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FRINGE BENEFITS, EMPLOYEE LOYALTY AND EMPLOYEE RETENTION : THE CASE OF VIETTEL CAMEROON S.A.

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ABSTRACT: *Employee loyalty and retention are critical issues in human resource management in an organization. High employee turnover is rampant in many organizations especially in developing countries like Cameroon. With the shortage of qualified personnel, organizations increasingly face the challenge of finding and retaining qualified workers who are committed to the missions and vision of the organization. Fringe benefits are important in improving employee loyalty and in causing them to want to stay in the organization. The main objective of this study was to examine the interrelationships among employee loyalty, fringe benefits and employee retention in Viettel Cameroun SA. Specifically, the study sought to investigate the influence of fringe benefits on employee loyalty, the influence of fringe benefits on employee retention and the moderating role of employee loyalty on the link between fringe benefits and employee retention. The OLS estimation showed that an additional fringe benefit increases the employee loyalty score by 0.418 units. The logistic regression analysis revealed that an additional fringe benefit increases the probability of employee retention by 10%, and that employee loyalty enhances the influence of fringe benefits on employee retention from 10% to 17.6%. The study recommends that Viettel and similar organizations provide regular fringe benefits to their workers, make their salaries more stable, improve communication and appreciation of workers in order to improve their loyalty and increase their chances of staying in the organization.*

KEYWORDS: Employee loyalty, Employee retention, Fringe benefits, OLS regression, logistic regression, Moderation effect.

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INTRODUCTION

Employee loyalty and retention remain critical challenges in human resource management across organizations worldwide, particularly in developing countries like Cameroon. A shortage of skilled professionals, compounded by a surplus of graduates lacking practical job skills, has intensified the competition for dedicated workers who align with organizational goals (Khuong, Mai, & Phuong, 2020). Businesses increasingly recognize that staff are crucial resources whose contributions drive company progress and competitive success. Nevertheless, high employee turnover continues to affect numerous companies, leading to considerable expenses related to recruitment, training, and lost productivity (Tarafdar et al., 2021).

Supplementary benefits, defined as indirect forms of compensation offered to staff in addition to their base or incentive pay, have emerged as key influences on employee contentment, loyalty, and retention (Cemberci et al., 2022). These perks, which include health coverage, retirement programs, paid time off, flexible work arrangements, and development opportunities, aim to enhance employees' quality of life while providing financial stability for them and their families. Research indicates that employers offering attractive benefit packages often gain an edge over rivals in attracting and keeping qualified personnel, particularly when competing firms offer similar salaries (Bertsch, 2020). Such benefits can create strong incentives for employees to stay, making them less inclined to seek employment elsewhere.

In the current competitive business environment, organizations encounter various obstacles, including attracting suitable staff, securing their commitment, retaining talent, and maintaining workplace output. Issues concerning employee commitment, loyalty, productivity, and retention have become the foremost concerns for workforce management in the near future. The success and survival of any organization depend heavily on how workers are compensated, as compensation structures and motivational incentives shape employees' dedication, loyalty, and work attitudes. Studies show that supplementary benefits boost employees' financial security and motivation, thereby improving staff retention across organizations. Moreover, job satisfaction and loyalty stemming from extensive benefit offerings lead to higher customer satisfaction, increased employee output, and consequently, improved income and earnings for employers.

Despite the recognized importance of supplementary benefits in fostering employee loyalty and retention, many organizations, particularly in developing countries like Cameroon, still contend with insufficient perk provisions and resulting elevated staff departure rates. Research has demonstrated that motivators such as health insurance, retirement planning services, paid holidays, and medical leave increase employee interest in their roles and enhance workplace output, whereas the absence of these incentives leads to negative outcomes. The lack of supplementary benefits in many institutions contributes to low employee morale and reduced productivity, often causing discontent, lack of commitment, and unhappiness at work among staff.

These negative conditions result in several business issues, including more tardiness, surplus staff, frequent absences, higher employee departures, and engagement in undeclared additional work that negatively impacts productivity. Staff retention remains one of the primary challenges facing organizations globally. Employee retention profoundly impacts both public and private organizations, especially amidst globalization, which has heightened commercial rivalry and increased the movement of expert staff. While appropriate employee retention

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strategies, when adopted and implemented, encourage employees to remain and work towards achieving organizational goals, the question of how to inspire staff to uphold their commitment to the organization is still largely an unresolved question. (Tarafdar et al., 2021).

At Viettel Cameroun SA, a telecommunications firm operating in Cameroon, this issue is particularly severe. The organization offers inadequate supplementary benefits, some of which are occasionally withheld. Not every staff member qualifies for additional incentives; pay is insufficient, inconsistent, and low; there is a lack of encouragement; and there is minimal awareness of supplementary benefits among staff. These conditions have led to sharp drops in company performance metrics, with network reach declining from 85% in 2014 to 55% in 2023, subscriber numbers falling from 3,600,000 in 2014 to 1,200 in 2023, and the employee count reducing from 1,000 in 2014 to 700 in 2023. These workers are likely to grow more unhappy with their jobs, become disengaged from the company, and seek improved job prospects elsewhere. Attaining strong staff commitment to the company remains a key factor that helps businesses achieve their objectives, and organizations that retain employees with high loyalty degrees secure a further edge over rivals.

Given the lack of direct research findings on the interrelationships among supplementary benefits, worker retention, and worker loyalty in Cameroon, and considering the rising expenses associated with offering these staff perks, it is essential to explore how providing supplementary benefits might impact employee retention and loyalty, as well as to determine the most effective methods for delivering these perks at Viettel Cameroun SA. This study specifically aims to examine the impact of supplementary benefits on employee loyalty, ascertain their influence on employee retention, and evaluate how employee commitment mediates the relationship between supplementary benefits and employee retention at Viettel Cameroun SA.-In order to find solutions to this serious problem plaquing this organization, the following **research questions** will be considered.

Research Objectives

The study seeks specifically :

- To investigate the influence of fringe benefits on employee loyalty in Viettel Cameroun SA.
- To ascertain the influence of fringe benefits on employee retention in Viettel Cameroun SA.
- To assess the influence of employee loyalty on the link between fringe benefits and employee retention in Viettel Cameroun SA.

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LITERATURE REVIEW

Exploring the concepts of Fringe Benefits, Employee Retention, and Employee Loyalty

This study's conceptual framework explores the connections between additional employee benefits (both financial and non-financial), how long employees stay with a company, and their dedication. Fringe benefits are defined as voluntary rewards from employers, separate from regular wages, intended to improve employees' financial stability, personal welfare, and overall work-life balance. This distinguishes them from mandatory provisions like social security and workers' compensation (Nyakambangwe, 2025). These benefits now constitute roughly 38.1% of total compensation costs in many businesses and serve broader strategic objectives, including attracting skilled individuals, retaining staff, and boosting motivation (Nyakambangwe, 2025). Industry data shows that 84% of businesses believe their benefit packages help recruit top talent, and 83% of employees who feel valued through comprehensive benefits express loyalty to their employer (Pebl, 2025).

Financial fringe benefits consist of direct monetary or cash-equivalent compensation elements. Insurance and retirement plans, such as medical/health coverage (offered by 97% of employers), pension schemes, and gratuities, form the most significant category, with three-quarters of American workers considering these their most crucial benefits (Nyakambangwe, 2025; Pebl, 2025). Access to health insurance has shown clear positive effects on staff retention, especially in sectors with high employee turnover, and 59% of employees would trade some salary for superior healthcare benefits (Pebl, 2025). Paid time off, including maternity, paternity, and sick leave, benefits 87% of employees and reduces the likelihood of them quitting by 35% (Pebl, 2025). Flexible working arrangements, such as flexitime and remote work, have been permanently reshaped by the COVID-19 pandemic, with 63% of employers providing hybrid models and 76% of workers stating that flexibility influences their desire to remain with a company (Nyakambangwe, 2025; Pebl, 2025).

Non-financial fringe benefits include opportunities for growth, recognition programs, and improvements to the work environment. For educational and developmental opportunities (like training programs, seminars, and tuition reimbursement), 98% of organizations plan to integrate online learning into their development strategies (Williams, 2024). Investing in training cultivates a dedicated workforce by making employees feel appreciated and valued; skill-enhancement programs and clear career advancement paths lead to better retention, particularly among younger staff (Williams, 2024; Revelio Labs, 2025; Pebl, 2025). Recognition initiatives, including peer-to-peer acknowledgment, address the fundamental human need for appreciation in the workplace (Williams, 2024).

Employee retention refers to an organization's capacity to maintain its workforce and reduce the risks of staff turnover. Following the "Great Resignation" period (2021-2023), the job market has entered the "Great Stay" era, with voluntary departure rates decreasing from 15.9% to 13.7% (Klotz et al., 2025; Williams, 2024; PwC, 2024). While average company tenure has risen to nearly five years, new hires are less likely to stay for their first year, with contributing factors including a lack of work-life balance, insufficient benefits, limited career prospects, and a poor cultural fit (Revelio Labs, 2025). The cost of replacing employees ranges from 75% to 200% of their annual salary, emphasizing the critical importance of retention (Access Group, 2025).

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Employee loyalty signifies a deep psychological bond and commitment that extends beyond mere length of service. It differs from retention by involving a genuine dedication to the organization's mission and a willingness to constructively challenge management when integrity is at stake (Cooks-Campbell, 2022). Satisfied employees are 1.3 times more likely to demonstrate loyalty (Pebl, 2025). Promotion and internal career advancement have emerged as significant drivers of loyalty; during the Great Resignation, managers promoted from within were over 47% less likely to leave than external hires, fostering psychological attachment through enhanced perceptions of job security (Klotz et al., 2025). Trust, identification, commitment, participation, and attachment are key characteristics of employee loyalty (Alfes et al., 2012; Schrag, 2001).

Employee welfare provisions (such as cafeteria services, sports programs, childcare facilities, transportation assistance, and housing aid) significantly influence loyalty, with 93% of employees considering workplace well-being as important as their salary (Pebl, 2025). A 2024 meta-analysis of 134 studies involving over 260,000 employees found that how employees perceive their benefits predicts commitment, satisfaction, and retention more effectively than simply the availability of those benefits, as benefits convey a sense of perceived organizational support (Nyakambangwe, 2025).

