

BEYOND PERKS: LIFESTYLE INCENTIVES AND THE FUTURE OF PRODUCTIVITY IN SMEs

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Abstract—Small and Medium Enterprises (SMEs) encounter long-lasting challenges in sustaining employee productivity, engagement, as well as retention due to inadequate resources, both financial and organizational, respectively. Thus, within these challenges, lifestyle incentives geared towards employee wellness, have today been acknowledged as possible solutions towards improved employee outcomes. The intent of undertaking this research study is informed by the lack of sufficient studies examining the potential effectiveness of lifestyle incentives in SME environments, characterized by limited organizational resources.

The research is significant because it measures the impact of lifestyle incentives on employee productivity as well as retention, while at the same time establishing their cost-effectiveness, considering these organizational environments. The mixed research approach combines both quantitative and qualitative analysis by administering surveys to employees, as well as grounding findings in prior research papers. Statistical methods will be applied to analyze findings.

The findings and results obtained through the study may indicate that the lifestyle incentives have a positive effect on the productivity and retention of employees, with wellness programs offering the most impressive findings, though this may not be the same in all industries and SMEs. The limitations identified with the study are the self-reported data, the small sample size, and the short-term effects study; however, with the identified limitations, the study gave some valuable findings on the significance and role played by lifestyle incentives in the SME sector.

The future studies can cover an extensive period to assess the long-term effect on the workforce and could be compared with the larger companies to obtain the effect of the incentives on the workforce with the usage of digital wellness programs and hybrid work incentives.

Keywords: Employee Productivity; Lifestyle Incentives; Retention; SMEs (Small and Medium Enterprises); Scalability; Wellness Programs, Workforce Development.

I. INTRODUCTION

Lifestyle incentives in the SME sector are not exclusively perks. They indicate a more profound shift occurring in the international trade. Envision a small business in Berlin offering flexible hours while showcasing entrepreneurship in the form of wellness retreats. Picture this: Although they are typical, they mask a more profound question. Despite having limited resources, why are small and medium-sized enterprises investing in the lifestyle incentives? Talent is now the top priority in global competition due to the underlying forces at play. With the disappearance of borders and the elimination of distance through digital platforms, employees are no longer limited to their local area. Their interest lies in companies that provide not only a salary, but also enhancing their quality of life. Why? Do these offers actually exist, or are they just a way to keep people on edge in an uncertain market? Globally, the surge in lifestyle incentives for small and medium-sized businesses (SME) is a hidden message. This implies that business may not be solely focused on profits, but also on the pleasurable nature of working in a given situation.

In this context, productivity, engagement, and turnover are now considered as key employee outcomes that contribute to success in the new economy. For example, a recent study of workplace wellness programs found that providing incentives resulted in increased participation and screenings through a randomized trial, although the long-term effect of this intervention on healthcare costs remains uncertain (Jones, Molitor&Reif, 2025)ⁱ. A similar study found that financial rewards had a significant effect on physical activity guideline adherence in a workplace setting (Losina et al., 2017)ⁱⁱ.

Lifestyle incentives are those benefits that organizations provide to employees to improve their quality of life. Lifestyle incentives may include wellness programs, flexible work options, recognition programs, career development opportunities, and health benefits. There is substantial evidence that demonstrates how non-monetary rewards, such as recognition programs, flexible work options, and career development opportunities, boost employees' motivation and productivity (Mattke et al., 2015ⁱⁱⁱ; Huang et al., 2013^{iv}). SMEs are best suited to provide lifestyle incentives to employees because of the employer-employee relationship (Ray, 2022^v; Jindal et al., 2024^{vi}).

SMEs are an important source of employment, innovation, and economic growth globally. SMEs are significant contributors to employment, industrial output, and economic growth in developing countries like India. However, SMEs face problems like financial limitations and employee turnover. Nevertheless, relational approaches to HRM, as seen in Malaysia's SMEs, emphasize how ethics of care enhance employee retention and innovation (Au et al., 2023)^{vii}. Similarly, qualitative research in Colombia reveals how HR attributions directly affect employee creativity, which is an important dimension of lifestyle-oriented approaches to HRM (Gutierrez-Gonzalez et al., 2025)^{viii}.

