



**EMPLOYEE ENGAGEMENT: DESIGNING MEDICAL
BENEFIT SCHEME FOR DIFFERENT
GENERATIONS**

BY

MISS WALEEPORN THANAPUNYAPASARN

**AN INDEPENDENT STUDY SUBMITTED IN PARTIAL
FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE
OF MASTER OF SCIENCE
SERVICE INNOVATION
COLLEGE OF INNOVATION
THAMMASAT UNIVERSITY
ACADEMIC YEAR 2016
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ENTITLED

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DIFFERENT GENERATIONS

was approved as partial fulfillment of the requirements for
the degree of Master of Science

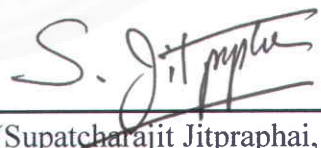
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ABSTRACT

According to an intense market labor in hotel industry nowadays, Hotel A had a very high rate of staff turnover in the past two years since hotel has been operated. In year 2015, turnover rate was increased by 62.5% from the previous year, which this caused hotel in experiencing the problem of manpower and productivity as well as a replacement process. Moreover, the most concerning point is brain draining from organization to competitors. Through this research, the researcher would like to understand hotel staff's needs and wants in order to design the medical benefit scheme which matches with their lifestyle, based on Maslow's Hierarchy of Needs and the Two Factors Theory. The ultimate goal is to increase engagement level in the hotel. This is a qualitative study and data was collected through in depth interview of two groups of sample, which are 46 hotel staffs out of the total 75 persons for quota sampling, and 2 HR executives for purposive sampling. Due to the limitation of staff aging, there are only two generations for the participants in this research, who are generation X and generation Y.

The research finding is indicated that financial is the factor for staff in selecting the workplace in both generations. On the other hand, financial is not only a factor that attracts generation X staff to be loyal to the hotel while the majority of staff in generation Y is still focus on this factor. Form the interview, staffs in generation X have higher level of engagement than staffs in generation Y. Their satisfied factors for

working in the hotel are empowerment and freedom, career path and co-workers, which these factors can be categorized as 3rd and 4th level hierarchy of The Maslow theory. While the majority of Staffs in generation Y are engaged with the hotel because of the financial factor, this is to regard as 1st level of the hierarchy. According to staff opinion about medical benefit provided by the hotel, all of them mentioned that medical benefit is an essential benefit to them in term of financial support and life security. However, 70% of generation X is agreed with the importance of medical benefit at this moment. While only 15% of generation Y is realized that this benefit is necessary. Further to the finding of new benefit scheme, staff would like to have other benefits as well, such as education support for themselves and/or their family, flexible working hours, holiday payment, fitness or spa and more wages. By providing these additional benefits, they have committed that they will stay longer in the hotel, become more productive, and also express more inspiration to deliver the innovation service to guests of the hotel in return.

Keywords: Employee engagement, Generation of people; Medical benefit; Maslow's hierarchy of needs; Two factors theory

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Miss Waleeporn Thanapunyapaisarn

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CHAPTER 1

INTRODUCTION

1.1 Overview

1.1.1 An Overview of Employee Engagement and Employee Satisfaction

Employee engagement and employee satisfaction are not the same. Employee engagement is how employees feel about their jobs, whether they are committed to, or passionate about, the organization, and whether they put extra effort into their work. Employee satisfaction is whether employees are happy in their jobs and work environment. It measures contentment, rather than motivation, involvement, or commitment. If employees are engaged, they will be motivated to put more effort, beyond the bare minimum, into their jobs, but employee satisfaction, or job satisfaction, is simply, how content employees are with their jobs (Custominsight, 2016).

Engagement means the opportunities which organizations create for employees to have relationships with co-workers, managers and the company they work for. Such opportunities can be in the working environment, company culture, or the benefit and compensation programs, through which employees are motivated to work and contribute their efforts to doing their jobs well (Benefex, 2016).

Engagement is difficult to define exactly, but it is a key concern in every organization. The level of engagement is usually recorded by employee opinion survey. Each organization has a different background, type of business, demographic of people, and, most importantly, experiences of those people. Hence it is important to be clear about what engagement means for the organization and why the organization wants to measure it (Benefex, 2016).

