

EMPLOYEE BENEFITS, JOB SATISFACTION, AND RETENTION INTENTION OF SELECTED FINANCE EMPLOYEES OF THE UNIVERSITY OF PERPETUALHELP SYSTEM LAGUNA

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ABSTRACT

This study examined the relationship between employee benefits, job satisfaction, and retention intention among selected finance employees at the University of Perpetual Help System Laguna (UPHSL). A descriptive correlational research design was used in this study. The study revealed that the respondents generally agreed on the adequacy of employee benefits (mean = 2.86), while both job satisfaction (mean = 3.00) and retention intention (mean = 2.97) were rated as high. A moderate positive correlation was found between employee benefits and job satisfaction ($r = 0.463$, $p < 0.01$), implying that better benefits enhance job satisfaction. A low but significant correlation was observed between employee benefits and retention intention ($r = 0.394$, $p < 0.01$), while job satisfaction and retention intention exhibited a moderate correlation ($r = 0.747$, $p < 0.01$), suggesting that satisfied employees are more inclined to stay with the organization. Furthermore, reviewing benefits packages, conducting regular satisfaction surveys, and implementing targeted workplace improvements to foster employee engagement and organizational stability.

Keywords: Employee Benefits, Job Satisfaction, Retention Intention, Job Embeddedness Theory, Finance Employees, Higher Education

INTRODUCTION

Employee benefits are stipend plans that include additional benefits such as well-being protections, retirement savings plans, paid time off, and more. Managers offer workers benefits to draw in and hold their best ability and move forward with worker efficiency and engagement. These benefits made employees feel esteemed and acknowledged by their managers, who are likely to remain with the company in the future (Bottorf, 2024). Comprehensive employee benefits, encompassing financial and non-financial incentives, have become vital for organizations to manage employee performance. Employees who are driven to perform at higher productivity levels make the entire organization operate more efficiently and are more effective in achieving its goals (Noorazem, 2021).

Organizations implement a variety of employee-centric practices and provide numerous perks to attract and retain top talent. These benefits have become essential for maintaining institutional knowledge and ensuring long-term sustainability and strategic execution. Consequently, employment can be seen as a dynamic where effort, commitment, and loyalty are traded for both tangible and intangible rewards, such as various benefits. By providing these comprehensive benefits, organizations not only enhance job satisfaction and employee retention but also foster a motivated and committed workforce, which is essential for achieving long-term success (Ranta, 2024). Educational institutions must prioritize the job

satisfaction of their employees, as these organizations play a crucial role in shaping the values and attitudes of future generations. The staff, particularly the teaching faculty, are directly involved in the development of students, making their satisfaction and well-being essential. To achieve high levels of job satisfaction among faculty, educational institutions must implement comprehensive support systems and benefits. These may include competitive compensation packages, robust health and wellness programs, opportunities for professional growth and development, and a supportive and inclusive work environment. Additionally, recognizing and rewarding the contributions of teachers can further bolster their morale and commitment. Additionally, recognizing and rewarding the hard work and dedication of staff members can further enhance their job satisfaction. By doing so, educational institutions can ensure that their staff remain motivated and committed, ultimately contributing to the successful development of the future generation. (Zamir, 2021).

While financial rewards play a role in employee satisfaction and motivation, non-monetary benefits are equally important. These perks greatly influence job satisfaction, reflecting how employees feel about their roles. Employers need to monitor job satisfaction closely, as it can reveal potential problems through employee attitudes. Such attitudes can lead to behaviors like considering resignation, reduced productivity, increased absenteeism, and higher turnover rates (Tessema, 2023). On the other hand, Indriyani (2023) mentioned that there is another factor that affects the job satisfaction of an employee; it is the shared goal of employees and employers. Companies need to align their goals with those of employees to foster a sense of shared purpose. When employees see that their aspirations are in sync with the company's objectives, their continuous commitment to the organization increases. This commitment has a significant positive impact on job satisfaction.

