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Kontakt/Contact

ZBW – Leibniz-Informationszentrum Wirtschaft/Leibniz Information Centre for Economics
Düsternbrooker Weg 120
24105 Kiel (Germany)
E-Mail: [rights\[at\]zbw.eu](mailto:rights[at]zbw.eu)
<https://www.zbw.eu/econis-archiv/>

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Examining Factors Influencing Employees' Satisfaction with Employment Injury Schemes in Tanzania - Using SmartPLS Analysis Technique

Geofrey Masisa¹ and John R.P. Mwakyusa²

ABSTRACT

The study aimed at examining factors influencing employees' satisfaction with employment injury schemes in Tanzania. It specifically focused on assessing the effect of the benefits package, service delivery time, and compensation amount on employees' satisfaction. The study adopted an explanatory research design. It used primary data which were collected questionnaires administered to 380 beneficiaries of compensation paid by the Workers Compensation Fund. Formulated hypotheses were tested using PLS-SEM through SmartPLS 3.0. Results revealed that there are positive significant relationships between service delivery time, compensation amount, and employees' satisfaction. The relationship between benefits package and employees' satisfaction was found not significant. The study has also proven that equity theory is effective in understanding employee satisfaction when comparing perceived costs that the employee bears and benefits received. The study makes various recommendations to improve the performance of employment injury schemes and enhance employee satisfaction. The study also suggested areas for future research.

Key words: Benefits Package, Workers Compensation Funds (WCF), Employee Satisfaction, Service Delivery Time, Compensation Amount

INTRODUCTION

Employment injury schemes are one of the oldest forms of social security coverage and the most widespread in the world providing medical care, vocational rehabilitation, and benefits to workers on work-related injuries and illnesses (Timm, 2015). Across the world, employment injury schemes are generally categorized in two forms, namely social insurance, and employer liability schemes. The former is based on the creation of a national fund for employment injury and disease while the latter is based on the premise that employers are responsible for putting in place compensation measures for work-related injuries and illnesses. Occupational injuries and diseases result in economic losses to employers and nations as well as costing workers financially, physically, and psychologically (Awang & Mansor, 2017). According to ILO (2021) more than 2.78 million people die annually due to occupational accidents or work-related diseases. Employment injuries and work-related diseases cause the deaths of 6,300 workers per day. The majority of these deaths occur in low-income countries where 34% of the labor force is covered by employment injury laws through mandatory social insurance. Also in those countries, about 5% of the labor force is covered by voluntary social insurance schemes and employer liability schemes.

In recognition of the effects of work-related injuries and diseases, the Universal Declaration of Human Rights (1948) and the International Covenant on Economic, Social, and Cultural Rights (1966) provide the right to protect employees against employment injury. This right requires the

¹ Geofrey Masisa – MBA graduate of the University of Dar-es-salaam Business School

² John R.P. Mwakyusa - Senior Lecturer- Department of Marketing. The University of Dar-es-Salaam (Email of the corresponding author: kusa5@yahoo.com)

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application of safe and healthy working conditions, the prevention, treatment, and control of occupational diseases, and the provision of adequate benefits, in cash or in kind, that ensure access to adequate health care and income security to victims of employment injury and their dependent family members.

Satisfaction is defined as an evaluation of the perceived discrepancy between prior expectations and the actual performance of the product (Oliver, 2015). It is considered the most important factor towards the competitiveness and success of an organization (Hennig-Thurau & Klee, 2017). Satisfaction represents how the customer evaluates the performance of the product (Kotler & Armstrong, 2010). In the contemporary business environment, Gustafsson et al. (2015) emphasize that employee represents the most important firm resource and each firm needs a committed and satisfied workforce. They added that satisfying employees is fundamental for organization success. Based on his study, Goetzel (2013) noted satisfied employees are likely to put more effort into their duties. Therefore, employee satisfaction is one of the major criteria for establishing a healthy organizational environment in an organization (Jung & Yoon, 2015).

Extensive studies have been conducted to examine factors influencing employee satisfaction. However, these studies were limited only to factors influencing employee performance to job satisfaction. They failed to analyze the extent to which injured employee is satisfied with compensation services provided by employment injury schemes. For instance, studies of Ashkanasy and Dorris (2017), Haile and Premanandam (2017), Lee (2016) examined factors influencing employee performance and job satisfaction. These studies provide insights only on variables influencing job satisfaction such as fringe benefits, salaries, working conditions, the relationship among employees within the organization, rewards, and commendations from supervisors.