Factors which influence satisfaction include compensation, workload, perceptions of management, flexibility, teamwork, resources etc. These are important issues for companies who want to keep their employees happy and reduce turnover. Employee satisfaction and engagement are similar and the terms are often used

interchangeably, but engagement is a wider, and more significant factor for employers than employee satisfaction (Custominsight, 2016).

Satisfied employees are far more likely to remain committed, productive and to stay in an organization. Dissatisfied employees mean higher turnover and higher absenteeism (The Thriving Small Business, 2016). Employee engagement is the commitment of the employee to organizational goals. Engaged employees care about the success of the company as well as their own personal success within the company. Ensuring employees are engaged can lead to increased achievement of company goals. According to Towers Perrin (Forbes, 2016) companies with engaged workers have 6% higher net profit margins, and according to Kenexa (Forbes, 2016) companies with highly engaged employees can expect five times higher shareholder returns over five years.

The foundation of engagement is the four enablers of engagement, leadership, management, involvement and integrity. These are how employees feel about their managers, their opportunities to grow in the organization, the weight their voice carries in the organization and the organization's commitment (Benefex, 2016).

In Gallup's annual employee engagement survey 2013, they interviewed 150,000 workers and found only 30% describe themselves as being engaged at work, 52% as disengaged, and 18% as actively disengaged. Higher levels of engagement correlate with stronger business performance, higher productivity, lower turnover, and better quality. It is important to consider what might be behind high levels of disengagement. Chayes stated in the posted that "Most people come to work well intentioned and only turn sour when their basic needs aren't being met". However, leaders and managers across businesses are keen to meet the basic needs of their employees, so a more robust explanation is needed to understand and address employee disengagement (Fast Company, 2016).

An Institute for Employment Studies report shows that committed employees perform better (Robinson, et al., 2004). It describes engagement, as being "one step up" from commitment, and therefore it is in companies' interests to find the drivers of their employees' engagement. An NHS case study of opinions about, and experiences of, many aspects of work, show them as being strongly correlated with engagement levels. Feeling valued and involved is found to be the strongest driver (Robinson, et

al., 2004). This involves:

- involvement in decision making,
- the extent to which employees feel able to voice their ideas, and managers listen to their views, and value employees' contributions,
- the opportunities employees have to develop their jobs,
- the extent to which the organization is concerned for employees' health and wellbeing.

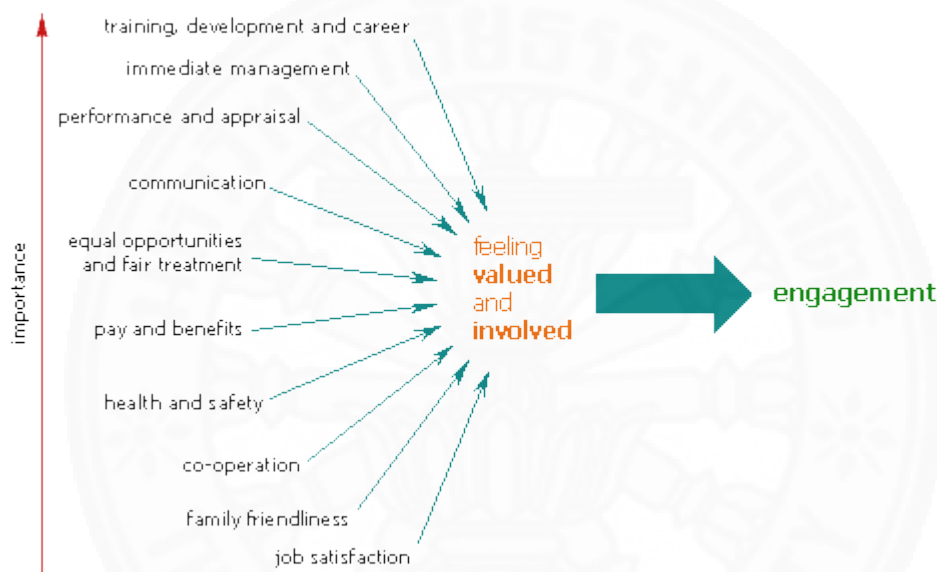


Figure 1.1: The drivers of employee engagement: a diagnostic tool

Source: Institute for Public Relation, (2016)

The model of engagement above, illustrates the link between feeling valued and involved and engagement.