Productivity is an important aspect of an organization's success, and incentives are known to affect productivity outcomes. Research indicates that both financial and non-financial incentives increase motivation, resulting in enhanced productivity and output (Einav, Lee & Levin, 2018)^{ix}. In SMEs, where productivity is an important aspect for the survival of the business, lifestyle incentives are known to increase productivity. Employee benefits are also known to increase workforce productivity, making productivity improvements more sustainable.

Employee engagement is an important concept that represents the emotional and intellectual commitment of an employee to an organization. Research indicates that incentive programs, especially those that meet an employee's personal and professional needs, are highly correlated with employee engagement. Reports indicate that employees who are engaged are more innovative, collaborative, and loyal, which is important for SMEs, where the main resource is the workforce (Mayende et al., 2026^x; Algarni&Alemeri, 2023^{xi}).

Absenteeism and turnover are serious problems for SMEs. These problems result in a decline in productivity and increased costs. Secondary data shows that lifestyle incentives result in reduced absenteeism because they promote the well-being and job satisfaction of employees. These incentives also result in reduced stress in the workforce. Research by (Kurowska et al., 2025)^{xii} and Gonzalez et al. (2017)^{xiii} supports the argument that flexible working arrangements result in reduced stress in the workforce. In addition, the data shows that when an organization provides meaningful incentives, the result is increased retention. Employees in such organizations understand the value of their job and are less likely to seek alternative job opportunities.

In conclusion, the use of lifestyle incentives is a strategic move by SMEs to improve the outcomes of employees. These incentives result in a comprehensive framework for SMEs to manage their workforce. SMEs should therefore consider the use of lifestyle incentives in the future. These incentives are a significant trend in the modern workforce and a crucial element in the international business environment.

2. RESEARCH OBJECTIVES

Objective 1: To investigate the impact of lifestyle incentive programs on employee productivity, in small and medium-sized enterprises (SMEs).

Objective 2: To assess the cost-effectiveness and scalability of lifestyle incentive models tailored to resource-constrained SME environments.

3. LITERATURE REVIEW

3.1. LIFESTYLE INCENTIVES

- **Patel (2011)**^{xiv}

Patel's review examined workplace wellness programs and the use of lifestyle incentives. The results showed that incentives were very effective in encouraging employees to take part in exercise, preventive care, and stress management.

Early interventions were deemed necessary to reduce disease and absence in small to medium-sized businesses. Employee retention was aided by the use of incentives, which improved the psychological connection between employees and employers. Increased productivity was hard to measure, but improvements in energy consumption and concentration were noticeable, as well as morale.

- **Reif et al. (2020)^{xv}**

Reif et al. conducted a randomised trial on smaller companies with financial incentives for wellness initiatives. The trial evaluated the impact of wellness initiatives on health outcomes, employee beliefs, and primary care use. . Although there was a small direct health benefit, the study found that preventive care use and health attitudes showed significant growth. By providing incentives, a culture of health first was promoted, which decreased the risks of chronic disease and absenteeism.

3.2. SMEs

- **Harney (2021)^{xvi}**

The relationship between informal and formal HRM methods in SMEs was the subject of Harney’s research. Informal HRM systems are a simple way to foster work culture. The promotion of cultural exchange and advantageous lifestyle benefits are well-suited to this area. Why? In the absence of formality, this can lead to inequity without proper protection. “Light touch formalization” is a solution that helps SMEs establish relational goals, reduce absenteeism, and monitor productivity.

- **Baicker et al. (2018)^{xvii}**

Employer-supported wellness programs were tested in a large-scale experiment by Baicker et al. This resulted in both minor improvements in the biometric health outcomes and major improvements to awareness and prevention practices. Health and wellbeing initiatives are effective in reducing absenteeism and improving the management of resources to support SME businesses. The focus shifted to employee responsibility and awareness, rather than health outcomes.

3.3. PRODUCTIVITY

- **Kasiba (2025)^{xviii}**

Kasiba conducted an empirical case study that examined the effects of physical, social, and financial work conditions on productivity. The findings indicated that social factors were influential, but physical and financial factors demanded improvement. Workers who experienced a sense of security, encouragement, and recognition were more motivated and productive in their work. Disparate circumstances led to demotivation, fatigue, and dissatisfaction with work. SME businesses must have a positive work environment that promotes productivity and healthy living.