As defined by Bautista (2024) in her study, employee retention encompasses the various strategies and actions that a company implements to prevent its employees from resigning. This practice is essential for every organization, as retaining valuable human resources for as long as possible is a key objective. The importance of this goal lies in several critical areas. Despite numerous studies that discuss the employees' benefits and satisfaction, there were no studies conducted about employee benefits, job satisfaction, and retention intention of selected finance employees specifically in the University of Perpetual Help System Laguna. Thus, this study aimed to determine the level of employee benefits received by the selected finance employees in the University of Perpetual Help System, Laguna. It also attempted to determine the level of job satisfaction and employee retention of the selected finance employees. Ultimately, the research study gathered all the information necessary to determine whether the indicated variables create a significant relationship with each other. Furthermore, this study will help employers assess whether the employee benefits offered to their finance employees were enough to satisfy their employees and for them to perform effectively and efficiently. Also, for employers or managers to identify what needs to improve and increase their employees' job satisfaction, which will consequently lead to an increase in the intent of their employees to stay in the company for a long period of time. Finally, this study proved instrumental in bridging gaps and generating new knowledge to aid future studies and sustain credibility among future researchers.

METHODS

The researcher utilized a descriptive-correlational method of research with the help of a survey questionnaire as the main source of data. Through this design, this study emphasized levels of employee benefits, job satisfaction, and retention intentions among finance

employees at the University of Perpetual Help System Laguna. The descriptive-correlational research design is used to describe the characteristics of a population or phenomenon and to examine the relationships between variables without altering them. This approach involves gathering data to provide a detailed overview of the variables of interest and to explore their interrelationships. The main goal is to identify patterns and associations between variables, rather than determining cause-and-effect relationships. This design helps researchers understand the nature and strength of these relationships, which can guide further research and hypothesis development. (Miksza, 2023).

The study aimed to determine the significant relationship between employee benefits, job satisfaction, and retention intention of the finance employees of the University of Perpetual Help System Laguna (UPHSL). The respondents of the study consisted of eighty-five (85) finance employees. The actual sample size of 70 was computed using a Raosoft calculator with a 5% margin of error and a 95% confidence level. A simple random sampling technique was used in the study. The study was conducted during the Academic Year 2024-2025.

The researcher used self-administered questionnaires. The first set included statements about the employee benefits of the finance employee of the University of Perpetual Help System Laguna, which was measured using the Likert-Type Scale (Fully Satisfied-4, Satisfied-3, Partially Satisfied-2, Not Satisfied-1). The second and third sets of the survey questionnaire elicited the level of job satisfaction and level of retention intention of the finance employees of the University of Perpetual Help System Laguna, which was also measured using the Likert-Type Scale. It was encoded using the following scale: Strongly Agree / Fully Satisfied (3.25-4.00), Agree / Satisfied (2.50-3.24), Disagree / Partially Satisfied (1.75-2.49), and Strongly Disagree / Not Satisfied (1.00-1.74).

Since the questionnaire was self-made, it was subjected to face and content validity. These experts provided additional insights and recommendations to enhance the validity and reliability of the questionnaires. Also, the researcher-made questionnaire underwent Cronbach's Alpha reliability test for thorough validation of the formulated indicators. The results were: for employee benefits (0.941), for job satisfaction (0.850), and for retention intention (0.918).

The following statistical tools were used in this study; Weighted Mean was used to determine the (a) employee benefits received, (b) level of job satisfaction rate, and (c) level of retention intention of selected finance employees of the University of Perpetual Help System Laguna. And Pearson R was used to determine if there was a significant relationship between the (a) employee benefits received, (b) level of job satisfaction rate, and (c) level of retention intention rate of selected finance employees of the University of Perpetual Help System Laguna.

RESULTS AND DISCUSSIONS

Discussion of the employee benefits received, level of job satisfaction, and level of retention intention is presented in the succeeding tables and textual presentations.

Table 1: The Benefits Received by Selected Finance Employees of the University of Perpetual Help System Laguna

Indicators	Weighted Mean	Verbal Interpretation	Rank
1. The university's overall employee benefits package adequately meets the needs of its employees.	2.93	Satisfied	1.5
2. The employees are satisfied with the various benefits provided by the university.	2.93	Satisfied	1.5
3. The university's benefits package plays a significant role in my decision to remain employed here.	2.86	Satisfied	6
4. Employees believe the university truly values their well-being through the thoughtful benefits it offers.	2.83	Satisfied	8.5
5. Employees feel that the university recognizes their contributions through its benefit offerings.	2.90	Satisfied	4
6. The university provides sufficient support for work-life balance through its benefits.	2.86	Satisfied	6
7. The university provides adequate support for employees with dependents (e.g., childcare, eldercare).	2.83	Satisfied	8.5
8. The university's benefits package is competitive compared to those of other institutions in the industry.	2.91	Satisfied	3
9. The employee has ample opportunities to participate in professional development programs (e.g., conferences and certifications) offered by the university.	2.71	Satisfied	10
10. The university effectively communicates details and updates about available employee benefits.	2.86	Satisfied	6
Overall Weighted Mean	2.86	Satisfied	