1.1.2 An Introduction to Medical Benefit Insurance

In modern society, in which fair pay day is not enough, employee benefits are one part of an employee engagement strategy to compete in today's intense labor market. Many employees consider not only salary but also whether the benefit package is attractive enough for them and their family. Someone may select a lower salary for a higher benefit package. Employee benefits not only sustain the economic

security of employees, but aid the stability of the work force for the employer. Employee benefits are indirect compensation for workers in addition to their wage. Some benefits, defined as basic compensation, are required by Thai labor law, for example social security fund and workmen's compensation fund. Other benefits, called fringe benefits, are bestowed at business owner's discretion, for example health insurance or medical benefit insurance, paid vacation, employee stock ownership plan, education support program, retirement and saving plan etc.

The premium paid by members to the insurer for medical benefit insurance or health insurance is calculated by the risk pooling concept. Risk pooling is estimation of the overall risk of health care and expense of the health system within the group. Using this concept, insurers can control the price structure to ensure that the finance is available to cover health care benefits as per the agreement, where the coverage must be higher than the premium paid (Wikipedia, 2016a).

In Thailand, medical benefit insurance can be categorized into four types (Sunthornthada et al., 2003)

1. Government Officer or State Enterprise Officer Scheme
2. Social Security Scheme
3. Universal Coverage Scheme (30 baht Gold Card)
4. Health Insurance Scheme provided by private sector.

However, employers have to be cautious, as the benefits provided to employees, especially health insurance, affect operational costs. The cost of life and medical insurance is typically one of the most expensive benefits, as it involves risk which insurance companies adsorb, and medical inflation based on the progress of medical technology. However, it is the most important element in an employee benefit strategy. Therefore, business owners should gradually adopt this benefit for their staff, selecting the best benefits which provide the highest level of staff engagement in the organization.

The concept of benefit flexibility, including pay and reward, benefit and compensation, and working time, is highly popular and trendy in modern organizations, as the demographic profile of people, such as marital status, family members, background, lifestyle, type of business, and working behavior, in each

organization is different. The adoption of a flexible benefit scheme is one key factor in increasing the engagement level in an organization. The advantage of flexible benefits for engagement is that employees feel they are valued, as they are involved in the decision-making process and given choices by the organization. They can select or tailor packages to suit their lifestyles and needs. (Thomsons online, 2016).

1.1.3 An Overview of Generations of People in the Workplace

Nowadays, modern organizations focus on blending generations of people in the workplace, as business owners like to get the benefit that each generation brings, with their own unique experiences and special skills.

Generations of people can be divided by the year they were born. Currently, there are several generations known as Vets, Baby Boomers, Generation X, Generation Y or Millennials, Generation Z and Generation C. However, we will focus only on the generations currently entering in the workforce.

1.1.3.1 Baby Boomers

Born between 1943 and 1961 and now between the ages 55 and 73. People in this generation grew up during the civil rights movement, the Vietnam War and the fast-ascending women's movement. "They emerged with strong beliefs in themselves and their ability to set and achieve goals."

"Technology has brought tremendous changes during their careers, to life in general and the workplace in particular. Boomers' ability to adapt to change of all kinds has been honed by years of dealing with change firsthand. Having to adapt to new technologies has been a necessity and in some cases a challenge, not just the use of these technologies but the impact that they have had on the protocols of acceptable office behavior" (HermanMiller, 2010).

1.1.3.2 Generation X

Generation X, or GenXers, are people born between 1962 and 1977 and now between 39 and 54 years old. "Early on, GenXers found themselves in a world where Boomers were occupying most of the important positions of employment and dramatically changing institutions everywhere. This left many GenXers feeling on the outside, unsure of their futures and roles in a Boomer-dominated world. But, like Boomers, GenXers learned to adapt and even thrive in an ever-changing world. They

found that the technological savvy they developed as the first generation to have grown up with computers and video games made them highly employable in what seemed to be a saturated market.”