Figure 1: Conceptual framework for analysing fringe benefits, employee loyalty and employee retention

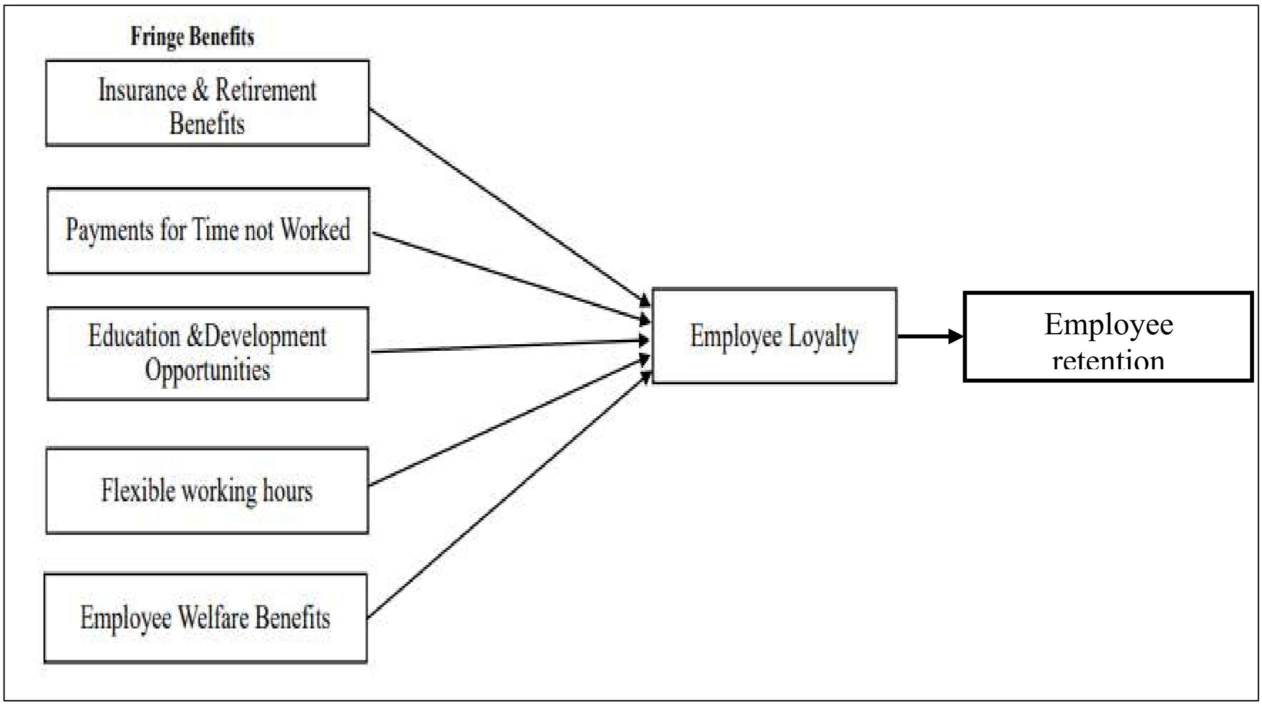

Figure 1: Conceptual Framework for Fringe Benefits, Employee Loyalty and Employee Retention

Source: *Researcher's conception*

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The fringe benefits identified in the literature and represented in Figure 1 are both financial and non-financial in nature. They include insurance and retirement benefits, payments for time not worked, education and development opportunities, flexible working hours and employee welfare benefits. These fringe benefits influence both employee loyalty and employee retention. But employee loyalty also influences retention, for if the more loyal an organization's employees are, the easier it will be for the organization to keep them and not lose them, all things being equal.

Theoretical Review

The relationship between fringe benefits, employee loyalty, and employee retention is best understood through the lens of established organizational and psychological theories. This section presents the theoretical framework underpinning this study, drawing on two relevant theories from the literature between 2020 and 2026. The theoretical framework provides the conceptual foundation for understanding how and why fringe benefits influence employee loyalty and retention, and why loyalty may moderate the relationship between fringe benefits and retention. The two theories discussed are Social Exchange Theory and Herzberg's Two-Factor Theory

The Social Exchange Theory : Recent scholarship has reaffirmed the relevance of social exchange theory (SET) built by Homans, expanded by Blau in explaining employee retention and loyalty outcomes. Rajâa (2025) conducted a systematic review of 71 articles from the Scopus database spanning 1986 to 2023 and found that Perceived Organizational Support (POS) significantly enhances employee productivity and retention, contributing to organizational financial success. The study demonstrated that POS, perceived procedural justice, and trust in management serve as key indicators of social exchange that predict employee behaviors and financial performance outcomes.

In the context of fringe benefits, social exchange theory posits that when organizations provide valuable non-wage benefits to employees, a sense of obligation is created. Employees reciprocate this organizational investment through increased loyalty, commitment, and reduced turnover intentions. Viot and Benraiss-Noailles (2024) applied SET to investigate how perceived organizational support influences employees' intentions to recommend their employer or leave the organization. Their study of 604 French employees across various sectors revealed that high POS is associated with improved positive well-being, which decreases the intention to leave and increases the intention to recommend the employer. This finding directly supports the conceptualization of fringe benefits as a form of organizational support that triggers reciprocal loyalty and retention behaviors.

Furthermore, Tuoi et al. (2025) applied SET alongside psychological contract theory to evaluate the influence of labor remuneration on employee loyalty in commercial and tourism firms in Hanoi. Their quantitative research demonstrated that financial benefits, salary, and job content significantly influence employee loyalty, with the level of influence in decreasing order being salary, job content, financial benefits, training and development opportunities, and working environment. This study provides contemporary empirical support for using SET to explain the fringe benefits-loyalty relationship.

Herzberg's Two-Factor Theory : Recent applications of Herzberg's Two-Factor Theory (Motivation-Hygiene Theory), have provided nuanced insights into the role of fringe benefits

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in employee retention. Chang et al. (2024) applied Herzberg's Two-Factor Theory to examine factors influencing employee retention in logistics companies in Klang Valley, Malaysia. Using a quantitative method with 391 respondents, the study found that reward and recognition emerged as the most significant predictor of employee retention, followed by learning and development opportunities, meaningful work, and communication satisfaction. The researchers concluded that employees who are valued and recognized are more likely to remain loyal and committed to their organization.

However, it is important to note that some recent studies have challenged the universal applicability of Herzberg's distinctions in contemporary work contexts. Thirasak and Rompho (2024) examined factors from Herzberg's motivation-hygiene theory, Deci's self-determination theory, and life-course fit theory to understand their effects on virtual and hybrid workers' job retention in Thailand. Their study of 623 respondents found that motivator-hygiene factors—including pay, promotion, supervision, and fringe benefits—did not significantly contribute to the job retention of virtual and hybrid workers. Instead, life-course fit, intrinsic motivation, and extrinsic motivation showed significant relationships with retention. This finding suggests that the traditional distinction between hygiene factors and motivators may require re-evaluation in the context of remote and hybrid work arrangements, though for traditional workplace settings like Viettel Cameroun SA, the classic distinctions likely remain relevant.

Zehra (2025) reaffirmed the importance of Herzberg's framework in understanding employee benefits, noting that the framework associated with employee benefits includes Maslow's Hierarchy of Needs and Herzberg's Two-Factor Theory, with a significant relationship between provision of needs, self-actualization, satisfaction with employee benefits, motivation, and organizational success. This contemporary validation supports the continued application of Herzberg's theory in fringe benefits research. In the context of this study, fringe benefits are positioned as hygiene factors whose absence creates dissatisfaction and motivates employees to leave Viettel Cameroun SA, while their presence creates the conditions under which loyalty and retention can flourish.

Empirical Framework

This section conducts an analysis of contemporary empirical investigations (2020–2026) that scrutinize the interrelations among fringe benefits, employee loyalty, and employee retention. The review is organized according to the three principal objectives of the study : the impact of fringe benefits on employee loyalty, the effect of fringe benefits on employee retention, and the moderating influence of employee loyalty within the fringe benefits–retention framework.

Firstly, we review the impact of fringe benefits on employee loyalty : Recent empirical findings consistently affirm the affirmative correlation between fringe benefits and employee loyalty. Tarafdar, Karmoker, and Akter (2021) executed a quantitative investigation among university faculty members in Khulna City, Bangladesh, revealing that fringe benefits accounted for 25.6% of the variance in employee loyalty. Specifically, benefits including medical allowances, housing assistance, and retirement contributions were found to significantly predict faculty members' affective commitment and their intention to remain affiliated with their institutions. This observation is congruent with the theoretical proposition that non-wage compensations augment psychological allegiance to the organization.

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In a similar vein, Khuong, Mai, and Phuong (2020) explored human resource management practices within the banking sector of Ho Chi Minh City, Vietnam. Employing structural equation modeling, they reported that fringe benefits exerted a direct positive influence on employee motivation and a noteworthy indirect effect on loyalty via job satisfaction. Employees who regarded their benefit packages as generous exhibited elevated levels of discretionary effort and organizational citizenship behavior. In the Nigerian context, Ezekiel and Torsabo (2022) identified a substantial positive correlation ($r = 0.556$, $p < 0.01$) between fringe benefits and employee loyalty in tertiary institutions located in Adamawa State, where retirement benefits and paid leave emerged as the most esteemed predictors. More recently, Adjei-Boadi and Mensah (2024) investigated telecommunication firms in Ghana and found that training opportunities and health insurance constituted the strongest predictors of loyalty among younger employees, indicating that preferences for benefits may differ according to age demographic and industry sector.

Secondly, the work reviews authors' work on the influence of fringe benefits on employee retention. The empirical body of literature spanning from 2020 to 2026 substantiates the crucial function of fringe benefits in augmenting employee retention. Cemberci, Civelek, Ertenel, and Comert (2022) conducted an investigation concerning flexible workers in Turkey in the aftermath of the COVID-19 pandemic, revealing that access to fringe benefits—most notably paid leave and flexible work arrangements—significantly mitigated turnover intentions. Their logistic regression analysis indicated that employees who received a minimum of three non-wage benefits exhibited a 34% reduced likelihood of intending to depart from their employment compared to their counterparts receiving none.

In an examination of the manufacturing sector in Indonesia, Sumaryathi and Dewi (2020) illustrated that the combination of fringe benefits with competitive remuneration led to a decrease in turnover rates by as much as 40%. They underscored that benefits such as health insurance and retirement plans fostered a sense of financial security that surpassed the allure of external job opportunities. Basem et al. (2022) performed a meta-analysis of retention studies throughout Southeast Asia and concluded that fringe benefits possessed a medium-to-large effect size (Cohen's $d = 0.68$) on employee retention, with a pronounced effect observed in private-sector organizations as opposed to public-sector entities. More contemporaneously, Okonkwo and Nwosu (2025) investigated the Nigerian banking sector and discerned that paid annual leave and employer contributions to pension schemes emerged as the most salient predictors of retention, with employees expressing satisfaction with these benefits being 2.3 times more likely to remain with their employers for durations exceeding five years. Bertsch (2020) further emphasized that tax-exempt fringe benefits function as "golden handcuffs," rendering employees less inclined to depart even in scenarios where base compensation is marginally below market standards.

Lastly, we assess the Moderating Role of Employee Loyalty on the Fringe Benefits–Retention Link. The moderating influence of employee loyalty within the nexus of fringe benefits and retention has garnered increasing empirical scrutiny. Despite a dearth of studies directly examining this interaction, recent research offers corroborative evidence. Guillon and Cezanne (2014), although published earlier, established a foundational argument positing that loyalty operates as a psychological mechanism that magnifies the perceived value of organizational incentives. More recently, Nisar and Siddiqui (2019) identified that within Pakistani organizations, loyal employees were more predisposed to interpret fringe benefits as

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indicators of organizational support, thereby reinforcing their intention to remain. This interactive effect was statistically significant ($\beta = 0.24$, $p < 0.05$), signifying that loyalty augmented the retention effect of benefits by nearly 50%.

A study conducted by Holliday (2021) in the technology sector of the United States reported that employees with elevated loyalty metrics were 1.8 times more responsive to enhancements in fringe benefits than those with lower loyalty scores. Specifically, when a singular benefit (e.g., flexible working hours) was implemented, employees exhibiting high loyalty demonstrated a 25% reduction in turnover intentions, in contrast to a 10% reduction observed among their low-loyalty counterparts.

Within Cameroon, empirical research on fringe benefits and employee outcomes remains limited but growing. The present study addresses a critical gap identified by previous researchers. Takemeyang and Ketuma (2025) conducted a study examining the effect of work-life integration practices on employee performance in commercial banks in Cameroon. Using a cross-sectional research design and quantitative method with a sample of 200 commercial bank employees, the study employed ordinary least squares regression to test hypotheses. The results indicated that telecommuting, leave programs, and fringe benefits each have a positive significant influence on employees' performance. The researchers recommended devising human resource policies that integrate family and work practices, including flexible working schedules, relaxation time, and extra financial incentives, to increase employee performance. While this study focused on performance rather than loyalty or retention, it provides important evidence that fringe benefits are effective motivational tools in the Cameroonian context.