- **RenjithAsokan (2025)^{xix}**

Asokan conducted a quantitative ANOVA test that examined the impact of work-life balance on productivity. The results indicated that achieving a better balance between personal and professional life resulted in significantly higher productivity. This confirms lifestyle incentives such as flexible working hours and health benefits as direct factors that affect productivity. SMEs’ work-life balance is the key factor in their productivity and performance, which can be affected by challenging and flexible working arrangements. Although specific to each industry, the study shows how lifestyle incentives are used broadly.

3.4. ENGAGEMENT

- **Saks (2019)^{xx}**

Within organizations, Saks explored the psychological mechanisms of job satisfaction and engagement and their correlation with support and recognition. Workers who were granted the same treatment, autonomy and potential for improvement appeared to be more engaged and less likely to withdraw. The lack of infrastructure prompted SMEs to prioritize relationships over HR policies. SME businesses were more likely to be satisfied and engaged through cost-effective interventions like feedback or autonomy.

- **SyaifulArifin (2024)^{xxi}**

The role of job satisfaction as a link between engagement and performance in SMEs was explored by Arifin. The investigation revealed that happy workers had better performance and lower absenteeism rates. Lifestyle rewards were presented not as charity but as motivators of productivity through engagement. Job satisfaction made sure that

engagement led to positive performance results for SMEs. Without satisfaction, engagement did not have a desirable effect on performance.

3.5. ABSENTEEISM

- **Böckerman&Laukkanen (2020)^{xxii}**

Böckerman and Laukkanen analyzed the use of performance-based incentives and engagement tools to control absenteeism. According to the authors, incorporating HR incentives into attendance, performance, and skill-building measures resulted in increased commitment. In the SME industry, this is crucial as the absence of a single qualified employee can have an impact on productivity. The regular attendance at work resulted in reduced expenses and increased profits, which was beneficial in a low-income industry. The reward systems functioned as positive behavioral control mechanisms, not as a means of punishment.

- **Lawrance& George (2021)^{xxiii}**

Using cost-based machine learning, Lawrance and George attempted to predict potential hazards in absenceerism. The aim of these flexible models was to reduce the impact of increasing costs and predict potential attendance issues. Large-scale absentemiscence was a challenge for SMEs, which relied on prediction models. It also emphasized the need for strategic HR planning when resources are limited. Why was this important?

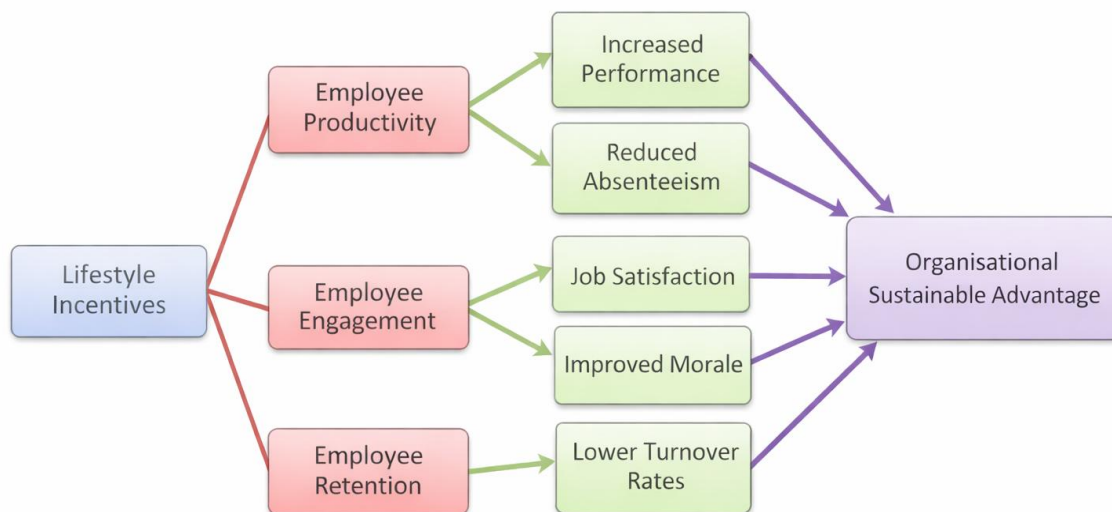
RESEARCH GAP

Lifestyle incentives have been shown to improve preventive care, participation and employee morale in SMEs, but their impact on productivity is still poorly researched. Although research has been conducted on health awareness and employee satisfaction, little is known about the relationship these two factors have with productivity. The impact of employee engagement and job satisfaction on SMEs' overall resilience has not been thoroughly explored.

