicated in the model summary, R has a value of 0.567; this value represents the simple correlation between fringe benefits and retention. The R value which is moderately high also represents a high degree of correlation.

The R-square indicates the extent or percentage that the independent variables can explain the variation in the dependent variable. Based on the model summary table, the R-square for this research is 0.322. This means that 32.2% of the variation in the dependent variable (Employees' retention) can be explained by the independent variable (fringe benefits). However, 67.8% (100% - 32.2%) of the variation in the dependent variable is unexplained in this research.

The coefficients table provides the beta values of the regression, their standard errors, the t values and the sig (p- values) for testing the hypothesis.

Table 3 Statistical Significance of the Independent Variables

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	21.299	.870		24.481	.000
	FB	.356	.033	.567	10.851	.000

a. Dependent Variable: RE

Source: Research field survey, 2020

Examining the predictor variable (fringe benefits) from the Coefficients table 3 above revealed that, fringe benefits (Beta =0.356, t = 10.851 and P-value of p =000) This infers that, fringe benefits are a significant variables in predicting high employee's retention in tertiary institutions in Adamawa state. Conversely to the research null hypothesis, the regression analysis result as shown in the coefficient table 4 indicates that fringe benefits positively and significantly impact employees' retention thereby providing empirical evidence to reject the null hypothesis. The findings of this study agreed with the result of Achieng (2011) which also revealed that benefits like health insurance, pension scheme, workers compensation program account for high rate of employees' retention. The study further established that inadequate fringe benefits account for why employees leave an organization.

IV. Discussion of Findings

The study seeks to achieve two main objectives, that is to examine the relationship between the independent and the dependent variable, the second objective was to evaluate the effect of the independent variable on the dependent variable. Thus, the Pearson correlation analysis was used to determine the relationship between independent and dependent variables while linear regression analysis was used to examine the impact of fringe benefits on employees' retention.

The Correlation coefficient which shows the direction and strength among the dependent and independent variable revealed the correlation coefficient $r = 0.556$ and $p = 0.000$. by this finding, it is established that there exists a positive significant correlation between fringe benefits and employees' retention to the extent of 55.6% (.556**). The relationship is significant at 1% level of significance for two tailed tests. The findings of this current study agree with Maru and Omodu (2020) whose study revealed that non-monetary benefit and employee retention practice correlates at 0.434, when the p-values are $0.000 < (0.05)$ which implies that there is significant relationship between non-monetary benefit and employee retention practice.

The linear regression coefficient shows Beta value of $\beta = 0.356$ and P-value of $p = 000$, the p-value is less than 0.05. These statistics indicates that fringe benefits in terms of good medical care, good retirement plans and internet facilities are good predictors of employees' retention in tertiary institutions in Adamawa state. The findings of this study support previous results such as Bertsch, (2020) who found that fringe benefits have a higher employee retention power than an equivalent increase in wages. However, Ahmad, Pei Yei, and Bujang, (2013) who sought to determine the relationship between the types of benefit (leave, loan and retirement plan) and employees' retention in Universiti of Malaysia Sarawak, Malaysia found that, there is positive but no significant relationship between leave, loan and retirement as shown below Beta coefficient for leave 0.148, p-0.143, loan Beta, .150 p-183 and retirement plan Beta .108 p-365 respectively.

Thus, managing employee retention involves strategic actions to keep employees motivated and focused so they elect to remain employed and fully productive for the benefit of the organization. A comprehensive employee retention program can play a vital role in both attracting and retaining key employees, as well as in reducing turnover and its related costs. All of these contribute to an organization's productivity and overall business performance. It is more efficient to retain a quality employee than to recruit, train and orient a replacement employee of the same quality.

V. Conclusion

Empirical review showed that in order for institutions to do a better work in retaining employees they should understand the dimensions or categories of fringe benefits in appealing employees to stay because of the huge cost associated with employee turnover.

The research concluded following the correlation coefficient that there exist positive and significant relationship between fringe benefits and employees' retention in tertiary institutions in Adamawa State.

Conclusion was also made looking at the regression analysis result that, fringe benefits positively and significantly impact employees' retention in tertiary institutions in Adamawa state.

Base on the model summary result, it was concluded that fringe benefits (independent variables) account for only 32.2% variation in the dependent variable (employees' retention), indicating that, there are other factors that play vital role in employees' retention in tertiary institutions in Adamawa state.

However, the study concluded that employees would be loyal and willing to be retained longer if fringe benefits are in place.

VI. Recommendations

From the discussion of findings and conclusion reached, the following recommendations are made for policy makers, stakeholders, management and administrators of state tertiary institutions in Adamawa state.

1. Management and administrators of tertiary institutions in Adamawa state should as much as possible provide attractive and handy fringe benefits to create sense of loyalty and boost employees' decisions to stay longer with their institutions.
2. Management and administrators of institutions should review the current retirement package since a good retirement package attract and retain employees in their institutions.
3. Management and administrators of tertiary institutions need to improve good medical care for employees as it motivates and enhances retention.
4. Managers and administrators of institutions need to consider provision of internet facilities to their employees as it is indicated to be significant in predicting employees' retention in tertiary institutions
5. The study covered only two out of the six state tertiary institutions in Adamawa state. It is recommended that future research should be conducted on relationship between fringe benefits and employees' retention in other state, federal and private tertiary institutions in Adamawa state.

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