Moreover, there are extensive studies conducted to examine challenges associated with the functioning of employment injury schemes. Yet, these studies have not discussed factors influencing the satisfaction of employees from occupational accidents. It is also observed these studies were conducted following complaints emerging from an injured employee regarding compensation they receive. For instance, these studies include; Mpedi and Nyenti (2016), Yamabana, (2017), as well as Fultz and Pieris (2015). Mpedi and Nyenti (2016) found that employment schemes had inadequacy of benefits, narrow scope of coverage, non-reporting of accidents, and poor compliance with safety and health regulations. Yamabana (2017) added that the scheme is associated with no guarantee benefit delivery and lump-sum compensation with no periodic payment. Fultz and Pieris (2015) show that the ministry responsible for labor failed to sustain the injured workers with the minimum standard as listed in the ILO Convention 121 of 164 when paid up lump-sum compensation is exhausted. They further argued that compliance is low, record-keeping is poor and delays in payments are frequent. They also added that many of these schemes are experiencing the problem of erosion of the purchasing power of pensions by inflation leading to employee complaints. Following a literature review of identified the studies, it was, therefore; thought necessary there was a need to examine the factors influencing employee satisfaction with employment injury schemes in Tanzania.

Employment injury compensation schemes are proven to be of great importance in preventing work-related injuries, rehabilitating victims, and paying compensation to injured employees or survivors. In Tanzania, the government's action to establish the social insurance scheme brought good changes in employment injury schemes. From the year 2016 to 2020, about 4201 employees with disabilities from work-related injuries were compensated a total of TZS 19.07 billion (WCF,

2020). However, there are still complaints from employees who sustain work-related injuries on the services provided by the employment injury schemes. Studies show that employment injury schemes have several challenges. Notwithstanding the well-documented studies on challenges associated with employment injury schemes, there is a need to understand factors that influence employee satisfaction. In literature, there seem to be inconclusive studies with findings regarding factors influencing satisfaction of employees exposed to work-related injuries or illnesses with the services of employment injury schemes. This is a gap to be filled by this study. Therefore, this study determined the factors influencing employees' satisfaction with the employment injury scheme in Tanzania. The following were specific objectives of the study. (1) To assess the effect of the benefits package on employees' satisfaction with the employment injury scheme. (2) To examine the extent to which delivery time of compensation influences employees' satisfaction with employment injury scheme (3) to evaluate the relationship between the size of compensation and employees' satisfaction with employment injury scheme.

LITERATURE REVIEW

Theoretical Perspectives

A theory is a description of a phenomenon and the interactions of its variables that are used to attempt to explain or predict (Thomas, 2017). It plays an important role in research processes, including theoretical framework development, by providing theoretical models that guide various phases of scientific inquiry that would not only evaluate and explain why phenomena occur but also predict them (Moustafa, 2014).

This research study was based on Equity Theory. According to this theory, satisfaction is determined when consumers perceive their output/input ratio as being fair (Oliver & Swan, 1989). It is based on the notion of input-output ratio, which plays a significant role in satisfaction (Oliver & Swan, 1989). This study identified the input-output ratio based on various factors including the benefits received, compensation paid, the time and effort expended during the transaction, and the experience of previous transactions (Woodruff et al, 1983). It is because of these explanations; the Equity Theory was preferred.

The Equity Theory

The equity theory was developed in 1963 by John S. Adams whereas the author's interest was in the fair relationship between inputs and outputs. It states that parties to exchange will feel equitably treated (thus, satisfied) if, in their minds, the ratio of their outcomes to inputs is fair. Whether a person feels equitably treated or not may depend on various factors including the price paid, the benefits received the time and effort expended during the transaction, and the experience of previous transactions (Woodruff et al., 1983). Oliver and DeSarbo (1988) argued that equity theory considers the ratio of the consumer's outcome to input to that of the service provider's outcome to input. They keep on explaining that customers are inclined to feel equitably treated if they perceive that the ratio of their outcome to inputs is comparable to the ratio of outcome to inputs experienced by the company. The equity concept refers to customer evaluation of what is fair, right, or deserved for the perceived cost of the offering (Bolton & Lemon, 1999). Perceived costs include monetary payments and non-monetary sacrifices such as time consumption, energy consumption, and stress experienced by consumers. The equity theory suggests that employees seek to maintain equity between the input that they bring into a job (e.g. education, time, experience, commitment, effort) and the outcome they receive from it against the perceived inputs and outcomes from the service

provider. The Equity theory proposes that individuals who perceive themselves as either under-rewarded or over-rewarded will experience distress, hence satisfaction (Bolton & Lemon, 1999).

The theory defines those customers from judgments of the fairness towards their input/investment and outcome/reward (Olsen & Johnson, 2003). The input often refers to the price, whereas the outcome is, for instance, the product's quality (Olsen & Johnson, 2003). Equity and satisfaction occur when an individual perceives that the outcome is somewhat more favorable to him/her than to others (Oliver, 1993).

Translated in the context of employment injury schemes, the equity theory suggests that if work-related injured employee's compensation is less than his/her input (follow up time spent, paperwork, delays, inconvenience, and other costs), dissatisfaction results. While if the injured employee's compensation amount is higher than his/her input (follow-up time spent, paperwork, delays, inconvenience, and other costs), then satisfaction occurs. So satisfaction is therefore a mental state of being adequately or inadequately rewarded (Mautinho, 1987).