4. RESEARCH METHODOLOGY

The research design for this particular study is based on a mixed research approach that incorporates both quantitative and qualitative aspects to ensure that a complete understanding of lifestyle incentives in SMEs is achieved. For this purpose, the primary research design incorporated structured surveys among employees from different age groups to assess their perceptions about productivity and employee retention in relation to lifestyle incentives. Quantitative research was conducted using statistical tools to assess the significance of relationships between incentive programs and employee outcomes using t-tests, ANOVA, correlation, and regression analyses. Qualitative research was conducted using secondary research tools in the form of previously conducted research studies and organizational reports to assess the overall SME environment in which these incentives are likely to be applied. This helped in assessing not only the effectiveness but also the cost-effectiveness of lifestyle incentives in SMEs.

5. CONCEPTUAL FRAMEWORK



Source: Author

Lifestyle Incentives

These are programs and benefits that support employees' physical, mental, and social well-being. They could be:

- Gym membership and stipend for wellness programs
- Flexible work hours and remote work arrangements
- Healthy food in the workplace
- Stress management programs and counseling services

The idea here is that employees who perceive their company cares for their lifestyle will respond in a positive way.

Pathway 1: Lifestyle Incentives → Employee Productivity

Mechanism:

Lifestyle incentives promote employees' physical and mental well-being, resulting in a reduction of stress and a conducive environment for productivity.

Detailed Outcomes:

- **Increased Performance:**
 - Employees who have access to fitness programs and workspaces tend to have higher energy levels.
 - Improved physical and mental well-being enable employees to be more focused and efficient in their tasks.
 - Example: A company that offers gym memberships at a discounted fee has employees who claim to have more energy during long work hours.
- **Reduced Absenteeism:**
 - The implementation of preventive healthcare measures minimizes absenteeism.
 - Employees who are provided with support tend not to be absent due to what they perceive as 'mental health days'.
 - Example: The flexible work hours enable employees to attend to their personal issues without being absent.

Pathway 2: Lifestyle Incentives → Employee Engagement

Mechanism:

Incentives convey that employees are appreciated for who they are, beyond just being employees.

Detailed Outcomes:

- **Job Satisfaction:**
 - Employees will appreciate that the organization is looking out for them, which will make them more aligned with the organization's goals.
 - Example: A company that provides healthy meals or wellness stipends will make employees feel that the organization cares about them, which will boost satisfaction and pride in working for that organization.
- **Improved Morale:**
 - A supportive environment will create positive energy.
 - A wellness program will bring employees closer together.
 - Example: Employees will feel more connected if they are all part of a wellness challenge.

Pathway 3: Lifestyle Incentives → Employee Retention

Mechanism:

Employees will compare the benefits they receive from an organization to those provided by other organizations. Lifestyle incentives will set an organization apart as an organization that is employee-friendly.

Detailed Outcomes:

- **Lower Turnover Rates:**

- Employees will not leave the organization because they feel appreciated and supported.
- This will lead to lower recruitment costs, the retention of organizational knowledge, and the maintenance of a stable team environment.
- For instance, an organization that allows its employees to work from home will experience high employee retention compared to other organizations that do not offer such an option.

All three paths complement each other and strengthen each other, leading to a self-sustaining cycle where lifestyle incentives will continue to drive organization success.

6. DATA INTERPRETATION

Objective 1: To investigate the effect of lifestyle incentive programs on employee productivity in small and medium-sized enterprises (SMEs).

H0(Null): Lifestyle incentive programs have no significant long-term effect on employee productivity in SMEs.

H1(Alternative): Lifestyle incentive programs significantly improve employee productivity in SMEs.