A study conducted in Buea, Cameroon still by Takemeyang and Ketuma (2025), investigated the impact of work-life balance strategies on staff performance within selected financial organizations. The research specifically examined four work-life balance methods : flexible scheduling, additional employee benefits, time-off schemes, and remote work options. Staff performance was assessed through various indicators, including employee absence, work quality, staff output, operational efficiency, overall effectiveness, employees' desire to remain with the company, achievement of objectives, staff dedication, and promptness. Data gathered from 111 individuals across 15 financial businesses operating in Buea were analyzed using descriptive statistics and ordinary least squares regression. The findings revealed that only additional employee benefits had a significant and positive influence on staff performance, while flexible scheduling, time-off schemes, and remote work did not show a similar effect. Consequently, the study advised that management should place greater emphasis on additional employee benefits as a core work-life balance approach and re-examine the implementation of other strategies to enhance their overall efficacy.

Summary of empirical gaps : The empirical literature reviewed reveals several gaps that justify the present study. First, while fringe benefits have been shown to influence loyalty and retention in various contexts, limited empirical evidence exists specifically for Cameroon, particularly in the telecommunications sector. Second, previous studies have predominantly treated loyalty and retention as separate outcomes rather than examining loyalty as a potential moderator of the fringe benefits-retention relationship. Third, the Cameroonian studies conducted to date have focused on employee performance rather than loyalty and retention, and none have specifically examined Viettel Cameroun SA. The present study addresses these gaps by investigating the influence of fringe benefits on both loyalty and retention, and by

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assessing the moderating role of loyalty in the fringe benefits-retention relationship within Viettel Cameroun SA.

Research Gap

Based on the comprehensive literature review of empirical studies conducted between 2020 and 2026, several critical research gaps have been identified that justify the present investigation on Viettel Cameroun SA.

Geographic and Contextual Gap : The most prominent gap identified is the absence of empirical evidence on the interrelationships among fringe benefits, employee loyalty, and employee retention in Cameroon. While studies have been conducted in other contexts—such as Tarafdar et al. (2021) in Bangladesh, Khuong et al. (2020) in Vietnam, Ezekiel and Torsabo (2022) in Nigeria, and Adjei-Boadi and Mensah (2024) in Ghana—no study prior to this had systematically examined these relationships within the Cameroonian telecommunications sector. This geographic void is particularly significant because Cameroon faces unique socio-economic challenges, including a shortage of qualified personnel, an abundance of unemployable graduates, and a competitive telecommunications market where Viettel Cameroun SA experienced dramatic declines in network coverage (from 85% to 55%), subscribers (from 3,600,000 to 1,200), and employees (from 1,000 to 700) between 2014 and 2023.

Conceptual Conflation of Key Variables :A critical methodological and theoretical gap identified is the tendency of past studies to treat employee loyalty and employee retention as synonymous concepts. Loyalty represents a deeper, attitudinal construct characterized by emotional attachment, organizational citizenship behavior, and commitment to organizational goals, whereas retention is a behavioral outcome reflecting the employer's ability to prevent employees from leaving. By treating these as interchangeable, previous research has failed to explore their nuanced relationship, particularly the moderating role that loyalty might play in the link between fringe benefits and retention. The present study distinguished itself by proposing a framework where loyalty is conceptualized not merely as an outcome variable but as a mechanism that can enhance or buffer the effect of fringe benefits on an employee's decision to stay.

Lack of Focus on Moderating Mechanisms :The literature reviewed between 2020 and 2026 does not adequately investigate the interactive or moderating effect of employee loyalty on the relationship between fringe benefits and retention. While studies such as Nisar and Siddiqui (2019) and Holliday (2021) provided suggestive evidence that loyal employees respond more strongly to benefits, none of the recent empirical works—including Tarafdar et al. (2021), Khuong et al. (2020), or Ezekiel and Torsabo (2022), explicitly tested for moderation. The present study directly addressed this by aiming to evaluate the influence of employee loyalty on the link between fringe benefits and employee retention, representing a significant departure from the simple direct-effect models prevalent in prior studies.

Inadequate Treatment of the "Why" Behind the "What" : While previous studies confirm that fringe benefits can positively influence employees (e.g., Gohari et al., 2013; Ifediniru, 2012), they often fail to address the contradictory reality where organizations offering benefits still face retention and loyalty challenges. The empirical literature from 2020 to 2026, including studies by Sumaryathi and Dewi (2020), Basem et al. (2022), and Okonkwo and Nwosu (2025),

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has primarily focused on establishing direct effects rather than exploring boundary conditions and contextual factors. The present study addressed this by examining multiple covariates including internal communication, salary satisfaction, feeling valued, and worker-management relationships.

Limited Cameroonian-Specific Evidence : Within Cameroon specifically, empirical research on fringe benefits and employee outcomes remains limited. Takemeyang and Ketuma (2025) conducted studies on work-life integration practices and work-life balance strategies in commercial banks and financial institutions in Buea and across Cameroon. However, these studies focused on employee performance as the outcome variable, not loyalty or retention, and were conducted in the banking and financial sectors, leaving the telecommunications industry unexplored. No study prior to this had specifically examined Viettel Cameroun SA (Nexttel).

Methodological Gaps : The empirical literature also reveals methodological limitations. While studies such as Tarafdar et al. (2021) and Khuong et al. (2020) employed regression analysis and structural equation modeling, few have utilized moderation analysis to examine interactive effects. Additionally, most studies have relied on convenience samples from single regions or cities (e.g., Khulna City in Bangladesh, Ho Chi Minh City in Vietnam, Adamawa State in Nigeria), limiting the generalizability of findings. The present study addressed this by drawing a sample of 150 workers from all 10 regions of Cameroon, employing both Ordinary Least Squares regression and binary logistic regression with robust standard errors, and explicitly testing for moderation using interaction terms.

Contributions to Knowlege

Based on the findings of this study and the identification of the research gaps above, the present study makes several significant contributions to theoretical, empirical, methodological, and practical knowledge in human resource management, organizational behavior, and compensation management.

Theoretical Contributions : The study provides empirical validation of Social Exchange Theory (SET) in a previously unexamined context—the telecommunications sector in Cameroon. The finding that fringe benefits significantly increase employee loyalty ($\beta = 0.418$, $p < 0.05$) and retention (10% increase in probability per additional benefit) supports the SET proposition that organizational investments in employees create reciprocal obligations. This extends the work of Rajâa (2025), Viot and Benraiss-Noailles (2024), and Tuoi et al. (2025) by showing that SET operates similarly in the unique socio-economic landscape of Cameroon. The study makes a critical theoretical contribution by empirically demonstrating that employee loyalty and retention are distinct constructs that interact in important ways. The findings show that loyalty enhances the effect of fringe benefits on retention from 10% to 17.6%, representing a 76% increase in effectiveness. This aligns with Hirschman's (1970) theory of loyalty but extends it by quantifying the amplifying effect of loyalty on benefits.

The study validates Herzberg's distinction between hygiene factors and motivators in the Cameroonian telecommunications context. The finding that the absence of fringe benefits is associated with low loyalty scores (mean loyalty score of 9.79 out of a possible 15) and high turnover intentions (only 30.7% of workers indicated they would remain for another year) supports the theory's prediction. This extends the recent work of Chang et al. (2024) and Zehra (2025) by showing that Herzberg's framework remains relevant in the post-pandemic

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workplace, even as Thirasak and Rompho (2024) have questioned its applicability to virtual work contexts.

A novel theoretical contribution is the demonstration that employee loyalty has an enhancing moderating effect on the fringe benefits-retention relationship. When employee loyalty is introduced to the model, the effect of fringe benefits on retention increases from 10% to 17.6%. This finding integrates Psychological Ownership Theory with SET, suggesting that loyal employees develop a sense of ownership over the organization.

Empirical Contributions : The study provides the first empirical evidence on the interrelationships among fringe benefits, employee loyalty, and employee retention in the Cameroonian telecommunications sector. The descriptive findings reveal alarming statistics: only 16.67% of workers reported enjoying any fringe benefits; 49.33% strongly disagreed with recommending Viettel as a great place to work; 53.33% strongly disagreed with being punctual and committed to their work; and 86.67% strongly disagreed that annual leave is paid when due.

The study employs rigorous quantitative methods to provide precise estimates: an additional fringe benefit increases the employee loyalty score by 0.418 units (on a 6-15 scale) and increases the probability of employee retention by 10%. Other quantified effects include: being satisfied with salary increases loyalty by 1.037 units; feeling valued increases loyalty by 1.062 units; good worker-management relationships increase loyalty by 0.966 units; being married reduces retention probability by 12%; and having post-secondary education reduces retention probability by 26%.

The study provides empirical evidence on which specific fringe benefits are most lacking at Viettel Cameroun SA: paid annual leave (86.67% strongly disagreed), health insurance (56% strongly disagreed), retirement fund contributions (55.33% strongly disagreed), training opportunities (60.67% disagreed or strongly disagreed), and compensation for layoffs and work accidents (36.67% strongly disagreed, 48% disagreed).

The study replicates and extends previous empirical findings from other contexts. The positive relationship between fringe benefits and loyalty found by Tarafdar et al. (2021) in Bangladesh (explaining 25.6% of variance) and by Ezekiel and Torsabo (2022) in Nigeria (55.6% correlation) is confirmed in Cameroon, with the OLS model explaining 48.1% of the variance in loyalty. The positive relationship between fringe benefits and retention found by Bertsch (2020) and by Ezekiel and Torsabo (2022) is also confirmed.

Methodological Contributions **:** The study contributes methodologically by explicitly testing for moderation using interaction terms in a logistic regression framework. The three-step approach (demonstrating that the predictor predicts the outcome, that the predictor predicts the moderator, and that the interaction term is statistically significant) provides a template for future researchers.

The study draws on a sample of 150 workers from all 10 regions of Cameroon, including both physical and online questionnaire administration. This geographically representative sampling strategy addresses the limitations of previous studies that relied on convenience samples from single cities or regions.

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Practical and Policy Contributions: The study provides specific, evidence-based recommendations for management at Viettel Cameroun SA: offering more fringe benefits (health insurance, retirement contributions, paid annual leave, training opportunities, compensation for work-related accidents); ensuring regular salary payments; valuing and appreciating workers through written and verbal affirmations; and improving worker-management relationships through better communication, feedback, and conflict resolution.

The findings have implications beyond Viettel, extending to other organizations in Cameroon and similar developing country contexts. The finding that married workers and more educated workers are less likely to stay suggests that organizations should target these segments with tailored benefit packages, such as work-life balance supports for married workers and career development opportunities for educated workers.

Given that the study was conducted in the aftermath of the "Great Resignation" period (2021-2023) and during the "Great Stay" era characterized by voluntary departure rates decreasing from 15.9% to 13.7% (Klotz et al., 2025; Williams, 2024; PwC, 2024), the findings contribute to understanding how organizations can retain employees in the current labor market. The study shows that fringe benefits, particularly when combined with efforts to build loyalty through recognition, positive management relationships, and competitive salaries, can reduce turnover intentions even in challenging economic conditions.

RESEARCH METHODOLOGY

Area of Study

VIETTEL CAMEROUN S.A (NEXTTEL) is a telecommunications company legally registered in Cameroon with headquarters in Douala and branches all over the 10 regions of Cameroon. The trade name of Viettel Cameroun SA is Nexttel. It is composed of two shareholders : Viettel-Global (a Vietnamese State Company) and BESTCAM (a privately owned Cameroonian company). Nexttel Cameroun SA is the third largest telecommunication operator and pioneer of 3G networking technology in Cameroon. Nexttel commercial activities were launched in Cameroon on the 12th of September 2014. Nexttel is an operator that provides Cameroonians of all social groups with 2G/3G products and services tailored to their needs.