Furthermore, the output/input ratio for a service experience may be compared to the perceived net gain of some others (such as friends) who have experienced similar offers (Meyer & Westerbarkey, 1996). Fisk and Coney (1982), for instance, found that consumers were less satisfied and had a less positive attitude toward a company when they heard that other customers received a better price deal and better service than them. In the employment injury schemes context, this may be compared to when employees perceive themselves as either under-rewarded or over-rewarded when unlike outcomes are out on the disability determination of whether a particular incident results in temporary or permanent disability and result to different compensation payment among employees with the same loss of earnings. This may also be looked at when a particular employee receives compensation payment at a time not the same as his/her colleague and result in distress.

Empirical literature review

Darko et al. (2018) researched the influence of time spent in delivering services on customers' satisfaction in the microfinance industry in Ghana. The study adopted both qualitative and quantitative approaches and sampled 150 staff and customers from five selected branches of Talent Microfinance Company Limited. The data were analysed using descriptive statistics and minimizing waiting time was found to have a positive significant influence on customers' satisfaction. It further revealed that minimizing waiting time improves the competitiveness of microfinance services. However, the study did not have a sufficient sample size as it drew its sample from a single company out of 1370 registered microfinance institutions. It also failed to include in the analysis other important variables influencing customers' satisfaction such as adequacy service package and service quality. Lastly, the study was limited to microfinance institutions.

Desta and Belete (2019) assessed the relationship between waiting and customer satisfaction in the commercial bank of Ethiopia. On a sample of 640 customers from the commercial bank of Ethiopia who was given questionnaires to fill. The data were analyzed using both descriptive statistics and a regression model. The study found that the majority of the clients were dissatisfied with the operations of a commercial bank because of the waiting time experienced before they were served by bank tellers. It was therefore concluded that waiting time was a significant determinant of customer satisfaction. However, the study by Desta and Belete (2019) had some weaknesses. First, it was limited to just one country. Furthermore, it failed to include other important variables such as adequacy service package and service quality in the analysis. Lastly, the study focused on

microfinance institutions and no other institutions such as employment injury institutions were surveyed.

On other hand, Salisu et al. (2015) examined the impact of compensation amount on employee satisfaction in the public sector. The study adopted a positivism research design and sampled 265 construction workers of Jigawa State of Nigeria and 260 questionnaires were collected after being filled. Data collected was analyzed using structural equation modeling. The study results revealed that compensation amount has a positive influence on workers' satisfaction. However, the study failed to include in the analysis other important variables such as waiting time for payment and adequacy of a compensation package. The study also was only limited to one country.

Adil et al. (2020) examined the effect of compensation package on employee satisfaction in Jalalabad-based private universities of Afghanistan. The study adopted a descriptive survey and sampled 246 employees from private universities of Afghanistan who were given closed-ended questionnaires to complete. The data were analyzed using descriptive statistics and correlation and regression models through SPSS. The compensation package was found to have a positive and significant effect on employee satisfaction. The study recommended a review of the compensation package and updating them according to the current market conditions. Despite these contributions, Adil et al. (2020) failed to consider other important determinants influencing employee satisfaction such as waiting time and adequacy of the compensation amount. Also, the study was limited to compensation paid in exchange for employment service rather than compensation in case of occupational injury.

Mittal (2016) researched the influence of waiting time on customer satisfaction in multi-stage services in the full-service restaurant in India. The study adopted a case survey and sampled 150 respondents drawn from customers of the full-service restaurant in India. Structured questionnaires were prepared and distributed to respondents to fill. Data collected was analyzed using both multiple regression and correlation analysis. Results showed that waiting time was an important source of service evaluation by customers. It was further revealed that time is one of the ingredients of the total cost that customer bears and the cost is a core component of the perceived cost-benefit equation that a customer uses to evaluate his sustained patronage of a given service. Nevertheless, the study has only considered the effect of time in a full-service restaurant in India and failed to consider the effect of time in other types of services such as employment injury schemes. It has also failed to include other variables affecting customer satisfaction including the adequacy of service package and service quality.

Sajjad and Qureshi (2015) also examined the impact of compensation on job performance and employee satisfaction in the Kingdom of Saudi Arabia. The study adopted a case survey and sampled 400 employees working in Saudi Arabia who were given questionnaires to fill. Data collected were analysed using descriptive statistics. The study found that compensation has a positive significant influence on job performance and employee satisfaction. However, the study involved only employees working in the Kingdom of Saudi Arabia and considered compensation only while excluding other factors influencing job performance and employee satisfaction.

Baledi and Al Saed (2017) researched on impact of compensation on improving employees' performance and satisfaction in Jordanian newspapers. The study adopted a survey research design and sampled 245 employees of Jordanian newspapers. Data collected was analyzed both using descriptive statistics and correlation analysis. The results showed that the compensation influences the employees' satisfaction and job performance. However, the study considered compensation as

the only factor and failed to include other factors affecting employees' satisfaction and job performance such as the size of compensation paid, waiting time until compensation is paid. The study considers only employees of newspapers overlooked employees from other types of businesses.

Illyas and Naninsih (2018) examined the effect of a provision of labor social security on employee job satisfaction at PT, Kallarent Makassar city. The study used primary and secondary data and was collected through observation and interview. The data collected was analyzed using single regression analysis. The study found that labor social security had a significant and positive effect on job satisfaction in employees. It was further revealed that the correlation of labor social security with job satisfaction is categorized as a strong relationship. Nevertheless, the study ignored other important variables such as adequacy of benefits package, time spent for processing benefit payment, and compensation amount. The study was also limited to social security services and it did not take into account other important parts of social insurance services.