Table 1 presents the Benefits Received by Selected Finance Employees of the University of Perpetual Help System Laguna. As seen in the table, indicators 1 and 2 stated that "The university's overall employee benefits package adequately meets the needs of its employees" and "The employees are satisfied with the various benefits provided by the university", respectively, which both obtained a weighted mean of 2.93 and were therefore both ranked 1.5. Followed by Indicator 8, "The university's benefits package is competitive compared to those of other institutions in the industry," which obtained a weighted mean of 2.91 and was ranked 3. Indicator 5 "Employees feel that the university recognizes their contributions through its benefit offerings," which obtained a weighted mean of 2.90 and was ranked 4. On the other hand, Indicators 3, 6, and 10: "The university's benefits package plays a significant role in my decision to remain employed here." "The university provides sufficient support for work-life balance through its benefits.", and "The university effectively communicates details and updates about available employee benefits.", respectively, both got a weighted mean of 2.86 and were then both ranked 6. Indicators 4 and 7, "Employees believe the university truly

values their well-being through the thoughtful benefits it offers,” and “The university provides adequate support for employees with dependents (e.g., childcare, eldercare).”, respectively, both obtained a weighted mean of 2.83 and were both ranked 8.5. Lastly, indicator 9, “The employee has ample opportunities to participate in professional development programs (e.g., conferences and certifications) offered by the university,” got a weighted mean of 2.71 and was ranked 10. In summary, a weighted average means of 2.86 was revealed that the employee benefits received by selected finance employees of the University of Perpetual Help System Laguna were revealed to be “Satisfied”.

The result implies that the employee benefits package offered by the university adequately meets the needs of its employees, and they are satisfied and find it competitive. The findings are consistent with prior research, such as Garcia and Smith (2021), who highlight that organizations with comprehensive benefits programs see improved morale and lower turnover rates, demonstrating a strong link between employees’ perceptions of their benefits and overall job satisfaction.

Similarly, the findings support the study of Bansal, Mannu, and Tushar (2021), who emphasize the importance of employee benefits in attracting and retaining talent. Companies offering competitive benefits can attract skilled individuals and keep their current workforce satisfied and motivated. This is further supported by Lim et al. (2024), who found that salary, compensation, and career advancement opportunities positively correlate with employee retention, while work-life balance did not show a significant statistical link to retention.

Table 2: Level of Job Satisfaction of Selected Finance Employees of the University of Perpetual Help System Laguna

Indicators	Weighted Mean	Verbal Interpretation	Rank
1. The employee feels that their compensation is fair and competitive compared to similar positions in other institutions.	2.86	Satisfied	10
2. The employees are satisfied with their current role and responsibilities within the finance department.	2.90	Satisfied	8.5
3. The employees have the necessary resources and tools to perform their jobs effectively.	2.99	Satisfied	3
4. The employees are satisfied with the opportunities for professional growth and development provided by the university.	2.96	Satisfied	6
5. The university provides adequate support for me to maintain a healthy work-life balance.	2.90	Satisfied	8.5
6. The work environment in the finance department is positive and collaborative.	2.93	Satisfied	7
7. The employee’s job makes a meaningful contribution to the university’s mission and goals.	3.33	Satisfied	1
8. The employees have good working relationships with their colleagues in the finance department.	3.20	Satisfied	2
9. The employees are satisfied with the level of communication and transparency from the	2.97	Satisfied	4.5

university administration.			
10. The employees are satisfied with the level of communication and transparency from the university administration.	2.97	Satisfied	4.5
Overall Weighted Mean	3.00	Satisfied	

Table 2 presents the 2. Level of Job Satisfaction of Selected Finance Employees of the University of Perpetual Help System Laguna. As seen in the table, Indicator 7 stated that the respondents “The employee’s job makes a meaningful contribution to the university’s mission and goals,” which obtained a weighted mean of 3.33 and was therefore ranked 1. Indicator 8, “The employees have good working relationships with their colleagues in the finance department”, got a weighted mean of 3.20 and was then ranked 2. Indicators 9 and 10, “The employees are satisfied with the level of communication and transparency from the university administration,” and “The employees are satisfied with the level of communication and transparency from the university administration,” both obtained a weighted mean of 2.97 and ranked 4.5.