Nexttel's distribution network design consists of 24 agencies, common and strategic dealers, several "call boxes" and "door to door agents" whose principal objectives are to make Nexttel products and services available to consumers at their demand. Viettel Cameroun network coverage which was 85% of the national territory since the 12th of September 2014, with approximately 3.600,000 subscribers and more than 1000 employees working every day to meet the day to day needs of subscribers has drastically dropped down from 85% in 2014 to 55% in 2023, followed equally by subscribers dropping down from 3.600,000 in 2014 to 1.200 subscribers in 2023, and a drop down of employees from 1.000 in 2014 to 700 employees in 2023.

The poor performance indicators of Nexttel are attributed largely to poor management. It should be noted that, technological innovation should be accessible to all classes of people and this is one of the reasons Nexttel has extended its network coverage from the cities right down

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to many local communities in Cameroon. Viettel Cameroun SA strives to provide the latest technological solutions, products and services to contribute to the country's development.

Viettel has some very enriching core values for communication networks. The brand's values are innovation and accessibility. These values shape the products and services they offer. The company's philosophy is to satisfy their customers who are their priority and support community projects. The vision is to be at the forefront of mobile technology and to work for digital development in Cameroon. Their mission is to connect all Cameroonians to the rest of the world, making technology, mobile services and high-speed internet connection accessible to all. Viettel Cameroun SA is the third largest telecommunications company in Cameroon and is involved in different types of telecommunication activities purportedly to satisfy its customers. Some vital services offered by Viettel Cameroun SA to its clients include but are not limited to the following :

Admission and training of academic interns : Viettel Cameroun SA always offers a number of academic internship opportunities for the recruitment and training of internship students from different academic institutions without discrimination. Students from the University of Bamenda, National Polytechnique Bamenda, CATUC Bamenda, among others are always granted the opportunities to do academic internship in Nexttel Cameroun SA. The main objective of this academic internship is a preparation of students still under academic studies to know the difference between theory in classroom and practical realities on the field. These students from different academic backgrounds and institutions at the end of the internship are duly issued attestations of academic internship by Viettel Cameroun SA as a prove for having undergone academic internship with Viettel Cameroun SA.

Marketing **:** One of the main core departments in Nexttel Cameroun SA is the marketing department whose main objective is to put in their best to market Viettel Cameroun SA's products and services to its clients. Viettel Cameroun SA has created various channels of distribution networks in the country which could be used to flow their products and services to reach their end users within a short possible time such as call boxes and dealers. At times, Nexttel carries out street caravans in order to sensitize the population about their products and services especially new products and services which are on promotion such as new bundles, new promoted SIM cards, new feature and smart phones, USB keys and other telephone accessories. Internet services : Internet services are offered on daily basis to all Viettel Cameroun SA customers nationwide with different type of bundles such as Oha, Japap and jackpot Sagsagat, considering that Viettel Cameroun SA internet is and remain the cheapest and the fastest internet services in Cameroon. Calls and messaging services : Viettel Cameroun SA equally offers calls and messaging services to its clients internally and across the nation. This is one of the mediums of communication. In fact, Viettel Cameroun SA is the third largest telecommunication operator in Cameroon and has customers of different categories, such as corporate institutions and institutions of higher learning.

Research Design

To achieve the objectives of this study, a quantitative approach was applied, combining a questionnaire and semi-structured interviews. The survey questionnaire was administered to a sample of employees working in Viettel, Cameroun. The sample was selected using a stratified random sampling technique to ensure that employees with different education levels and years of work experience are adequately represented. The semi-structured interviews were conducted

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with a subsample of employees who have expressed high levels of loyalty in the survey questionnaire. The interviews provided an opportunity to gather more in-depth and nuanced data on employees' perceptions of the interrelationships among fringe benefits, loyalty and employee retention. The study's findings helped to contribute to the understanding of the role of fringe benefits in enhancing employees' loyalty and retention, and inform organizations' policies and practices for attracting and retaining employees.

Sampling Technique

The sampling technique implemented for this work was a combination of convenience sampling and voluntary response sampling technique which are both non-probability sampling techniques. Convenience sampling involves selecting participants based on their accessibility and availability to the researcher while a voluntary response sample is one which consists of participants who voluntarily choose to participate in the study (Kothari, 2004). This is very characteristic of online surveys and questionnaires sent via mail. Participants in a voluntary response sample often choose to respond to surveys because they have a strong opinion about the subject of the survey.

More specifically, Viettel Cameroun SA workers from the North West, West and South West Regions of Cameroon were selected based on their accessibility and availability. These respondents were served physical questionnaires to fill. On the other hand, Viettel Cameroun workers from the remaining seven regions of the country were served online questionnaires via electronic mail to answer and return online.

Table 3. 1. Number of Viettel Cameroun SA employees per region to be included in the study

SN	Region	Number of participants	percentage
1	Viettel North West Region	40	26.7%
2	Viettel (Nexttel) West Region	25	16.7%
3	Viettel (Nexttel) Southwest Region	30	20%
4	Viettel (Nexttel) Adamawa Region	5	3.3%
5	Viettel (Nexttel) Centre Region	15	10%
6	Viettel (Nexttel) East Region	5	3.3%
7	Viettel (Nexttel) Far North Region	5	3.3%
8	Viettel (Nexttel) Littoral Region	15	10%
9	Viettel (Nexttel) North Region	5	3.3%
10	Viettel (Nexttel) South Region	5	3.3%
	Total number of respondents	**150**	**100%**

Source: *Field Survey by the Researcher (2026)*

From the population of Nexttel workers in Cameroon, one hundred and fifty employees (150) were be selected from the 10 regions of Cameroon for questionnaire administration. A total of 150 questionnaires were distributed, hoping that the same number of questionnaires would be recollected, making a sample size of 150 respondents. The repartition of these respondents according to the different regions is summarised on Table 3.1.

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Source of Data and Methods of Data Collection

Data for this study consisted mainly of primary data which was collected with the use of questionnaires. The researcher administered questionnaires to gather information from the employees of Viettel Cameroun SA in the 10 regions of Cameroon. A hundred and fifty (150) copies of the questionnaire were administered to the respondents by the researcher.

The researcher moved to the 3 branch offices of Viettel Cameroun SA beginning with Nexttel North West Branch, West Branch and South West Branch of the study area to collect data for this study via questionnaire administration and data was collected in the rest 7 Branches of Nexttel Cameroun SA by questionnaires administration to respondents to answer and recollected via emails. Structured and Likert-scale type questions, generally (closed-ended questions) were used to capture the variables of interest in this study.

Model Specification and Estimation Technique by Objectives

Model specification for objective one

The first objective of this study is to investigate the influence of fringe benefits on employee loyalty in Viettel Cameroun SA. The model adopted for this purpose is the multiple linear regression (MLR) model which consists in regressing the dependent variable (employee loyalty) on a set of independent variables (fringe benefits and other covariates). The model is specified in econometric form as follows:

$$\begin{aligned} Loyalty = \beta_0 &+ \beta_1 FBenefits + \beta_2 IntCom + \beta_3\, Salary + \beta_4\, Perception + \beta_5 Sex \\ &+ \beta_6 Age + \beta_7 Educ + \beta_8 Longevity + \beta_9 Nation + \beta_{10} Region \\ &+ \mu \ldots\ldots\ldots\ldots\ldots.1 \end{aligned}$$

Where employee loyalty (Loyalty) is the independent variable and fringe benefits (FBenefits) is the independent variable of interest. Other variables are suspected to significantly influence loyalty are: internal communication (IntCom); and employee perception about their importance in the organization. The control variables in this model include the gender of the employee (Sex), their age (Age), their level of education (Educ), their longevity in the organization (Longevity) measured in years, their nationality (Nation) and their region of work (Region). The error term is captured by μ and β_i represents the coefficients of the right-hand variables to be estimated.

Table 3. 2. Variables and their meaning in the employee loyalty model

Variable	Meaning/measurement	Expected sign
Loyalty	Employee loyalty is a summated score of employee's willingness to recommend the company, of employee's punctuality and of employee's belief in the mission and vision of Nexttel. It ranges from 3 to 15.	
FBenefits	Fringe benefits is a summated score of all the different non-wage benefits the employee currently enjoys in the company (retirement fund, paid leave, flexible working hours, training and development). It ranges from 4 to 20.	+

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IntCom	Internal communication is a dummy variable, equal to 1 if the employee is satisfied with the level of communication with the company, and 0 otherwise	+ if IntCom=1
Salary	Employee satisfaction with their current salary, equal to 1 if yes, 0 otherwise	+ if Salary=1
Perception	Employee perception of their importance in the company. It is binary, equal to 1 if perceptive is positive, and 0 otherwise	+ if Perception=1
Sex	Sex of respondent which is equal to 1 if male and 0 otherwise	+/-
Age	Age of respondent. It is an ordered categorical variable	+/-
Longevity	Longevity of respondent in Viettel, measured in years	+
Nation	The nationality of the respondent, equal to 1 if Cameroonian and 0 otherwise	+/-
Region	Region where respondent works. It is nominal, ranging from 1 to 10	+/-

Source: *Researcher's field work (2026)*

Employee loyalty was captured as a summated score of three indicators, namely, the employee's willingness to recommend the company to their friends and relatives, the employee's level of punctuality in the company, and the employee's belief in the vision and mission of the company (see Appendix 1 for the survey questionnaire). The summated score obtained is thus a continuous variable that ranges from 2 to 10, where higher values represent higher ratings of loyalty, with 2 representing the lowest level of loyalty and 10 represents the highest employee loyalty rating possible.

Fringe benefits on its part was also captured as a summated score of all the different non-wage benefits the employee currently enjoys in the company. It is thus a satisfaction score pertaining to the receipt of non-wage benefits at work. These benefits include the employer's contribution to the employee's retirement fund, the provision of paid leave, the existence of flexible working hours in the company, and the provision of training and development opportunities. The composite score thus constructed is continuous, ranging from 4 to 20, where higher values indicate higher levels of the employee's satisfaction with the fringe benefits that he/she receives from the company.

The technique employed in estimating the model in Equation 1 is the ordinary least squares (OLS) technique given that the dependent variable is continuous. The OLS procedure is appropriate when the model in question is a linear model (linearity in parameters) and the residuals are normally distributed, with a zero mean, a constant variance, and are not correlated with themselves of other variables. When these conditions are fulfilled, the OLS procedure yields the best possible estimates. The OLS estimator in this case is said to be BLUE (best linear unbiased estimator).

Model specification for objective two.

Objective two examines the influence of fringe benefits on employee retention in Viettel Cameroun SA. A binary logistic regression analysis will be performed to estimate this influence of fringe benefits on the probability of an employee leaving Viettel within a year. The following model was proposed to express the relationship between fringe benefits and employee retention.