Muhondwa et al. (2018) researched patient satisfaction at Muhimbili National Hospital in Dar es Salaam. The study sampled 2582 patients and data was collected through observation and exit interviews conducted at OPD clinics, laboratory, X-ray, pharmacy, and inpatient wards. Data collected were analyzed using descriptive statistics and a regression analysis model. It found that patients were dissatisfied with long waiting times before receiving services at different service stations. Despite the contributions, the study by Muhondwa et al. (2018) was only limited to public health services. Other equally important services such as social insurance services were not considered. It also considered only service delivery time and failed to include other important variables such as the adequacy of a service package.

Synthesis of Literature and Research Gap

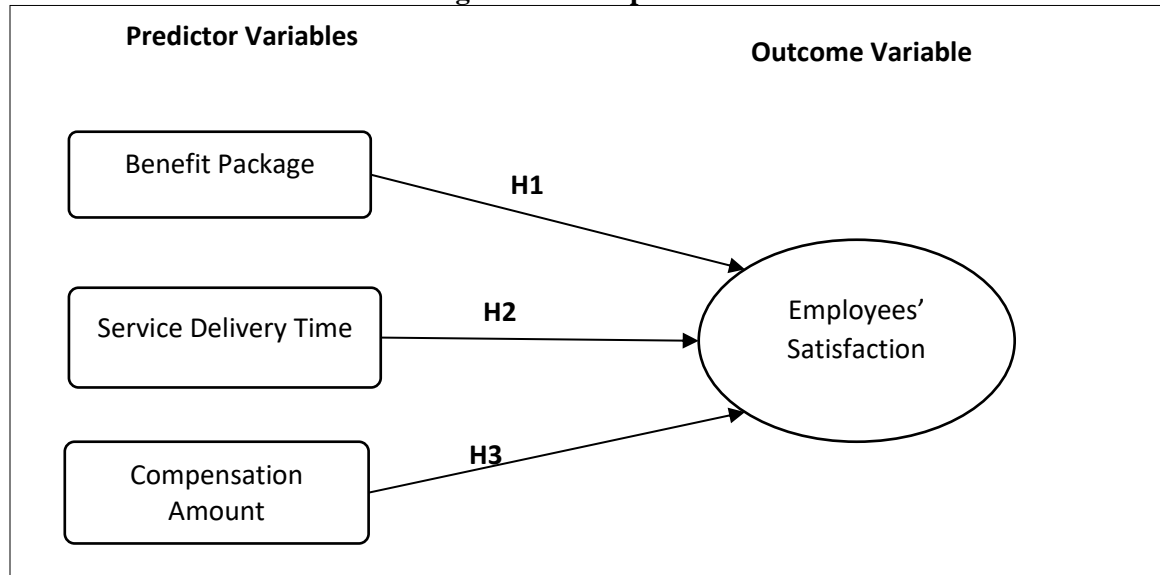
The reviewed literature above portrays that factors influencing customers' satisfaction have been well documented in countries other than Tanzania. The review also indicates there are plenty of studies on challenges associated with employment injury schemes in countries other than Tanzania. However, there are limited studies that have been conducted in Tanzania. There are also limited studies that have been conducted to examine factors influencing employees' satisfaction with employment injury schemes. Therefore, this research study intended to fill the knowledge gap on factors influencing employee satisfaction in employment injury schemes in Tanzania's mainland context.

Conceptual Framework

As identified in the literature, the work-related injured employee will evaluate what is fair, right, or deserved for perceived costs. Perceived costs may be considered in terms of time consumption, stress experienced when making claim applications, paper-works, and inconvenience experienced by the service provider. Customers are inclined to feel equitably treated if they perceive that the ratio of their outcome to inputs is comparable to the ratio of outcome to inputs experienced by the company (Oliver & DeSarbo, 1988). It is also understood that the equity theory concept considers satisfaction is evaluated on the fair relationship between inputs and outputs. The person's satisfaction depends on various factors including the price paid, time consumed and effort expended as input while output is regarded in terms of benefit received (Woodruff et al, 1983). In this study, the researcher determined satisfaction in terms of service delivery time as input and compensation amount and benefits package as output. According to the customers' satisfaction report of the WCF (2020) employees have negative viewpoints on time taken until compensation is delivered, amount

paid, and benefits package. Therefore, the study intends to test hypotheses on the influence of adequacy of benefits, the delivery time of benefit, and compensation in satisfying work-related injured employees in employment injury schemes.