On the other hand, Indicator 4, “The employees are satisfied with the opportunities for professional growth and development provided by the university,” which obtained a weighted mean of 2.96, was ranked 6. Indicator 6, “The work environment in the finance department is positive and collaborative,” which obtained a weighted mean of 2.93, was ranked 7. Indicators 2 and 5, “The employees are satisfied with their current role and responsibilities within the finance department,” and “The university provides adequate support for me to maintain a healthy work-life balance,” both obtained a weighted mean of 2.90 and were ranked 8.5. Lastly, indicator 1, “The employees feel that their compensation is fair and competitive compared to similar positions in other institutions,” got a weighted mean of 2.86 and was ranked 10.

In summary, an overall weighted mean of 3.00 implies that the indicators concerning the level of job satisfaction of selected finance employees of the University of Perpetual Help System Laguna were revealed to be “Satisfied”. This means that the employees generally feel satisfied with their jobs and are likely to make contributions to the university’s mission and goals, have good working relationships with their colleagues, and perform their jobs effectively.

The findings of the study are consistent with prior research, such as Sengar (2024), which highlights that maintaining employee satisfaction is vital for an organization’s success, as it directly influences service quality and overall productivity. Satisfied employees tend to outperform their dissatisfied counterparts, significantly contributing to the organization’s progress. Nabila (2024) demonstrated that job satisfaction is strongly influenced by the compensation employees receive, while work-related stress does not significantly impact job satisfaction. Similarly, Vizano et al. (2021) found that compensation and career development opportunities positively affect job satisfaction and negatively impact turnover intention.

Table 3: Level of Retention Intention of Selected Finance Employees of the University of Perpetual Help System Laguna

Indicators	Weighted Mean	Verbal Interpretation	Rank
1. The employees feel that their job provides them with a sense of purpose and fulfillment, which influences their desire to stay.	3.06	Satisfied	1.5
2. The employees believe the university values their contributions and efforts, encouraging them to remain employed.	3.00	Satisfied	4.5
3. The university's culture of respect and inclusion impacts my desire to remain employed here.	3.00	Satisfied	4.5
4. The level of job security at the university is a significant factor in my decision to stay.	2.97	Satisfied	6
5. The employees feel that their compensation is fair and competitive, which affects their decision to stay.	2.81	Satisfied	10
6. The benefits provided by the university are a key factor in my continued employment.	3.06	Satisfied	1.5
7. The professional development opportunities offered by the university encouraged the employees to stay.	2.84	Satisfied	9
8. The employees believe the university's policies and practices are fair and equitable, which influences their decision to stay.	3.04	Satisfied	3
9. The employees see themselves working at the university for the next five years.	2.93	Satisfied	8
10. The employee intends to remain employed at the university for the next year.	2.96	Satisfied	7
Overall Weighted Mean	2.97	Satisfied	

Table 3 presents the 3. Level of Retention Intention of Selected Finance Employees of the University of Perpetual Help System Laguna. As seen in the table, Indicators 1 and 6 stated that “The employees feel that their job provides them with a sense of purpose and fulfillment, which influences their desire to stay.” and “The benefits provided by the university are a key factor in my continued employment.” which both obtained a weighted mean of 3.06 and was therefore ranked 1.5. Followed Indicator 8, “The employees believe the university's policies and practices are fair and equitable, which influences their decision to stay,” which obtained a weighted mean of 3.04 and was ranked 3. Indicators 2 and 3, “The employees believe the university values their contributions and efforts, encouraging them to remain employed,” and “The university's culture of respect and inclusion impacts my desire to remain employed here,” both obtained a weighted mean of 3.00, ranked 4.5.