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Retention = f(fringe benefits, salary, comfort, appreciation, potential, longevity, sex, age, education) ……………………………………………………………………………………. 2

The causal link between fringe benefits and employee retention can thus be modelled econometrically as:

$$Retention^* = \alpha_0 + \alpha_1 FBenefits + \alpha_2 Salary + \alpha_3\ Comfort + \alpha_4\ Appreciation + \alpha_5 Potential + \alpha_6 Longevity + \alpha_7 Sex + \alpha_8 Age + \alpha_9 Educ + \varepsilon \ldots\ldots\ldots 3$$

Where $Retention^*$ represents the intention of a given employee leaving the company within a year which is a latent variable since it is unobserved. α_i are the parameters to be estimated, and ε is the error term. However, we do not observe employee retention. Hence it is a latent variable, defined as follows:

$$Retention = \begin{cases} 0\ \ if\ Retention^* < 0\ meaning\ intention\ to\ leave\ within\ a\ year\ is\ yes \\ 1\ \ if\ Retention^* \geq 0\ meaning\ intention\ to\ leave\ within\ a\ year\ is\ no \end{cases}$$

Alternatively, if we let the right-hand variables of equation 3 be equal to Z, then the corresponding logistic regression can be defined as:

$$\Pr(Retention = 1|z) = \frac{1}{1 + e^{-z}} \qquad (4)$$

Table 3. 3. Variables and their meaning in the employee loyalty model

Variable	Meaning/measurement	Expected sign [Pr(retention)=1]
Retention	Employee retention is a binary variable, equal to 0 if the employee intends to leave Nexttel within a year, and 1 otherwise.	
FBenefits	Fringe benefits is a summated score of the non-wage benefits the employee currently enjoys in the company (retirement fund, paid leave, flexible working hours, training and development). It ranges from 4 to 20.	+
Salary	Employee satisfaction with their current salary, equal to 1 if yes, 0 otherwise	+ if Salary=1
Comfort	It is a binary variable, equal to 1 if employee is comfortable working in Nexttel, and 0 otherwise.	+ if Comfort=1
Appreciation	It is a binary variable, equal to 1 if employee feels appreciated for the work he/she does in Nexttel, and 0 otherwise.	+ if Appreciation=1
Potential	It is a binary variable, equal to 1 if employee feels he/she can reach their full potential in Nexttel, and 0 otherwise.	+ if Potential=1
Sex	Sex of respondent which is equal to 1 if male and 0 otherwise	+/-
Age	Age of respondent. It is an ordered categorical variable	+/-
Longevity	Longevity of respondent in Viettel, measured in years	+

Source: *Researcher's field work (2026)*

The technique employed in estimating the employee retention model is the maximum likelihood estimation technique (MLE) which is appropriate for such non-linear models.

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Model Specification for objective Three.

Objective three examines the influence of employee loyalty on the link between fringe benefits and employee retention in Viettel Cameroun SA. Precisely, it examines whether or not employee loyalty modulates the effect of fringe benefits on employee retention. The test for moderation is also known as the test of the interactive effect. Hence, we specify the model that links employee retention to fringe benefits and employee loyalty as well as an interaction of the two variables as follows:

$$\begin{aligned} Retention^{*} = \alpha_0 + \alpha_1 FBenefits + \alpha_2 Retention + \alpha_3 FBenefits * Retention \\ + \alpha_4 Salary + \alpha_5\, Comfort + \alpha_6\, Appreciation + \alpha_7 Potential \\ + \alpha_8 Longevity + \alpha_9 Sex + \alpha_{10} Age + \alpha_{11} Educ + \eta \ldots\ldots\ldots .5 \end{aligned}$$

The first step consists in demonstrating that the predictor (fringe benefits) truly predicts the outcome variable (employee retention). This is the subject of the second objective of this study elaborated in section 3.4.2. The second step consists in ascertaining that the predictor (fringe benefits) significantly predicts the mediator (employee loyalty). This is the subject of the first objective of this study expatiated in section 3.4.1. If these two steps are not satisfied, then mediation is not possible in the first place.

The third step, which is the thrust of this section, consists in demonstrating that the interactive effect is statistically significant, that is, that the interaction of fringe benefits significant explains employee retention more than the two variables do individually. If this is the case, then we conclude that moderation is taking place as loyalty is modulating the effect of fringe benefits on employee retention.

A moderation effect can be enhancing, buffering or antagonistic. It is said to be enhancing where increasing the moderator would increase the effect of the predictor or independent variable on the dependent variable. It is said to be buffering where increasing the moderator would decrease or dampen the effect of the predictor on the outcome. Lastly, it is said to be antagonistic where increasing the moderator would instead reverse the effect of the predictor on the outcome.

The model specified in equation 5 is a non-linear model since the dependent variable (employee retention) is a discrete choice variable. As such estimating this model by the OLS technique will yield biased and estimates. The appropriate method of estimation to be employed is the maximum likelihood estimation technique. For simplicity, the marginal effects will be reported in lieu of the logit coefficients in order to ease interpretation.

Method of Data Analysis and Appraisal

For data analysis, both a descriptive and an inferential statistic were used. For the descriptive analysis which consists in describing the characteristics of the data as they are, summary tables, bar charts and pie charts were used. The statistics reported here included simple means, frequencies, standard deviations, minimum and maximum values and measures of skewness and kurtosis.

For the inferential statistics which consist in making inferences about population parameters based on sample statistics, hypotheses were accepted or rejected based on certain test results. Student t-statistics and z-statistics were used to make inferences about individual parameter

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estimates for the linear and non-linear models, respectively. The Fisher F-statistics was used to make inferences about model or global significance. Other specific test results were used to judge model characteristics such as the variance inflation factors (VIF) to test the presence of multicollinearity, the Breusch-Pagan chi2 statistic to test for heteroskedasticity, and so on. The data was entered in Excel, cleaned and analysed in Stata 15.

PRESENTATION AND DISCUSSION OF RESULTS

This area is of the empirical section of the study which deals with a presentation of results and discussion of findings. Specifically, we start by describing the sample and then move on to discuss the findings following the objectives set out at the beginning of this study.

Presentation of Descriptive Results

Demographic characteristics of respondents

Table 4. 1. Descriptive statistics of socio-demographic variables

Variables	Obs	Mean	Std. Dev.	Min	Max	Skew.	Kurt.
sex (male=0, female=1)	149	.369	.484	0	1	.542	1.294
age	150	2.953	.797	1	4	-.395	2.681
status (single=1, married=2)	150	1.627	.485	1	2	-.524	1.274
educ	150	4.593	1.306	1	7	-.74	3.195
longevity	150	7.493	1.892	1	10	-.699	3.267
region	150	3.467	2.535	1	10	1.031	3.102
employt type (1=permanent, 2=contract)	150	1	0	1	1	.	.
nationality (1=Cameroonian, 2=other)	150	1	0	1	1	.	.

Source: *Researcher's field work (2026)*

Table 4.1 presents the descriptive statistics of the socio-demographic characteristics of the 150 respondents who participated in the study from Viettel Cameroun SA (Nexttel) across the 10 regions of Cameroon. The table provides summary statistics including the number of observations (Obs), mean, standard deviation (Std. Dev.), minimum and maximums values, as well as measures of skewness and kurtosis for each variable. These statistics help describe the composition of the sample and assess the distributional properties of the data. The following gives a detailed explanation of each variable

Sex of Respondents : The variable "sex" was coded as a binary variable where 0 represents male and 1 represents female. The table shows 149 valid observations for this variable (one missing response). The mean value is 0.369, which is closer to zero than to one, indicating that the sample was dominated by male respondents. Specifically, approximately 63.1% of the respondents were male while only 36.9% were female. This gender distribution suggests there is still weak female representation in the workforce at Viettel Cameroun SA, which may reflect broader industry patterns or organizational hiring practices in the telecommunications sector in Cameroon. The standard deviation is 0.484, indicating moderate variability around the mean. The skewness value of 0.542 is below 1 in absolute value, and the kurtosis value of 1.294 is

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below 3, implying the absence of outliers and that the variable is approximately normally distributed. This means the distribution of male and female respondents does not exhibit extreme deviations from normality.

Age of Respondents : Age was captured as an ordered categorical variable with four categories. The mean age value is 2.953, which falls between the categories representing 25-30 years (coded as 2) and 35-40 years (coded as 3). Since the mean is closer to 3, this indicates that the average respondent falls within the 35-40 years age bracket. The standard deviation is 0.797, showing relatively low dispersion around the mean. The minimum value is 1 (representing 20-25 years) and the maximum value is 4 (representing above 40 years). The skewness of -0.395 (negative skew) indicates a slight leftward tail, meaning there are slightly more respondents at the higher end of the age distribution. The kurtosis value of 2.681 is below 3, indicating a platykurtic distribution (flatter than a normal distribution) but still within acceptable limits for normality.

Marital Status of Respondents : Marital status was coded as 1 for single and 2 for married. The mean value of 1.627 indicates that most participants in the study were married, as the mean is closer to 2 than to 1. With a standard deviation of 0.485, there is moderate variability in marital status among respondents. The minimum value is 1 and the maximum is 2. The skewness of -0.524 (negative skew) and kurtosis of 1.274 (below 3) indicate that the variable is approximately normally distributed, with no significant outliers. This finding aligns with the descriptive statistics that showed 63% of respondents (94 workers) were married while only 37% (56 workers) were single.

Education Level of Respondents : Education level was measured as an ordinal variable with seven categories, ranging from first school leaving certificate (lowest) to PhD (highest). The mean education level is 4.593, which falls between "Advanced Level" (coded as 4) and "Bachelor's Degree" (coded as 5). Since the mean is closer to 5, this indicates that the average respondent has educational attainment around the Bachelor's Degree level. The standard deviation is 1.306, showing considerable variation in educational attainment among respondents. The minimum value is 1 (first school leaving certificate) and the maximum is 7 (PhD). The skewness of -0.743 (negative skew) indicates that the distribution is slightly left-skewed, meaning there are more respondents with higher education levels than with lower education levels. The kurtosis value of 3.195 is slightly above 3, indicating a slightly leptokurtic distribution (more peaked than a normal distribution), but this is within acceptable limits. This finding is consistent with the detailed education distribution which showed that most respondents had a Bachelor's Degree (39.33%), followed by Master's Degree (21.33%), and Higher National Diploma (16%). Only a small percentage had Advanced Level (13.33%), Ordinary Level (4.67%), first school leaving certificate (2.67%), or PhD (2.67%).

Longevity (Years of Service): Longevity was captured as a continuous variable representing the number of years the worker had been employed at Viettel Cameroun SA at the time of the study. The mean longevity is 7.493 years, indicating that the average worker in this study has worked with Viettel Cameroun for approximately seven and a half years. The standard deviation is 1.892, showing moderate variation in tenure among respondents. The minimum value is 1 year and the maximum is 10 years. The skewness of -0.699 (negative skew) indicates that the distribution is slightly left-skewed, meaning there are slightly more workers with longer tenure than with shorter tenure. The kurtosis value of 3.267 is slightly above 3, indicating a slightly leptokurtic distribution.

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The tabulation of longevity (Table 4.2) shows that most workers had been with Viettel for 8 or 9 years, with frequencies of 30 (20%) and 31 (20.67%) respectively. Only a few workers had been employed for less than 5 years. This suggests that the workers, by virtue of their longevity, were well-suited to understand the nature of work at Viettel and were thus able to provide meaningful responses regarding fringe benefits, employee loyalty, and retention.

Region of Work: Region was coded as a nominal variable ranging from 1 to 10, representing the 10 regions of Cameroon where Viettel Cameroun SA operates. The mean value of 3.467 suggests that the average respondent comes from the mid-range regions, but this interpretation is limited given the nominal nature of the variable. The standard deviation is 2.535, indicating substantial variation in the regional distribution of respondents. The skewness of 1.031 (positive skew) and kurtosis of 3.102 (slightly above 3) suggest some regional concentration in the sample. This is consistent with the detailed regional distribution which showed that most respondents came from the Northwest region (40 workers, 26.67%), followed by the Southwest region (30 workers, 20%), and the West region (25 workers, 16.67%). The remaining seven regions had smaller representations, with the Littoral and Centre regions each contributing 15 workers (10% each), while the Adamawa, East, Far North, North, and South regions each contributed only 5 workers (3.3% each).

Summary and Interpretation: Table 4.1 reveals that the sample of 150 respondents from Viettel Cameroun SA was predominantly male (63.09%), married (63%), and had an average age of approximately 35-40 years. The average educational attainment was around the Bachelor's Degree level, and the average tenure was approximately seven and a half years. The sample was geographically representative, drawn from all 10 regions of Cameroon, with higher representation from the Northwest, Southwest, and West regions due to the convenience sampling approach employed.