Figure 1: Conceptual Framework



Hypotheses

Oliver (2015) summarizes customer satisfaction as the expressive reaction and pleasure created when a customer's needs or goals are achieved by a product or service. Customer satisfaction is a dynamic phenomenon that is influenced by several determinants. Over the years, various studies have been conducted to study the determinants of customer satisfaction. Understanding these determinants is crucial in today's business environment as it helps to develop strategies and measures to increase market share and customers' satisfaction (Asiyanbi & Ishola, 2018). In the context of compensating injured employee, the benefits package; time spent for processing claim, and compensation amount paid has been identified as determinants to be looked upon (Mpedit & Nyenti, 2016). The benefits package is regarded in terms of the types of benefits offered by the employment injury scheme. According to the Social Security (Minimum Standards) Convention, 1952 No. 102, the benefits package covers temporary incapacity; permanent incapacity; medical care; survivors' pension; social and economic rehabilitation, and constant care attendance support. However, many of the schemes fall short of providing the minimum standard of benefit types (ILO, 1999). Inadequacy of benefit types is reported as one of the challenges facing many employment injury compensation schemes (Mpedit & Nyenti, 2016; Collie et al., 2019). Therefore, the study aimed at reflecting the relationship between benefit package and employee satisfaction. This leads to the first research hypothesis.

H₁: Benefits package influences employees' satisfaction.

Fultz and Pieris (2015) observed that time spent processing a claim for a work-related injury is associated with bureaucratic administrative procedures adopted when processing claims. These procedures involve multiple ledger entries, checkpoints, and clearances. It is also further noted that in some countries (for instance, Zimbabwe), files are physically transported from a branch office,

where an application is lodged, to head office where applications are processed. Fultz and Pieris (2015) further argued that in some cases, eligibility determination is very complicated by requiring the interaction of three parties (that is, government, the employer, and social insurance scheme). This interaction requires a report of the accident being submitted to each party for evaluation and eligibility confirmation. Longer time is used when all three parties are involved as it involves "go and return" among the parties until eligibility is confirmed.

They further noted that many employment injury compensation schemes do not have customer – service mentality. They experience long queues of claimants awaiting attention from workers of the respective scheme. Sometimes claimants are required to go through a lot of paperwork and documentation including police accident reports, employer reports, National Identification verification reports, and medical service reports (URT, 2015). It is because of this information, the study aimed to examine the relationship between service delivery time and satisfaction of employees with work-related injury or accidents. This leads to the second research hypothesis.

H₂: Service delivery time influences employees' satisfaction.

Various studies have reported that the compensation amount paid is easily exhausted as it is very small below maximum limits set by legislation (Fultz & Pieris, 2015 & Ackson & Masabo, 2013). They are also inadequate as a result of inflation erosion of employee's purchasing power of pensions. As an example, in Namibia the maximum temporary disability pension is N\$4125 a month equivalent to US\$375) while the maximum partial permanent disability pension is N\$4900 equivalent to US\$445 (Mosito, 2014). In Kenya, the permanent partial disability benefit is shillings 240,000 (that is US\$2697) while in Tanzania, the minimum permanent disability pension is shillings 275,702.83 equivalent to US\$119.35 (WCF, 2015). It is also evidenced that in some cases, injured workers or their families return to the Ministry responsible for Labour to seek assistance after exhausting payment received from the compensation scheme (Fultz, & Pieris, 2015). Therefore, the study aimed to examine the relationship of compensation paid and injured employee satisfaction and thus it was necessary to be hypothesized as follows:

H₃: Compensation amount influences employees' satisfaction.

RESEARCH METHODS

The study adopted positivism research philosophy because the findings were based on quantifiable observations and the role of the researcher was limited to data collection and interpretation (Babbie & Mouton, 2001; Saunders, Lewis & Thornhill, 2009; Welman et al., 2005). In this study, the unit of inquiry was formed by employees who have ever sustained work-related injuries or accidents and received services from the Workers' Compensation Fund (WCF). The data were collected using self-administered questionnaires from 352 respondents. The selection of the employees was based on the fact that; these employees have adequate information regarding the purpose of the study. Data were collected from December 2020-March 2021. A simple random sampling was adopted for this study. The WCF is the only mandatory social insurance scheme operating employment injury scheme in Tanzania.

Survey Measurement and Data Analysis

The questionnaire had three sections with the first capturing the demographic information of the respondents and the second capturing information on occupation incidences. The third section had fourteen (14) Likert scaled items capturing the service delivery, benefits package, compensation

amount, and employee satisfaction. The items were anchored on a 5-point Likert scale (strongly agree) to 1 (strongly disagree) with a mid-point of 3 (neither agree nor disagree). Overall employee satisfaction was captured by 3 items. In testing the hypothesized relationships, the data were analyzed using partial least squares modeling in SmartPLS 3.2.8 (2015) software. One reason for using the PLS approach was to predict (Han et al., 2017) rather than confirming the model. A two-stage approach (Anderson & Gerbing, 1988) was used to test the measurement and structural models. The PLS algorithm procedure was used to assess the measurement model by assessing the indicator reliability (outer loadings), internal consistency (CR), Convergent Validity (Average Variance Extracted), and discriminant validity. Thereafter, the bootstrapping technique with 5,000 samplings was used for the structural model to test the hypotheses.