“GenXers value flexibility and equality at work and they want a voice in how things are done. Having seen their parents downsized after years of service, many are skeptical regarding big-company loyalty and are often attracted to smaller, less-bureaucratic businesses. At the same time, GenXers appreciate the stability that larger firms can offer as long as they can be part of empowered teams within them. For GenXers, much has changed since the days, not so long ago, when they were seen as free agents negotiating their own deals, seeking special incentives, and switching employers at a moment’s notice.” (HermanMiller, 2010).

1.1.3.3 Generation Y or Millennials

The youngest generation in the workplace, sometimes called Generation Y, Generation Next or Millennials, born between 1978 and 1997, are now 19 to 38 years old, and are the most ethnically and racially diverse generation. For Millennials, technology is a given, and is thoroughly integrated into everyday life. Their ease with it allows them to move quickly and efficiently, whether they’re searching the Internet, taking photographs, sending text messages, or watching YouTube - all on their cell phones. Being on grid is a way of life, and Millennials are now learning how to set reasonable boundaries on it. Recent research involving a college-age cohort shows that they sometimes view their ubiquitous connectivity as distracting. “Even more than GenXers, Millennials may expect individual feedback, reinforcement, and direction at work, just as they have received at school and often at home as well. They believe that employers should encourage active engagement for the benefit of the whole as well as the individual”. Millennials work well in groups and look to peers for information but they are also high performers as individuals. They prefer office environments that offer choice, depending on the task at hand, and expect that such choice will be provided. Millennials are happier, more motivated, and more efficient in a well-designed workplace. They seek open, dependable work communities where knowledge is shared, the pace is rapid, and new ideas are openly sought. Ideally, they want the freedom to select the location of their work with no set boundaries, with access to technology expected. But, like Boomers, Millennials are typically optimistic

and used to challenges. They want jobs that are socially meaningful, and they trust companies that strive to have a positive impact on society. They believe they have a good work ethic but are not given credit for it (HermanMiller, 2010).

1.1.4 An Overview of Hotel A

Hotel A was established on 9th June 2014 and has now been operating for almost two years. Hotel A is a boutique service apartment and restaurant, which operates a full hotel service. Hotel A is located at Sukhumvit area. The concept of hotel A is a place to engage, as well as to rest at the end of the day. Hotel A was created by travelers for travelers, as a place for sipping, slurping, munching, chatting, laughing, playing, cuddling and dreaming. They are two types of room, plush and extra plush. There are a total of 48 rooms, along with a fitness room, swimming pool, 24 hour restaurant and bar.

Sukhumvit is one of Bangkok's oldest roads, and it just so happens to be one of the liveliest. Soi 1 sees a flurry of daily life, commercial and retail spaces, food stalls, bars, and restaurants. It is where local and international lifestyles come together. Tucked in the middle of all this hustle bustle is a hidden piece of privacy, a haven to return to after enjoying the life of the city.

Hotel A is not trying to reinvent the hotel, but to make sure that it keeps up with the times and delivers what it promises. They believe that real hospitality begins with real people - people who love to live, appreciate the little things that matter, and genuinely care about the happiness of others. They have no room for formal service standards or scripted conversations. Customers can feel free to order breakfast at midnight or walk around in their socks. Their only goal is to make their customers feel a sense of warm welcome and leave remembering - as with all the best memories that last - the people you happened upon, rather than the food, the coffee, or the interior design (although they are rather special too).

1.2 Statement of the Problem

The strength of hotel A which they use as a selling point is service. They aim to hire 76 staff, which is quite a high number compared to the size of the hotel.

The most critical problem for them is staff turn-over rate. This problem causes them to spend a lot of resources, both manpower and money, on the replacement process. When they have to recruit new staff, they have to train them before they can experience the real situation, which affects their productivity.

Since the hotel was established in June 2014, up to 1st April 2016, they have had 66 active staff. From the beginning they have hired a total of 229 staff, with a headcount of 76 staff.