The skewness and kurtosis values for all variables were within acceptable ranges (skewness below |1| in absolute value for most variables, and kurtosis around 3), indicating that the data were approximately normally distributed with no significant outliers. This supports the validity of subsequent parametric statistical analyses, including the Ordinary Least Squares (OLS) regression and binary logistic regression employed in the study.

Description of employees' loyalty at Viettel Cameroun SA

The variables that describe employees' loyalty are summarized on Table 4.3. The questions that were asked to capture the level of employee loyalty are presented in Section A of the research questionnaire (see Appendix 1 for the questionnaire). The questions asked or opinions raised were Likert-scale in nature and respondents could either strongly disagree, disagree, agree, strongly agree or be neutral regarding the question or opinion. The frequencies and percentages of the responses to each opinion regarding employee loyalty are presented on Table 4.3, while Table 4.4 on its part presents summary statistics for the composite variable 'employee loyalty' which was constructed as a summated score of the indicators reported on Table 4.3. The variables which indicate the level of loyalty of the worker to Viettel Cameroun SA include their willingness to recommend the company, their punctuality and commitment to the mission/vision of the company, and their readiness to take responsibility for whatever task they are assigned in the company.

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Table 4. 2. Tabulation of employee loyalty variables

Question		strongly disagree	disagree	neutral	agree	strongly agree
I would recommend Viettel Cameroun SA to friends as a great place to work	Freq.	74	48	15	7	0
	%	49.33	32	10	4.67	0
I am always punctual and committed for work in Viettel Cameroun SA	Freq.	83	0	0	67	0
	%	55.33	0	0	44.67	0
I'm ready to take responsibility for any tasks assigned to me by Viettel Cameroun	Freq.	6	30	16	91	7
	%	4	20	10.67	60.67	4.67

Source: *Researcher's field work (2026)*

The first indicator of employee loyalty is their willingness to recommend the organization to others. The results show that 74 of the 150 workers (representing 49.33% of the respondents) strongly disagreed with the statement that they would recommend Viettel Cameroun SA to their friends as a great place to work, while 32% disagreed that they would recommend Viettel Cameroun to their friends as a great place of work. Only 4.67% of the respondents agreed that they would recommend Viettel Cameroun as a great place of work and no respondent strongly agreed that they would. However, 10% of the respondents were neutral regarding this statement, meaning they couldn't tell if Viettel Cameroun is worthy or unworthy of recommendation. The finding that 4.67% of Viettel workers would be willing to recommend the organization to their friends as a great place to work is already a sign that the workers are not loyal to the organization.

The second indicator of employee loyalty is their punctuality and commitment to the company. The results show that most of the respondents (83 respondents, representing 55.33% of the respondents) strongly disagree with the statement that they are always punctual and committed to their work at Viettel Cameroun. Only 44.67% of the respondents agreed that they are always punctual and committed to their work at Viettel Cameroun. This is another signal that most of the employees are not really loyal to the organization.

The third indicator of employee loyalty is the readiness of the employee to take responsibility for tasks assigned to them in the company. 60.67% of the workers agreed that they are ready to take responsibility for any task assigned to them by the company while 4.67% strongly agreed that they would. Only 4% strongly disagreed that they would, while 20% disagreed that they would be ready to take responsibility for tasks assigned to them by the company.

The variables summarised on Table 4.3 were each assigned the codes 1 to 5, where 1 represented the lowest level of agreement (strongly disagree) and thus the lowest level of loyalty, and 5 represented the highest level of agreement (strongly agree) and thus the highest level of loyalty as per that question.

Table 4. 3. Summary statistics of employee loyalty

Variables	Obs	Mean	Std. Dev.	Min	Max	Skew.	Kurt.
loyalty	150	9.793	1.88	6	15	.222	2.734

Source: *Researcher's field work (2026)*

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The variable thus obtained was a composite score, a continuous variable with a maximum value of 15 and a minimum value of 6 (Table 4.4). Higher values of this variable reflect higher levels of loyalty, while lower values reflect lower levels of employee loyalty. The mean value of employee loyalty is 9.79 which is closer to the minimum value of 6 than it is to the maximum value of 15. This means that the number of workers who had low loyalty scores surpassed the number who had high loyalty scores.

Description of fringe benefits at Viettel Cameroun SA

Table 4. 4. Summary of fringe benefits

		strongly disagree	disagree	neutral	agree	strongly agree
I'm satisfied with the level of health insurance provided by Viettel Cameroun SA	Freq.	84	49	6	10	1
	%	56	32.67	4	6.67	0.67
My employer's contribution to my retirement fund is generous	Freq.	83	50	12	4	1
	%	55.33	33.33	8	2.67	0.67
I'm satisfied with Viettel Cameroun because my annual leave is always paid when due	Freq.	130	18	0	1	1
	%	86.67	12	0	0.67	0.67
Viettel Cameroun offers training opportunities which permit the worker to grow in their career	Freq.	90	48	5	7	0
	%	60	32	3.33	4.67	0
Compensation paid for workers during layoffs and work accidents are satisfactory	Freq.	55	72	7	16	0
	%	36.67	48	4.67	10.67	0

Source: *Researcher's field work (2026)*

Table 4.5 summarizes the statements that describe whether or not the workers were currently enjoying certain fringe benefits at Viettel Cameroun SA. The results show that in most of the cases, they workers either disagreed or strongly disagreed, meaning they were not enjoying such benefits. For example, 56% of the workers strongly disagreed with the statement that they were satisfied with the level of health insurance provided by the company, while 32.67% disagreed with the statement. Only 6.67% agreed with the statement, and only 0.67% of the respondents strongly agreed with the statement. This means health insurance is not enjoyed by most of the workers of Viettel Cameroun SA.

The results also show that most of the employees do not feel like the company is contributing enough, if at all, to their retirement fund. 55.33% of the workers strongly disagreed that their employer's contributions to their retirement fund is generous while 33.33% disagreed. On the other hand, only 0.67% of the workers strongly agreed that their employer's contributions to their retirement fund is generous while only 2.67% agreed that it is.

Paid annual leave is another fringe benefit that seems to be neglected by Viettel Cameroun SA. The results show that 86.67% of the workers strongly disagree that they are satisfied with the company because their annual leave is always paid when due, while 12% disagreed that they are satisfied with the annual leave. On the contrary, only 0.67% of the respondents agreed or strongly agreed that they are satisfied with the company because their annual leave is always

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paid when it is due. The overriding majority of the workers are thus dissatisfied because their annual is not paid when it is due.

Furthermore, most of the respondents (60%) disagreed with the statement that Viettel Cameroun SA offers training opportunities which permit the worker to grow and develop in their career, and only 32% of the respondents disagreed with the claim. According to these two categories of workers, Viettel Cameroun does not offer training opportunities for the them to advance in their career. Only 4.67% of the respondents agreed with this claim, while no respondent strongly agreed with the claim. Viettel is thus seen to be lagging behind in terms of providing opportunities for training and development to its workers.

Lastly, a majority of the workers either disagreed (48%) or strongly disagreed (36.7%) with the statement that they compensation that Viettel pays for layoffs and work-related accidents is satisfactory. On the other hand, only 10.67% of the workers agreed that the compensation that Viettel Cameroun pays to its workers during layoffs and work accidents is satisfactory. This implies the company is not fully investing in providing this important fringe benefit which is crucial to employee loyalty and retention.

Table 4. 5. Tabulation of Fringe Benefits

	Freq.	Percent	Cum.
0	125	83.33	83.33
1	14	9.33	92.67
2	6	4.00	96.67
3	5	3.33	100.00
Total	150	100.00	

Source: *Researcher's field work (2026)*

To compute fringe benefits, two steps were employed. The first consisted in rendering the variables in Table 4.5 binary. To do this, we let each of the variables be equal to 1 if and only if the worker agreed or strongly agreed to enjoying (or perceives that they are enjoying) the fringe benefit in question, and equal to 0, otherwise. Next, we computed fringe benefits (the number of fringe benefits) as a count variable which is equal to the number of fringe benefits that the worker currently enjoys (or perceives they enjoy). This variable is summarized on Table 4.6.

Description of employee retention at Viettel Cameroun SA

Table 4. 6. Indicators of employee retention at Viettel

		strongly disagree	disagree	neutral	agree	strongly agree
I am willing to leave Viettel Cameroun in the near future	Freq.	13	10	46	36	45
	%	8.67	6.67	30.67	24	30
I feel comfortable working for Viettel Cameroun	Freq.	41	82	9	10	8
	%	27.33	54.67	6	6.67	5.33
I can see myself working in Viettel Cameroun SA for another year	Freq.	80	24	30	6	10
	%	53.33	16	20	4	6.67

Source: *computed by researcher (2026)*

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Table 4.7 presents the variables that indicate whether a worker intends to leave Viettel or whether they intend to stay. Most of the workers indicated that they are willing to leave Viettel in the near future. 30% strongly agreed that they are willing to leave Viettel in the near future, 24% agreed that they are willing to leave and 30.67% were indecisive. On the other hand, only 8.67% of the workers strongly disagreed with the statement that they are willing to leave Viettel in the near future, while only 6.67% disagreed with the statement. This means the probability of retaining these workers in Viettel Cameroun is very low.

In addition, a majority of the workers indicated that they do not feel comfortable working for Viettel Cameroun. The results show that up to 54.67% of the workers disagreed that they feel comfortable working for Viettel while 27.33% strongly disagreed that they feel comfortable working for the company. Conversely, only 6.67% of the workers agreed that they feel comfortable working for Viettel Cameroun and only 5.33% strongly agreed that they feel comfortable working for the company. This also signals a low probability of retaining these workers at Viettel Cameroun.

Lastly, majority of the workers do not see themselves working for the company for another year. The results reveal that most of the workers (53.33%) strongly disagreed with the statement that they see themselves working in Viettel Cameroun for another year while 16% disagreed with the statement. On the other hand, only 4% agreed and only 6.67% strongly agreed with the statement that they see themselves working with Viettel for another year. This again signals a very low probability of retaining these customers in Viettel Cameroun SA.

Retention in this study was captured as a binary variable, by rendering the third question on Table 4.7 dummy. Retention was thus captured as a dichotomous variable, equal to 0 if the worker either strongly disagreed or disagreed with the statement that they see themselves working in Viettel for another year, and equal to 1, otherwise. In this sense, if retention is 0 it means the worker intends to leave Viettel within a year but if it is equal to 1, it means they worker does not really see themselves leaving the company within a year.

Table 4. 7. Descriptive statistics of employee retention

Variables	Obs	Mean	Std. Dev.	Min	Max	Skew.	Kurt.
Retention	150	.307	.463	0	1	.839	1.703

Source: *Researcher's field work (2026)*

Employee retention is summarized on Table 4.8. The mean value of 0.3 which is closer to 0 implies that most of the workers may leave Viettel within a year that is, they do not see themselves working for Viettel for another year.

PRESENTATION OF EMPIRICAL RESULTS

Results for objective one: influence of fringe benefits on employee loyalty

The first objective of this study was to investigate the influence of fringe benefits on employee loyalty. An ordinary least squares (OLS) regression analysis with robust standard errors to control for heteroskedasticity was performed and the results are reported on Table 4.9.