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Lifestyle incentives improve daily productivity	100	4.32	.709	.071
Gender	100	1.38	.488	.049

(Table:1 Source: SPSS)

One-Sample Test						
	Test Value = 12					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Lifestyle incentives improve daily productivity	-108.327	99	.000	-7.680	-7.82	-7.54
Gender	-217.698	99	.000	-10.620	-10.72	-10.52

(Table:1.1 Source: SPSS)

According to the one-sample statistics, employees gave a high score of 4.32 out of 5 point scale on evaluating the lifestyle incentives for increasing daily productivity. Furthermore, the one-sample test supports this perception, as the t-value is extremely significant ($p < .001$). This reveals that employees are of the view that lifestyle incentives help in enhancing productivity. Although the variable of gender is not of significant importance for the hypothesis, it is significant, indicating consistency in the coding.

ANOVA					
Lifestyle incentives improve daily productivity					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	14.810	4	3.703	10.064	.000
Within Groups	34.950	95	.368		
Total	49.760	99			

(Table:2 Source: SPSS)

Multiple Comparisons						
Lifestyle incentives improve daily productivity						
Tukey HSD						
(I) Age Group	(J) Age Group	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
18-25	26-33	-.178	.239	.946	-.84	.49
	34-41	-1.011 [*]	.217	.000	-1.61	-.41
	42-49	-.945 [*]	.231	.001	-1.59	-.30
	50-57	-.829 [*]	.251	.012	-1.53	-.13
26-33	18-25	.178	.239	.946	-.49	.84
	34-41	-.833 [*]	.175	.000	-1.32	-.35
	42-49	-.768 [*]	.193	.001	-1.30	-.23
	50-57	-.651 [*]	.216	.027	-1.25	-.05
34-41	18-25	1.011 [*]	.217	.000	.41	1.61
	26-33	.833 [*]	.175	.000	.35	1.32
	42-49	.066	.164	.995	-.39	.52
	50-57	.183	.191	.874	-.35	.71
42-49	18-25	.945 [*]	.231	.001	.30	1.59
	26-33	.768 [*]	.193	.001	.23	1.30
	34-41	-.066	.164	.995	-.52	.39
	50-57	.117	.207	.980	-.46	.69
50-57	18-25	.829 [*]	.251	.012	.13	1.53
	26-33	.651 [*]	.216	.027	.05	1.25
	34-41	-.183	.191	.874	-.71	.35
	42-49	-.117	.207	.980	-.69	.46

*. The mean difference is significant at the 0.05 level.

(Table:2.1 Source: SPSS)

Lifestyle incentives improve daily productivity			
Tukey HSD			
Age Group	N	Subset for alpha = 0.05	
		1	2
18-25	10	3.60	
26-33	18	3.78	
50-57	14		4.43
42-49	22		4.55
34-41	36		4.61
Sig.		.915	.908

Means for groups in homogeneous subsets are displayed.

(Table:2.2 Source: SPSS)

From the ANOVA table, it is evident that there are differences in productivity improvement among different age groups ($F = 10.064$, $p < .001$). Further, using Tukey's post-hoc test, it is found that older employees (42-49 and 50-57) show higher productivity improvement compared to young employees (18-25 and 26-33).

From the findings, it is evident that the **null hypothesis should be rejected**. Lifestyle incentive programs do improve productivity among employees of SMEs; older employees benefit more than young employees.

Objective 2: To assess the cost-effectiveness and scalability of lifestyle incentive models tailored to resource-constrained SME environments.(wellness)

H0(Null): Lifestyle incentive models are not cost-effective or scalable in resource-constrained SME environments.

H1(Alternative): Lifestyle incentive models are cost-effective and scalable in resource-constrained SME environments.

Correlations							
		Benefits justify cost incurred by company	Lifestyle incentives practical for SMEs	Non-financial incentives more effective than financial	Lifestyle initiatives sustainable in long term	Lifestyle incentives scalable as organization grows	Lifestyle incentives influence loyalty
Benefits justify cost incurred by company	Pearson Correlation	1	.768**	.812**	.810**	.949**	.667**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	100	100	100	100	100	100
Lifestyle incentives practical for SMEs	Pearson Correlation	.768**	1	.685**	.961**	.768**	.727**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	100	100	100	100	100	100
Non-financial incentives more effective than financial	Pearson Correlation	.812**	.685**	1	.732**	.859**	.785**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	100	100	100	100	100	100
Lifestyle initiatives sustainable in long term	Pearson Correlation	.810**	.961**	.732**	1	.810**	.713**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	100	100	100	100	100	100
Lifestyle incentives scalable as organization grows	Pearson Correlation	.949**	.768**	.859**	.810**	1	.667**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	100	100	100	100	100	100
Lifestyle incentives influence loyalty	Pearson Correlation	.667**	.727**	.785**	.713**	.667**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100