The average turn-over rate in 2014 was 8% and 13% in 2015. The turn-over rate increased by 62.5%. Looking in more detail, more than 80% of staff that resigned came from generation Y, who are an important workforce in the company. From the exit interviews, financial reasons were the most important factors in their decision.

The vision the owner has for the staff is not only fair pay, but the owner shows empathy through employee benefits, especially medical benefit insurance, which makes up almost 10% of all operational costs of the company. But this benefit does not match the needs and wants of this generation.

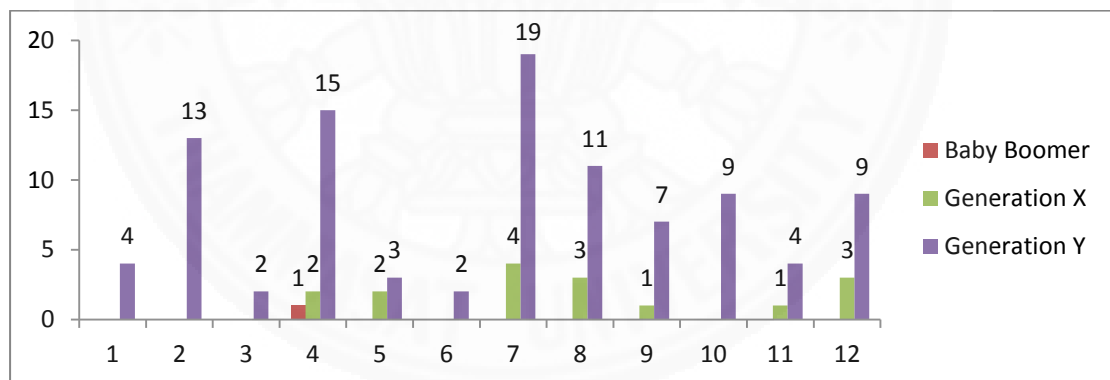


Figure 1.2 Number of staff who resigned in 2015

Source: Human Resource Department, (2016)

1.3 Objectives of the Research

- To examine staff's opinions about current medical benefits
- To explore the needs and wants of staff in each generation concerning medical benefits.
- To design medical benefits which match the lifestyles of people in each generation

in order to increase employee engagement in the company.

1.4 Research Questions

- What are the staff experiences and expectations of medical benefits provided by hotel A?
- What are the new medical benefits contributing to increase staff engagement?