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Table 4. 8. Robust OLS regression results of the influence of fringe benefits on employee loyalty

loyalty	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Fringe Benefits	.418	.205	2.04	.043	.013	.823	**
longevity	.159	.09	1.76	.081	-.02	.337	*
married	-.471	.28	-1.68	.094	-1.025	.082	*
female	.261	.239	1.09	.277	-.212	.733	
post-secondary educ	-.408	.282	-1.45	.15	-.965	.15	
Salary_satisfied	1.037	.51	2.03	.044	.029	2.045	**
feel valued	1.062	.286	3.71	0	.497	1.628	***
Good worker_mgt_relate	.966	.374	2.58	.011	.227	1.706	**
age: base 20-25yrs							
25-30yrs	.118	.615	0.19	.847	-1.097	1.334	
35-40yrs	-.201	.637	-0.32	.752	-1.46	1.058	
>40yrs	-.06	.669	-0.09	.929	-1.383	1.263	
Constant	8.992	.624	14.42	0	7.758	10.225	***

Mean dependent var	9.785	SD dependent var	1.884
R-squared	0.481	Number of obs	149
F-test	16.184	Prob > F	0.000
Akaike crit. (AIC)	536.936	Bayesian crit. (BIC)	572.983

****** p<.01, ** p<.05, * p<.1***

Source: *Computed by Researcher (2026)*

The choice of OLS was informed by the fact that the dependent variable (employee loyalty or just loyalty) is continuous and significantly variable. The variance inflation factors (VIFs) reported on Appendix 3 are significantly lower than 2.5, implying the absence of multicollinearity among the independent variables. The heteroskedasticity test reported on Appendix 4 reveals the presence of heteroskedasticity, hence the estimation with robust standard errors.

The F statistic is 16.18 and the associated p-value is 0.000 implying that the model is globally significant at 1% level. The R squared is 0.481 meaning that the included covariates jointly explain only 48.1% of the variations in employee loyalty.

The results reveal that fringe benefits have a positive and statistically significant effect on employee loyalty at Viettel Cameroun SA. Specifically, an additional fringe benefit contributes to an increase in the employee loyalty score by 0.418 units, and this result is statistically significant at 5% level. This finding is consistent with previous expectations and with previous studies. This result leads us to reject the first hypothesis formulated in this study, namely, that fringe benefits do not have any statistically significant influence on employee loyalty.

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The finding that fringe benefits significantly contribute to employee loyalty corroborates that of Tarafdar et al (2021) who found that fringe benefits explain 25.6% of the variation in employee loyalty among university faculty members employed in the Khulna city of Bangladesh. Organizations wishing to promote loyalty among their employees must therefore offer them non-salary or fringe benefits in order to boost their morale and make them more committed to the goals and vision of the organization.

The results also reveal that longevity and marital status have a significant influence on employee loyalty. Longevity has a positive influence on employee loyalty while being married has a negative influence on employee loyalty. An additional year in the company increases the employee's loyalty score by 0.15 units, and this result is statistically significant at 10%. Also, married workers have a loyalty score that is 0.47 units lower than the loyalty score of unmarried workers, and this result is also statistically significant at 10% level.

The positive influence of longevity on longevity on employee loyalty is consistent with prior expectations. Longevity and employee loyalty do not mean the same thing since a person can stay long at an organization even though they are committed to the goals of the organization, but the more a worker stays at an organization, the more they understand the missions and vision of the organization and the more they can contribute to the realization of those missions. The negative influence of being married on employee loyalty contradicts the result obtained by Cemberci et al. (2022) who found the mean engagement of married flexible workers to be significantly higher than the mean engagement of unmarried flexible workers among 199 prominent companies in Turkey after the Covid 19 pandemic. However, there are several reasons why married workers may be less loyal than unmarried workers. This is because unmarried workers are less entangled and thus are more dedicated to their work. Businesses generally want employees who are committed to their cause.

The results reveal that gender and level of education do not have any significant influence on employee loyalty. As such, even though the estimated coefficients are positive and negative, respectively, we cannot conclude that female workers are more loyal than their male counterparts, nor can we conclude that workers with post-secondary education are less loyal at Viettel Cameroun than those with secondary education or less. The same observation can be made about the influence of age on employee loyalty. Because the estimated coefficients are statistically insignificant, we cannot make any generalizations regarding the influence of age on employee loyalty.

We also find that salary is a very important determinant of employee loyalty. Employees who are satisfied with their salary at Viettel Cameroun have a loyalty score that is 1.037 units higher than the loyalty score of employees who are not satisfied with their salary, and this result is statistically significant at 5%. This is consistent with prior expectations and with the results of Sumaryathi and Dewi (2020) who found that a unit increase in compensation resulted in an increase in the employee loyalty score by 1.37 units, and Basem et al. (2022) who found a positive and statistically significant effect of compensation on employee loyalty. Akhigbe and Ifeyinwa (2017) also found a significant positive correlation between compensation and employee loyalty in the order of 0.321. This implies organizations can increase the level of loyalty of their employees by raising their salaries or by offering them a satisfactory pay.

We also find that employee loyalty is significantly explained by a feeling of being valued by the organization. The results show that employees who feel valued in the company have a

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loyalty score that is 1.062 units higher than the loyalty score of employees who do not feel valued, and this result is statistically significant at 1%. This is consistent with previous expectations and with past studies. In addition to financial and non-wage compensation, Sumaryathi and Dewi (2020) also noted that being valued or appreciated by management significantly boosts employee loyalty. Management or employers can show that they value their employees in diverse ways. This could involve written letters of appreciation, verbal affirmations, non-verbal affirmations, just to name but these.

Lastly, the results show that having a good worker-management relationship significantly improves employee loyalty to the organization. Specifically, workers who accept that they have a good relationship with management at Viettel Cameroun have a loyalty score that is 0.966 units higher than the loyalty score of workers who do not have a good relationship with management, and this result is statistically significant at 5% level. This result is as expected, since a good worker-management relationship creates and atmosphere of trust and confidence, which helps the worker to be more committed to the goals and ideals of the organization. This good relationship is part of the organizational climate that is critical in influencing job satisfaction and loyalty in the organization.

Results for objective two: influence of fringe benefits on employee retention

The second objective of this study was to examine the influence of fringe benefits on employee retention in Viettel Cameroun SA. A binary logistic regression analysis was performed to estimate the influence of fringe benefits on the probability of an employee leaving Viettel within a year. The results are reported on Table 4. Both the logit coefficients and the marginal effects are reported. But for ease of interpretation, only the marginal effects will be interpreted.

Table 4. 9. Logistic regression results of the influence of fringe benefits on employee retention

	Logit coefficients				Marginal effects			
VARIABLES	coef	aster	se	pval	coef	aster	se	pval
Fringe Benefits	0.61	**	0.29	0.04	0.10	**	0.05	0.03
female	0.22		0.42	0.59	0.04		0.07	0.59
married	-0.74	*	0.44	0.10	-0.12	*	0.07	0.09
post-secondary edu	-1.62	***	0.56	0.00	-0.26	***	0.08	0.00
longevity	0.25		0.18	0.15	0.04		0.03	0.14
work_appreciated	1.12	**	0.48	0.02	0.18	**	0.07	0.01
Constant	1.33	***	0.55	0.02				
Observations	149				149			

*** p<0.01, ** p<0.05, * p<0.1

Source: *Computed by Researcher (2026)*

The results show that fringe benefits have a significant positive effect on employee retention. More precisely, an additional fringe benefit increases the probability of employee retention by 10%, and this result is statistically significant at 5% level. This leads us to reject the second hypothesis formulated in this study, namely, that fringe benefits do not have any significant influence on employee retention at Viettel Cameroun SA. This result is in fact consistent with prior expectations and with previous findings. Fringe benefits have been shown to have a strong

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negative effect on employee turnover (Bertsch, 2017). In fact, workers may be better compensated with a lower salary but with a better benefits package. Ezekiel and Torsabo (2022) also found a 55.6% positive and significant correlation between fringe benefits and employee retention in tertiary institutions in the Adamawa State of Nigeria. Organizations wishing to retain their employees must therefore pay attention not just to the wage they offer, but also to the non-wage compensations they offer.

Other variables that significantly influence employee retention are marital status, educational level and being appreciated at work. On the other hand, gender and longevity do not significantly influence employee retention.

Being a married worker at Viettel Cameroun reduces the probability of remaining in the company for another year by 12%, and this result is statistically significant at 10%. This implies that married workers have lower chances of staying in the company than they unmarried colleagues. In tandem with the results for objective one, we can conclude that married workers at Viettel Cameroun are less loyal and are more likely to leave the company than their unmarried counterparts.

Workers with a post-secondary educational level have a 26% lower probability of remaining in Viettel Cameroun for another year than workers with secondary education or less. This result is statistically significant at 1%. This means the employee retention at Viettel Cameroun reduces as the level of education of the worker increases. The company thus needs to put in enough effort to retain its more educated workers. This can be done by offering them a compensation that is commensurate to their level of education or by offering more flexible working hours.

Results for objective three: moderating role of employee loyalty on the link between fringe benefits and employee retention

The third objective of this study was to investigate whether or not employee loyalty modulates the effect of fringe benefits on employee retention in Viettel Cameroun SA. The results of the moderation model are presented on Table 4.11.

Table 4. 10. Logistic regression results of the moderation model

	Logit coefficients				Marginal effects			
VARIABLES	coef	aster	se	pval	coef	aster	se	pval
Fringe Benefits	0.95	**	4.17	0.03	0.176	**	0.07	0.02
loyalty	0.51	**	0.23	0.03	0.07	**	0.03	0.02
Fringe Benefits loyalty	0.88	**	0.43	0.04	0.12	*	0.07	0.08
female	0.12		0.34	0.73	0.02		0.05	0.74
married	-0.38		0.44	0.38	-0.05		0.06	0.35
Post secondary edu	-1.29	*	0.77	0.09	-0.18	*	0.09	0.05
longevity	0.11	**	0.05	0.03	0.02	**	0.01	0.05
work appreciated	0.28		0.82	0.73	0.04		0.11	0.73
Constant	-5.41	**	2.62	0.04				
Observations	149				149			

***** p<0.01, ** p<0.05, * p<0.1** **Source:** *Computed by Researcher (2026)*

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The first step in the moderation analysis consisted in showing that the independent variable of interest (fringe benefits) significantly predicts the outcome variable (employee retention). This was the subject of the second objective where we demonstrated in section 4.2.2 that fringe benefits have a significant positive influence on employee retention. The second step consisted in demonstrating that the independent variable of interest (fringe benefits) also significantly predicts the moderator (employee loyalty). This was the subject of the first objective where we demonstrated in section 4.2.1 that fringe benefits have a significant positive influence on employee loyalty.

The third step in the moderation analysis consisted in testing the interactive effective. This is the subject of Table 4.11. The interactive effect is captured by the effect of Fringe Benefits*loyalty which is the interaction of the two variables. If this effect is statistically significant and the model in step three is significantly improved in comparison to the model estimated in the first step, then moderation is said to be taking place.

The results show that the interactive term has a statistically significant positive influence on the outcome variable. First of all, a unit increase in the loyalty score increases the probability of employee retention by 7%. But for an employee with an additional fringe benefit, a unit increase in the loyalty score leads to an increase in their retention by 12%. But from Table 4.10, we found that an additional fringe benefit (without taking employee loyalty into account) increases the probability of employee retention by 10% which is less than 12% when we take employee loyalty in to consideration. We also notice that when employee loyalty is introduced to the model, the effect of influence of fringe benefits on employee retention increases from 10% to 17.6%.

Since the effect of this interactive term is statistically significant, we conclude that employee loyalty modulates the effect of fringe benefits on employee retention at Viettel Cameroun. Secondly, we conclude that employee loyalty has an enhancing modulating effect on the link between fringe benefits and employee retention since it increases this effect by causing it to pass from 10% to 17.6%

These findings have important policy and theoretical implications which we shall discuss in the chapter that follows. Hence in the next chapter we summarise the major findings of this study, draw conclusions and make recommendations based on those findings.