INTERPRETATION AND DISCUSSION OF FINDINGS

Characteristics of the Respondents

It is important to understand the characteristics of selected respondents engaged in the research study. This determines whether the target population is fully represented during the study. Therefore, this study needs to get information on the demographic characteristics of the respondents. This information is based on gender, age, marital status, education level, and type of sector a respondent works. Table 1 portrays details of the characteristics of respondents involved in the study.

Table 1: Demographic Profile of the Respondents

Demographic Variable	Attribute	N	%
Gender	Male	235	61.8
	Female	145	38.2
Age	Below 20 years	7	1.8
	21 - 30 years	131	34.5
	31 - 40 years	158	41.6
	41 -50 years	31	8.2
	51 years and above	53	13.9
Level of education	No education	2	0.5
	Primary	42	11.1
	Secondary	94	24.7
	Tertiary	242	63.7
Sector employed	Public	85	22.4
	Private	295	77.6

The descriptive statistics of respondents showed that 61.8 % of the respondents were males and 38.2 % were female. This composition reveals that there are more males than females in both the private and public sectors. This finding is historically oriented since from a historical point of view, the male gender has been dominating employment in both the private and public sectors (Hearn, 2019). According to the data collected, 1.8 % of the respondents were aged below 20 years, 34.5 % were aged between 21 - 30 years, 41.6 % were aged between 31-40 years and 8.2 % were aged between 41-50 years old. Further, 13.9 % were aged between 51 years old and above. In addition

to that, the descriptive statistics on marital status showed that 11.6 % of the respondents were single, 78.2 % were married and 8.4 % were divorced. Further, 1.8 % of the total respondents were widowed.

Furthermore, based on education level, 0.5 % of the surveyed respondents had no formal education, 11.1 % had primary education and 24.7 % had a secondary level of education. Further, 63.7 % of the respondents possessed a higher level of education. Lastly, the descriptive statistics indicated that 22.4 % of the total respondents were employed in the public sector while 77.6 % of the respondents were employed in the private sector.

Occupational Incidence Information

The descriptive statistics of respondents showed that 93.7 % of the respondents were involved in occupational accidents while 6.3 % of the respondents sustained occupational diseases. In addition, 60.2 % of the surveyed respondents had sustained temporary disabilities, 7.9 % were permanently disabled as a result of occupational incidences experienced while performing their employment-related duties. Further, 31.9 % of the respondents were fully recovered and able to return to work after sustaining occupational accidents or injuries. Lastly, the descriptive statistics of respondents showed that 2.1 % of the respondents took one week to be paid their compensation after reporting the occupational incidence while 0.5 % and 3.4 % of the respondents took two weeks and three weeks respectively. Further, 23.3 % of the respondents were paid within one month and 70.6 % of the respondents took two months and above to be paid their compensation. This data portrays that majority of the respondents were paid their compensation by WCF within two months and above after reporting an occupational incident.

Table 2: Occupational incidence information

Statement	Attribute	N	%
Occupational Incident	Accident	355	93.7
	Disease	24	6.3
Current Status	Temporary disabled	228	60.2
	Permanent disabled	30	7.9
	Fully recovered and returned to work	121	31.9
Payments Time	One week	8	2.1
	Two weeks	2	0.5
	Three weeks	13	3.4
	One month	88	23.3
	Two months and above	267	70.6

RESULTS

Evaluation of Measurement Model

The internal consistency of constructs was tested using Composite Reliability while indicator loadings were used to demonstrate indicator reliability (Hair, Ringle & Sarstedt, 2011). The threshold for composite reliability and factor loadings of 0.70 has been crossed indicating acceptable reliability. For convergent validity; all values of the Average Variance Extracted (AVE) were greater than 0.50 to indicate the acceptability of the constructs (Fornell & Larcker, 1981;

Henseler, Ringle, & Sinkovics, 2009). The results (see Table 3) show that these indicators satisfied the convergent validity requirements of the constructs.

Table 3: Measurement Model Assessment

Latent variable	Indicators	Factor Loadings	Composite Reliability	AVE
Compensation	Q19	0.964	0.967	0.935
	Q20	0.970		
Benefits	Q17	0.680	0.804	0.677
	Q18	0.944		
Time -Service	Q12	0.838	0.943	0.769
	Q13	0.900		
	Q14	0.856		
	Q15	0.936		
	Q16	0.850		
E-sat.	Q21	0.924	0.929	0.814
	Q22	0.935		
	Q23	0.844		

Were the variables used in this study significantly distinct? Fornell and Larcker's (1981) criterion was used to ascertain the distinctiveness of the variables. According to the criterion, the square root of Average Variance Extracted (AVE) by each construct should exceed the inter-construct correlation. The results in Table 4 show that all the three conditions for discriminant validity are met. This is so concluded given that the square root of the AVE is significantly larger than any correlations involving the construct, indicating that all constructs share greater variance with their measures than with other constructs.