On the other hand, Indicator 4, “The level of job security at the university is a significant factor in my decision to stay,” which obtained a weighted mean of 2.97, was ranked 6. Indicator 10, “The employee intends to remain employed at the university for the next year”, which obtained a weighted mean of 2.96, was ranked 7. Indicator 9, “The employees see themselves working at the university for the next five years”, which obtained a weighted

mean of 2.93, was ranked 8. Indicator 7, “the professional development opportunities offered by the university encouraged the employees to stay,” which obtained a weighted mean of 2.84, was ranked 9. Lastly, indicator 5, “The employees feel that their compensation is fair and competitive, which affects their decision to stay,” got a weighted mean of 2.81 and was ranked 10.

To sum up, an average weighted mean of 2.97 showed that the level of retention intention of selected finance employees of the University of Perpetual Help System Laguna was revealed to be “Satisfied”. This implies that the job provides a sense of purpose and fulfilment, they enjoy the benefits, and the university’s policies and practices are fair and equitable, which drives the employees to stay.

These findings complement prior research, such as Darmayanti, Isnurhadi, and Yuliani (2024), which explores the significant factors influencing retention intention. They found that employee engagement, communication, competitive compensation, strong leadership, career development opportunities, training, work flexibility, job satisfaction, and effective performance appraisal are key drivers. Similarly, Jamaludin, Razali, and Omar (2024) emphasized that employees are crucial assets for achieving organizational goals, highlighting the importance of focusing on career development. Additionally, Zainal et al. (2022) revealed that while work-life balance and work environment positively impact employee retention, rewards and compensation have an even stronger effect.

Table 4: Relationship between the Employee Benefits Received and the Level of Job Satisfaction of the Selected Finance Employees of the University of Perpetual Help System Laguna

	Pearson r value	p-value	Interpretation
The Employee Benefits Received and the Level of Job Satisfaction of the Selected Finance Employees of the University of Perpetual Help System Laguna	0.463** Moderate correlation	0.000	Significant
**Significant @ 0.01			

As presented in Table 4, the relationship between the employee benefits received and the level of job satisfaction of the selected finance employees of the University of Perpetual Help System Laguna, with an obtained Pearson r value of 0.463, was indicative of a moderate correlation. The p-value of 0.000, which was lower than the significance level of 0.01, indicated a significant relationship between employee benefits received and the level of job satisfaction of the selected finance employees of the University of Perpetual Help System Laguna. This means that the employee benefits received are associated with the level of job satisfaction of the selected finance employees of the University of Perpetual Help System Laguna. Furthermore, this implies that the more satisfied employees are with the benefits they receive, the higher the level of job satisfaction among the finance employees of the University of Perpetual Help System Laguna.

The outcome is consistent with KR et al. (2023), who found that compensation, working conditions, and transactional leadership style have minimal impact on employee happiness. However, factors such as the working atmosphere, salary, and transformational leadership style significantly influence employee satisfaction. Similarly, Vinokur et al. (1994), as cited in Hom, Allen, and Griffeth (2020), highlight those benefits like working conditions,

corporate culture, and other non-monetary motivators greatly impact job satisfaction. Singh (2024) emphasizes that work-life balance is particularly important for Millennials, allowing them to manage work responsibilities without external pressures. This balance significantly enhances retention rates and helps companies effectively address turnover challenges.

Table 5: Relationship between the Employee Benefits Received and the Level of Retention Intention of the Selected Finance Employees of the University of Perpetual Help System Laguna

	Pearson r value	p-value	Interpretation
The Employee Benefits Received and the Level of Retention Intention of the Selected Finance Employees of the University of Perpetual Help System Laguna	0.394** Low correlation	0.001	Significant
**Significant @ 0.01			

The relationship between the employee benefits received and the level of retention intention among the selected finance employees of the University of Perpetual Help System Laguna, with an obtained Pearson r value of 0.394, indicates a low correlation. The p-value of 0.001, which was lower than the significance level of 0.01, indicates a significant relationship between the employee benefits received and the level of retention intention of the selected finance employees of the University of Perpetual Help System Laguna. This means that the employee benefits received are associated with the level of retention intention of the selected finance employees of the University of Perpetual Help System Laguna. This further implies that the more satisfied employees are with the benefits they receive, the higher the level of retention intention among the finance employees of the University of Perpetual Help System Laguna.