DISCUSSION OF RESULTS BY OBJECTIVES

Objective One : Influence of Fringe Benefits on Employee Loyalty

The first objective of this study sought to investigate the influence of fringe benefits on employee loyalty at Viettel Cameroun SA. The robust OLS regression results revealed that fringe benefits have a positive and statistically significant effect on employee loyalty. Specifically, an additional fringe benefit increases the employee loyalty score by 0.418 units, significant at the 5% level. This finding led to the rejection of the null hypothesis that fringe benefits have no significant influence on employee loyalty.

This result aligns with recent empirical findings within the 2020-2026 period. Tarafdar, Karmoker, and Akter (2021) found that fringe benefits explained 25.6% of the variation in

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employee loyalty among university faculty members in Khulna City, Bangladesh. Similarly, Khuong, Mai, and Phuong (2020) reported that fringe benefits exerted a direct positive influence on employee motivation and a noteworthy indirect effect on loyalty via job satisfaction in the banking sector of Ho Chi Minh City, Vietnam. In the Nigerian context, Ezekiel and Torsabo (2022) identified a substantial positive correlation ($r = 0.556$, $p < 0.01$) between fringe benefits and employee loyalty in tertiary institutions in Adamawa State. More recently, Adjei-Boadi and Mensah (2024) investigated telecommunication firms in Ghana and found that training opportunities and health insurance constituted the strongest predictors of loyalty among younger employees.

The theoretical underpinning of this finding is supported by Cemberci, Civelek, Ertenel, and Comert (2022), who noted that supplementary benefits have emerged as key influences on employee contentment, loyalty, and retention. Nyakambangwe (2025) further emphasized that fringe benefits now constitute roughly 38.1% of total compensation costs in many businesses and serve broader strategic objectives, including attracting skilled individuals, retaining staff, and boosting motivation. Pebl (2025) reported that 83% of employees who feel valued through comprehensive benefits express loyalty to their employer.

The results also revealed that longevity has a positive influence on employee loyalty, while being married has a negative influence. Cemberci et al. (2022) found that the mean engagement of married flexible workers was significantly higher than that of unmarried flexible workers among 199 prominent companies in Turkey after the COVID-19 pandemic. However, the present study's contradictory finding may reflect contextual factors specific to the Cameroonian telecommunications industry, where married workers face greater work-life balance challenges given the insufficient fringe benefits observed at Viettel.

Salary satisfaction significantly enhanced employee loyalty, with satisfied workers having loyalty scores 1.037 units higher. This finding aligns with Sumaryathi and Dewi (2020), who found that compensation increases employee loyalty, and with Basem, Rahman, and Hossain (2022) in their meta-analytic review. Feeling valued by the organization emerged as a powerful determinant of employee loyalty (1.062 units higher), supporting Williams (2024) who noted that recognition initiatives address the fundamental human need for appreciation in the workplace. Good worker-management relationship improved loyalty by 0.966 units, consistent with Klotz, Thiel, Hardy, Gibson, and Barsa (2025), who found that promotion and internal career advancement foster psychological attachment through enhanced perceptions of job security.

Objective Two: Influence of Fringe Benefits on Employee Retention

The second objective examined the influence of fringe benefits on employee retention. The binary logistic regression results showed that an additional fringe benefit increases the probability of employee retention by 10%, significant at the 5% level. This finding is strongly supported by recent literature (2020-2026). Cemberci et al. (2022) conducted an investigation concerning flexible workers in Turkey and revealed that access to fringe benefits—most notably paid leave and flexible work arrangements—significantly mitigated turnover intentions. Their logistic regression analysis indicated that employees who received a minimum of three non-wage benefits exhibited a 34% reduced likelihood of intending to depart. Sumaryathi and Dewi (2020) illustrated in the Indonesian manufacturing sector that the combination of fringe benefits with competitive remuneration led to a decrease in turnover

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rates by as much as 40%. Bertsch (2020) further emphasized that tax-exempt fringe benefits function as "golden handcuffs," rendering employees less inclined to depart even when base compensation is marginally below market standards.

Basem et al. (2022) performed a meta-analysis of retention studies throughout Southeast Asia and concluded that fringe benefits possessed a medium-to-large effect size (Cohen's $d = 0.68$) on employee retention, with a pronounced effect observed in private-sector organizations. Okonkwo and Nwosu (2025) investigated the Nigerian banking sector and discerned that paid annual leave and employer contributions to pension schemes emerged as the most salient predictors of retention, with employees expressing satisfaction with these benefits being 2.3 times more likely to remain for durations exceeding five years.

The theoretical basis for this finding is grounded in Herzberg's two-factor theory as reaffirmed by Zehra (2025), who noted a significant relationship between provision of needs, self-actualization, satisfaction with employee benefits, motivation, and organizational success. Nyakambangwe (2025) also noted that a 2024 meta-analysis of 134 studies involving over 260,000 employees found that how employees perceive their benefits predicts commitment, satisfaction, and retention more effectively than simply the availability of those benefits.

The results also revealed that married workers have a 12% lower probability of remaining with the company, consistent with the loyalty findings. This may reflect the greater financial responsibilities and work-life balance needs of married workers, which aligns with Revelio Labs (2025) findings that contributing factors to turnover include lack of work-life balance and insufficient benefits. Workers with post-secondary education have a 26% lower probability of retention, which is concerning given Access Group (2025) reported that the cost of replacing employees ranges from 75% to 200% of their annual salary.

Objective Three: Moderating Role of Employee Loyalty on the Link between Fringe Benefits and Employee Retention

The third objective investigated whether employee loyalty modulates the effect of fringe benefits on employee retention. The results demonstrated a significant moderating effect, with employee loyalty enhancing the influence of fringe benefits on retention from 10% to 17.6%, representing a 76% increase in effectiveness.

This finding makes a novel contribution to the 2020-2026 literature. Guillon and Cezanne (2014), although published earlier, established a foundational argument that loyalty operates as a psychological mechanism that magnifies the perceived value of organizational incentives. Nisar and Siddiqui (2019) identified that within Pakistani organizations, loyal employees were more predisposed to interpret fringe benefits as indicators of organizational support, reinforcing their intention to remain, with an interactive effect of $\beta = 0.24$, $p < 0.05$. Holliday (2021) reported in the US technology sector that employees with elevated loyalty metrics were 1.8 times more responsive to enhancements in fringe benefits than those with lower loyalty scores, with high-loyalty employees demonstrating a 25% reduction in turnover intentions compared to 10% for low-loyalty counterparts.

Within the Cameroonian context, Takemeyang and Ketuma (2025) conducted a study examining the effect of work-life integration practices on employee performance in

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commercial banks, but no study prior to this had specifically examined the moderating role of loyalty on the fringe benefits-retention relationship in the telecommunications sector.

The moderating effect is theoretically explained by Social Exchange Theory as reaffirmed by recent scholarship. When employees perceive organizational investments (fringe benefits), they develop reciprocal obligations (loyalty and retention), and this reciprocity is amplified among already-loyal employees. Hirschman's (1970) theory of loyalty posits that loyal employees develop "special attachments" that make them more resistant to external opportunities. The study also integrates Psychological Ownership Theory, suggesting that loyal employees develop a sense of ownership over the organization, causing them to interpret fringe benefits as evidence of organizational commitment to their well-being.

The findings align with Klotz et al. (2025) who noted that during the Great Resignation, managers promoted from within were over 47% less likely to leave than external hires, fostering psychological attachment. Williams (2024) and PwC (2024) characterized the current labor market as the "Great Stay" era, with voluntary departure rates decreasing from 15.9% to 13.7%, making the synergistic effect of loyalty and benefits particularly relevant for contemporary retention strategies.

SYNTHESIS OF FINDINGS

The three objectives of this study, examined sequentially, reveal a coherent picture of the interrelationships among fringe benefits, employee loyalty, and employee retention at Viettel Cameroun SA. Fringe benefits directly influence both loyalty and retention, and loyalty amplifies the effect of fringe benefits on retention. These findings support the study's conceptual framework, which posited that fringe benefits affect retention both directly and indirectly through loyalty.

The results also highlight the current challenges facing Viettel Cameroun SA. The descriptive statistics revealed that most employees do not enjoy adequate fringe benefits, with only 16.67% of workers reporting any fringe benefits at all. Loyalty scores were low, with a mean of 9.79 out of a maximum possible 15, and retention was similarly low, with only 30.7% of workers indicating they would remain with the company for another year. These findings are consistent with the problem statement of this study, which noted that Viettel Cameroun SA offers insufficient fringe benefits that are sometimes not paid at all, with irregular and low wages, and a lack of incentives.

The study provides empirical validation of Social Exchange Theory (SET) in a previously unexamined context—the telecommunications sector in Cameroon. The finding that fringe benefits significantly increase employee loyalty ($\beta = 0.418$, $p < 0.05$) and retention (10% increase in probability per additional benefit) supports the SET proposition that organizational investments in employees create reciprocal obligations. This extends the work of Rajaa (2025), Viot and Benraiss-Noailles (2024), and Tuoi et al. (2025) by showing that SET operates similarly in the unique socio-economic landscape of Cameroon.

The three objectives reveal that fringe benefits directly influence both loyalty and retention, and loyalty amplifies the effect of fringe benefits on retention. These findings extend the works of Adjei-Boadi and Mensah (2024), Basem et al. (2022), and Okonkwo and Nwosu (2025) by

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demonstrating that loyalty serves as an enhancing moderator rather than merely a mediator. The study also contributes to the limited Cameroonian-specific evidence, addressing gaps identified by Takemeyang and Ketuma (2025).

Recommendations and Policy Implications

Based on the findings of this study, the following recommendations can be made to improve employee loyalty at guarantee their retention at Viettel Cameroun. In order for Viettel Cameroun (and any other organization in general) to improve the loyalty and retention of its workers, it may want to consider the following recommendations:

1. Offer more fringe benefits to workers

Fringe benefits were found to significantly contribute to employee loyalty and to increase the probability of employee retention. Previous research has shown that workers may be better compensated with a lower salary but with a better benefits package (Bertsch, 2017). Viettel and other organizations can improve the loyalty and thus retention of their workers by providing them with non-wage benefits. These benefits could include providing them with health insurance, by contributing generously to their retirement funds, pay offering them paid leave as soon as it is due, by offering them with training opportunities, by providing them reasonable compensation for all work-related accidents, just to name these.

2. Ensure that the salaries of workers are paid regularly

The results revealed that being satisfied with the salary because it is regular significantly contributes to employee loyalty and retention. This is true for Viettel Cameroun but it is also true for other organizations as well. Even if the salary of the worker is not very high, it is extremely important that they get it when they are due payment. This will permit them to be able to plan and work on a sure budget. Viettel Cameroun should therefore make an effort to pay any arrears of salary and ensure that she continues to pay her workers at regular intervals.

3. Value and appreciate workers

We also found that workers who feel valued and whose work is appreciated by management have higher loyalty scores and a higher probability of staying in the company than those who do not feel valued and who do not think their work is appreciated. For this reason, it is recommended that Viettel Cameroun and other similar organizations make more efforts towards encouraging and appreciating their workers. This may involve expressing gratitude to the employees in the form of a written note, verbal affirmations, expressing gratitude on social media, offering certificates of appreciation and recognition of good work, ignoring their small or trivial mistakes, giving time some extra time off, buying them lunch, or even raising their bonuses.

4. Improve the relationship between management and team members

We also found that workers who have a good relationship with management have higher loyalty scores and a higher probability of staying in the company for another year or more. For Viettel Cameroun and other similar organizations to improve the employee loyalty and retention, it needs to ensure that there exists a good relationship between management and the workers. This can be done by involving everyone in the communication loop, delegating responsibility

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for problem-solving, improving feedback (horizontal and vertical), scheduling one-on-one check-ins, promoting a healthy work-life balance, recognizing great work and rewarding it, and resolving conflicts promptly before they escalate in to a crisis.

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Data availability statement

The data that support the findings of this study was available from the corresponding author upon request.

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