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

(Table:3 Source: SPSS)

From the correlation matrix, it is clear that there are strong positive correlations between key variables such as non-financial incentives, sustains in long term, scalability, and motivation. Interestingly enough, it appears that non-financial incentives and sustains in long term have the strongest correlations with motivation ($r > .85$, $p < .01$). This suggests that employees in resource-constrained SMEs consider long-term non-financial wellness programs to be more effective compared to monetary incentives.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.151	.291		.518	.605
	Benefits justify cost incurred by company	-.032	.165	-.032	-.193	.847
	Lifestyle incentives practical for SMEs	-.083	.229	-.067	-.362	.718
	Non-financial incentives more effective than financial	.794	.093	.854	8.524	.000
	Lifestyle initiatives sustainable in long term	1.100	.253	.880	4.341	.000
	Lifestyle incentives scalable as organization grows	-.826	.185	-.826	-4.464	.000

a. Dependent Variable: Lifestyle incentives increase motivation

(Table:4Source: SPSS)

The coefficients table gives further information on the findings. Non-financial incentives are the strongest positive predictor of motivation ($\beta = .854, p < .001$). Sustainability is also a strong positive predictor of motivation ($\beta = .880, p < .001$). These findings indicate that employees are most motivated through non-financial incentives and sustainability. It is also noteworthy that scalability is a negative predictor of motivation ($\beta = -0.826, p < .001$). This may imply that scalability is a challenge in the implementation of lifestyle incentives in a growing organization. Cost justification and practicability are not significant predictors of motivation. This may imply that employees are more motivated by the benefits than the justifications and practicability of the incentives.

The findings from the regression and correlation analyses also support the rejection of the null hypothesis. Indeed, the use of the different models of lifestyle incentives is cost-effective and scalable in a resource-constrained SME. However, scalability must be managed well in the implementation of the models in the organization. The most effective models are the ones that focus on sustainability and non-financial incentives. These are the models that are most likely to motivate employees more than the others.

7. SCOPE

Future Scope for Researchers

In the future, the study can be done over a period of time to assess the long-term effect of providing lifestyle incentives on productivity and retaining employees in SMEs. The study can be done for different sectors and cultures to understand the effect of different settings. The use of technology in wellness programs and providing incentives for a mix of work can be another area of research, especially in a resource-scarce environment. In addition to employee opinions, the study can also be conducted based on performance.

Future Scope for Organizations

Businesses could seek economical, non-monetary rewards like bonuses, flexible working hours, and health and wellness benefits to increase employee motivation and productivity. SME leaders may consider digital wellness programs and flexible work arrangements as a means of increasing incentive programs. Targeting lifestyle incentives at different employee age groups may be a way to maximize benefits, as the benefits may differ depending on the employee's career stage. Lifestyle incentives may be incorporated in workforce development strategies by SMEs to enhance employee retention, adaptability, and competitiveness.

8. LIMITATION

The limitations of the study are that it is based on self-reported data, which may result in biases regarding how employees rate the effectiveness of lifestyle incentives. Moreover, the sample size is small, which may limit its generalizability to other diverse sectors of SME organizations. Lastly, the study is limited by its short-term nature, which may not be able to capture the long-term effects of lifestyle incentives on productivity and retention. Moreover, industry-specific differences were not fully explored, which may limit the study's generalizability to other organizational settings. Finally, scalability issues of larger SME environments were partially explored.

9. CONCLUSION

The study has shown that lifestyle incentives can significantly boost the productivity, participation, and retention of employees in SMEs. Non-monetary and wellness-based incentives have been found to be more effective than monetary-based ones, providing long-term motivational benefits in a resource-constrained environment. The study has also emphasized that employees need to be recognized, provided with flexible work arrangements, and offered wellness-based incentives to improve their performance. Although there are concerns over the scalability of such incentives, the use of digital wellness platforms and flexible work arrangements can address these issues, making lifestyle incentives not just motivational perks but also a means to improve the resilience and competitiveness of SMEs.

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