Table 4. Discriminant validity of constructs using Fornell and Larcker's Criterion

Variable	Compensation	Benefits	Time- Service	E- Sat.
Compensation	0.850			
Benefits	0.823	0.967		
Time - Service Delivery	0.725	0.820	0.902	
E- Sat.	0.740	0.788	0.767	0.877

Evaluation of Structural Model

The structural model shows adequate predictive validity, as the coefficient of determination (R^2) is 0.710 for the employees' satisfaction. (Table3). This means that the three independent variables (i.e. compensation; benefits, and time of service delivery) explain 71% of the variance in employees' satisfaction. According to Hair *et al.*, (2011) criteria, the contribution is approaching a moderate one. Table 5 indicates the path coefficients and their respective t-values and *p-values*. Basing on the path coefficients, compensation and time of service delivery have a significant and positive influence on the employees' satisfaction. Overall, 2 out of 3 hypotheses were supported.

Table 5. Summary of the structural model

Hypotheses paths	Path coefficients	t-values	<i>p-values</i>	Hypothesis status
Benefits -> E-Sat	0.021	0.294	0.769	Not supported
Compensation -> E-Sat	0.554	8.092	0.000	Supported
Time-Service-> E-Sat	0.315	6.864	0.000	Supported

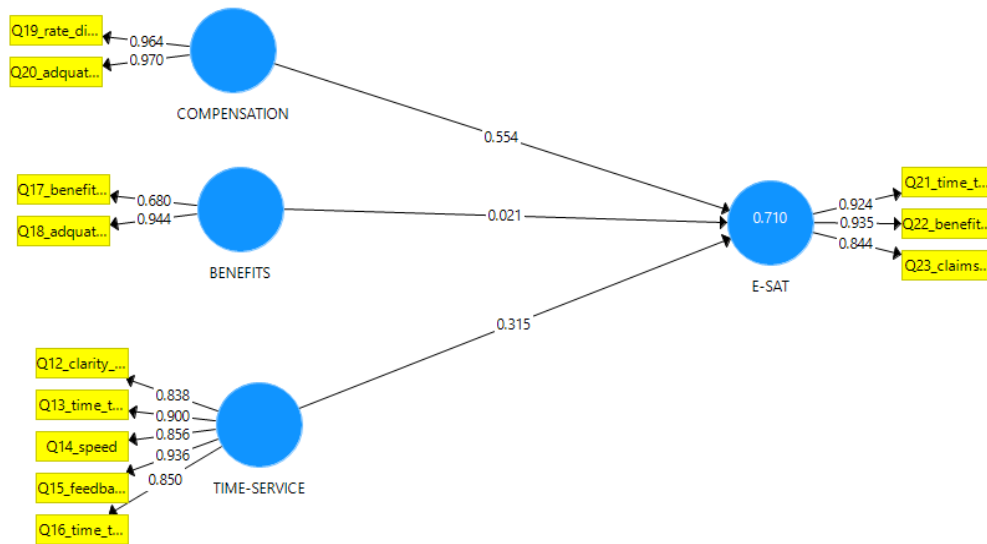


Figure 2: SmartPLS Structural Model

DISCUSSION OF THE FINDINGS

Service Delivery Time and Employee Satisfaction

The study hypothesized that service delivery time influences employee's satisfaction. The findings on service delivery time showed a positive and significant influence on employees' satisfaction on compensation received from WCF in respect of work-related injuries or accidents. From these results, it can be concluded that service delivery time is a significant determinant of the employees' satisfaction. These findings are in line with Mittal (2016) who found that delay is an important issue for service providers and so it has widely shown a negative effect on customer service satisfaction. It is therefore shown that waiting time for service delivery has a direct impact on customer satisfaction. Desta and Belete (2019) emphasize the significant role played by the time taken in most service providers when serving their customers and recommend paying more attention to improving the understanding of how customers perceive, budget, consume and value time. Thus, the researchers have failed to reject the hypothesis.

Benefits Package and Employee Satisfaction

The study hypothesized that benefits package influences employees' satisfaction. The findings on the benefits package revealed a positive but insignificant influence on employee satisfaction on compensation offered by WCF in respect of work-related injuries or accidents. It is thus concluded that the perception of the employees regarding awareness of the types of benefits offered by the WCF do not in any way have an impact on their level of satisfaction. These findings are inconsistent with the findings of Collie et al. (2019) who conducted research on injured worker experiences of insurance claim processes and return to work. The results showed that the benefits package, whether in cash or kind, must be adequate to facilitate injured employees to realize their rights to protect and assist family members and achieve a standard of living. When these are not achieved injured employee becomes dissatisfied. Therefore, the hypothesis was rejected.

Compensation Amount and Employee Satisfaction

The study hypothesized that compensation amount influences employee satisfaction. The findings on compensation amount revealed a positive and significant influence on employee satisfaction who receives compensation from WCF. It is argued therefore that the level of disability that is used to ascertain the number of benefits and the amount itself is closely related to employees' satisfaction. As the amount increases so do employee satisfaction. Compensation amount enhances employees' purchasing power and making them more concerned with the compensation amount paid (Fultz & Pieris, 2015). Furthermore, it is also argued to consider and review compensation amounts to include inflation and maintain the purchasing power of employees (Ackson & Masabo, 2013). Employees tend to return to the WCF employment injury scheme or a ministry responsible for labour when the compensation amount does not meet their expectations. Thus, the researcher has failed to reject the study hypothesis.