This provides support to Sorn et al.'s (2023) study, who highlight that compensation is a crucial factor in employee retention, with higher pay leading to a greater likelihood of employees staying with their organizations. Similarly, Deale, Lee, and Hyun (2023) discuss that enhanced benefits result in more positive perceptions of the industry, increased intentions to remain employed, and overall job satisfaction. They also suggest that offering personalized benefits can significantly improve employee engagement and retention. Additionally, Aditya Simbolon, Tanuwijaya, and Wahyu (2024) reveal that enhanced rewards and robust career development opportunities not only elevate job satisfaction and employee well-being but also significantly strengthen employee retention.

Table 6: Relationship between the Level of Job Satisfaction and the Level of Retention Intention of the Selected Finance Employees of the University of Perpetual Help System Laguna

	Pearson r	p-value	Interpretation
The Level of Job Satisfaction and the Level of Retention Intention of the Selected Finance Employees of the University of Perpetual Help System Laguna	0.747** Moderate correlation	0.000	Significant
**Significant @ 0.01			

The relationship between the level of job satisfaction and the level of retention intention of the selected finance employees of the University of Perpetual Help System Laguna, with an obtained Pearson r value of 0.747, suggests a moderate correlation. A p -value of 0.000, which was lower than the 0.01 level of significance, demonstrated the significant relationship between the level of job satisfaction and the level of retention intention of the selected finance employees of the University of Perpetual Help System Laguna. This means that the level of job satisfaction is associated with the level of retention intention of the Selected Finance Employees of the University of Perpetual Help System Laguna. This means that the higher the level of job satisfaction, the higher the level of retention intention of the selected finance employees of the University of Perpetual Help System Laguna.

The findings complement Steiner et al. (2020), which predict that employees' intention to stay is influenced by organizational engagement, when employees feel their colleagues embody the company's values and behaviours, and their relationship with their supervisor, especially when they believe their manager treats them fairly. Similarly, Sharma and Tiwari (2023) suggest that happiness is a key factor in the relationship between career satisfaction and turnover intention, with perceived career opportunities within the organization being an important factor in employees' decisions to stay. Kumar (2022) also highlights that employees prefer to stay in organizations that offer opportunities for career development and growth, and that competitive compensation plans are crucial in attracting and retaining employees.

CONCLUSION AND RECOMMENDATION

Based on the findings of this study, it is evident that the employee benefits package offered by the University of Perpetual Help System Laguna (UPHSL) adequately meets the needs of its finance employees, fostering job satisfaction and retention intention. Satisfied employees are more likely to contribute positively to the university's mission, maintain effective working relationships, and perform their roles with a sense of purpose and fulfilment. The benefits provided, together with fair and equitable policies and practices, motivate employees to remain committed to the organization. It is also evident a direct relationship between employee satisfaction and retention, showing that as employees' satisfaction with their benefits increases, their levels of job satisfaction and retention intention also rise significantly. To sustain these favourable outcomes, the developed action plan proposes strategies such as reviewing and enhancing the current benefits package, conducting regular employee satisfaction surveys, and implementing targeted workplace improvements. By fostering a culture of well-being and engagement, the university can strengthen employee satisfaction and promote long-term organizational stability within the Finance Division.

The following recommendations are based on the findings and conclusions of this study: Offering flexible and customizable benefits packages tailored to employees' individual needs can enhance both their satisfaction and overall job experience. Additional financial support initiatives, such as tuition assistance for employees and their dependents or allowance and transportation options, can further strengthen job satisfaction and retention. Structured employee recognition programs, including performance-based incentives, awards, and public acknowledgment, serve as a tool to reinforce motivation and engagement. Furthermore, career development opportunities, such as specialized training programs, sponsored certifications, and leadership development, empower employees to grow professionally while deepening their commitment to the university. Flexible work arrangements, such as hybrid work setups or compressed workweeks, contribute significantly to work-life balance, driving

higher job satisfaction. Regular employee interviews offer valuable insights into staff concerns, enabling proactive solutions that reduce turnover rates. Looking ahead, future researchers are encouraged to investigate the interplay of employee benefits, job satisfaction, and retention intention using qualitative methods. Techniques like in-depth interviews, focus groups, and ethnographic studies provide deeper perspectives into employee experiences and perceptions, uncovering underlying motivations and workplace dynamics often overlooked by quantitative approaches. By implementing these recommendations and embracing future research, UPHSL can create a supportive and engaging work environment that promotes employee well-being, satisfaction, and long-term commitment.

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