CONCLUSION

This study sought to examine the factors influencing employees' satisfaction in employment injury schemes in Tanzania. From the results, there are three major concerns when evaluating employees' satisfaction in employment injury schemes. The first concern noted was the adequacy of a benefits package. According to ILO, the adequacy of the benefits package includes temporary disability pension, permanent disability pension, medical aid services, rehabilitation, and constant care attendance assistance. However, some employment injury compensation schemes do not offer all benefit types and therefore it becomes a concern for injured employees. The second concern was time spent processing the claim until the employee is paid. This is associated with administrative procedures including paperwork, determining the eligibility of claims, and interaction process between government, employer, and scheme. Finally, the other concern noted was the compensation amount paid. It was observed that inadequate compensation paid results in complaints. The employees are concerned that the amount paid is easily exhausted and cannot sustain for a longer period. It is further explained that most compensation amounts paid are not indexed to account for inflation effects. Therefore, it results in erosion of their purchasing power of pensions by inflation.

Theoretical implications

The findings revealed that benefits package, service delivery time, and compensation amount have a positive influence on employee satisfaction. According to the Equity Theory, the injured worker evaluates satisfaction based on the input-output ratio. The inputs represent cost, paperwork, and documentation, and time spent while output represents actual benefit received or perceived benefits. Furthermore, the worker will tend to make a comparison of his/her time spent with the benefit received with that of his/her colleague. Sometimes, through equity theory, satisfaction is gauged between perceived costs against perceived benefits. In other scenarios, the employee will determine satisfaction when he/she compares compensation received with that paid to his/her colleague. Therefore, in this study, the model had successfully predicted factors influencing employees' satisfaction.

Policy implications

The study results provide an opportunity for the policymakers in the social security sector in Tanzania to review employment injury compensation schemes through improving benefit types, spending time for processing claims, and compensation amount paid. Most employees are more concerned about the adequacy of benefit types and the amount paid. Therefore, the government,

through Social Regulatory Division at Prime Minister's Office – Labour, Youth, Employment and Persons with Disabilities should consider developing a national system for recording and notification of occupational injuries. The creation of this national system should consider ILO guidelines. Also since there is a major concern of time spent for processing claims, the government should consider reforming the conditions governing administrative procedures within the Workers Compensation Act 2015 (R.E).

Managerial Implications

The study findings provide an opportunity for Workers Compensation Fund to adopt a customer-service mentality when delivering services to its customers. These include avoiding long queues of claimants awaiting attention and publicly listed telephone numbers go unanswered or continuously engaged. The Fund should also ensure compensable calculation rates are known to employees avoiding dissatisfaction resulting from the variation of actual benefits from perceived benefits.

RECOMMENDATIONS

Based on the above findings and the study objectives, it is observed that the time spent in delivering services, benefits package offered and amount of compensation offered by employment injury schemes, has a significant influence on satisfying employees with work-related injuries or accidents. It is because of these results; the following recommendations have been provided.

The WCF needs to extend the coverage of benefits offered

Workers Compensation Fund needs to extend the coverage of benefits offered. Currently, WCF does not fully offer rehabilitation to employees who sustained work-related injuries. The rehabilitation services ensure employee recovers and return to work. Therefore, the Fund needs to develop and adopt Return-To-Work (RTW) policy.

The WCF needs to implement administrative procedures reforms.

The Fund needs to adopt a user-friendly mind-set of administrative procedures reform. This includes reviewing requirements for reporting, recording, and notifying occupational accidents, clearly defining responsibilities and duties of employer and employee. Furthermore, the reforms can also consider verification of eligibility of claims and extend of paperwork to reduce time spent when processing claims.

WCF should needs to adopt automatic indexing of pensions payments

The employment injury compensation scheme needs to provide for automatic annual indexing of pensions for inflation. In southern and east Africa, only Mauritius provides for automatic indexing of pensions (Mpedi & Nyenti, 2016). Other countries provide for consistently ad hoc adjustments that are in line with the consumer price index (only South Africa). The indexing of pensions will preserve the purchasing power of claimants and ensure inflation does not erode tariffs for medical care. This will help to reduce uncertainty and financial hardship faced by pensioners.

WCF needs to strengthen enforcement to speed up claim processing

The Fund is recommended to place greater reliance on automation in the processing of benefit claims. By streamlining labour-intensive procedures for eligibility determination and issuance of payments, automation can also free up staff resources for reassignment to enforcement. Improved enforcement is an important component of any reform initiative and therefore employment injury schemes will achieve their objectives.

LIMITATIONS OF THE STUDY AND AREAS FOR FURTHER RESEARCH

The study involved a population of employees who sustained work-related injuries as beneficiaries of the Workers Compensation Fund. However, survivors of employees(s) whose deaths resulted from occupational accidents were not included in the analysis. Further researches should be considered to cover more samples from survivors of the deceased. There is also a need to carry out further researches which will cover the voluntary compensating schemes to justify whether factors influencing employees' satisfaction in public institutions cut across private institutions.

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