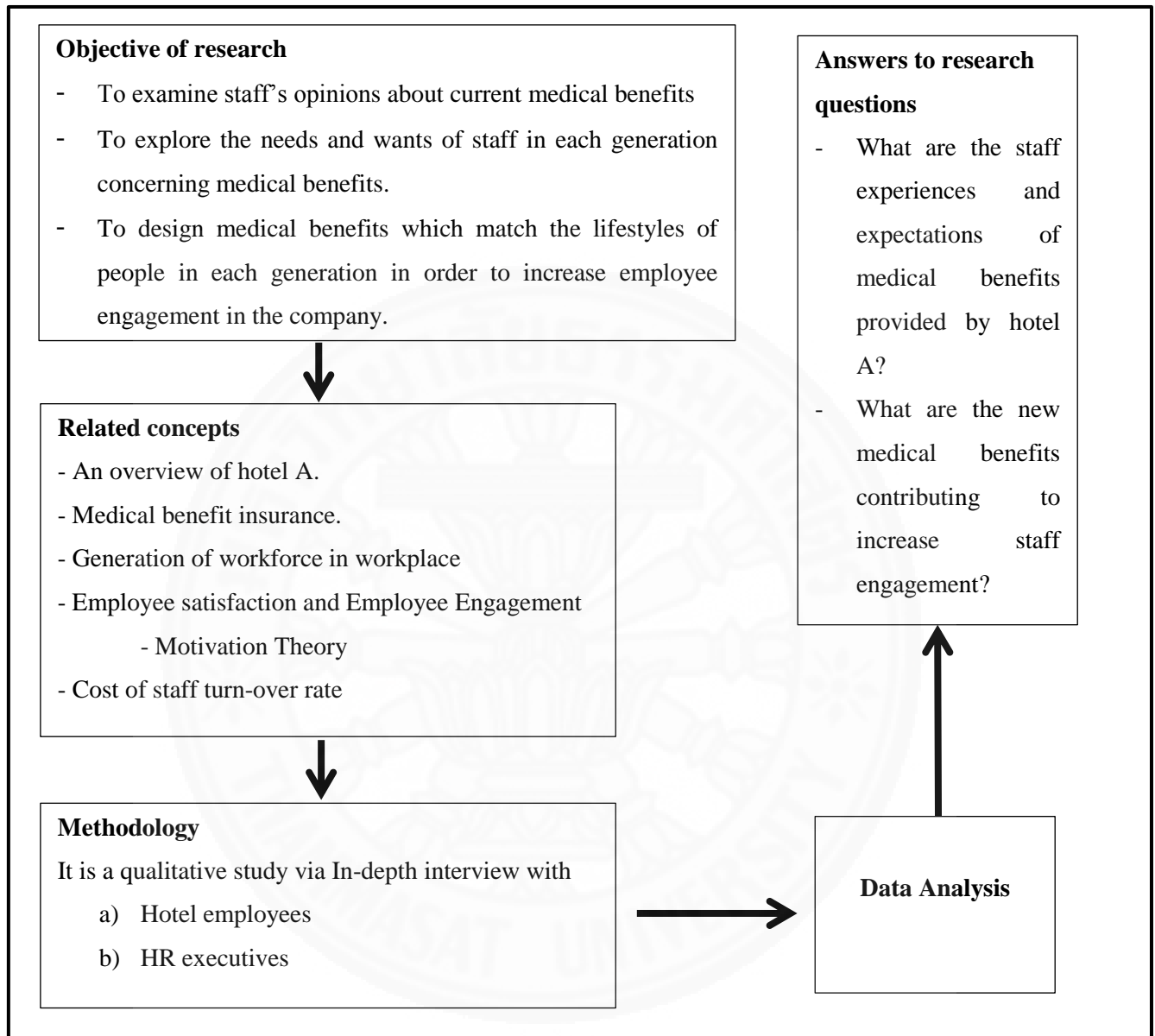
1.5 Scope and Limitation

This research focuses on the medical benefits provided by hotel A as well as exploring staff needs and wants, to suggest a suitable benefit plan for staff in each generation. Owing to the time constraint, data will be collected on-site at hotel A during the month of May 2015.

1.6 Contributions of the Research

A key benefit of this research is to improve the medical benefits of hotel A. Ways to enhance the medical benefits of hotel A will be provided. At present, hotel A is trying to retain existing staff and increase employee satisfaction through an innovative medical benefit plan.

1.7 Research Framework



CHAPTER 2

REVIEW OF LITERATURE

The aim of this chapter is to present a review of literature relevant to this research. This study uses theory as a guide for the research, under the following headings:

2.1 An Overview of Hotel A

2.2 Job Satisfaction/Employee Satisfaction and Employee Engagement Concepts

2.3 Generations at Work

2.4 Motivation Theory: Maslow's Hierarchy of Needs and the Two Factor Theory

2.5 Medical Benefits

2.6 Satisfaction of the Generations with Medical Benefits

2.1 An Overview of Hotel A

Hotel A was established on 9th June 2014. The area originally hosted a group of residential buildings, houses and townhouses. The owner had the idea of turning the space into a small hotel with a friendly, relaxed atmosphere where the rates wouldn't be too high but the quality of the service and convenience were equal to big luxury hotels.

Hotel A is comprised of three buildings arranged in a reverse U, on land situated at the end of an alley. The architectural masses standing to both the left and right sides of the land were renovated from the original townhouse structures and now host the hotel rooms. At the very end of the alley is a newly constructed social living building. It functions as a communal area that links the hotel's rooms in the two adjacent buildings into one continuous cluster. The area at the center of the land hosts a large banyan tree that adds a fresh, succulent vibe to the entire area of the hotel.

The new social living building was designed to accommodate diverse functionalities including a lobby, hangout spot, restaurant, kitchen and bar. The massive green wall makes the outdoor space at the back delightful. With the limited

amount of space, every area is linked together. The boundaries are rather blurry and you can't really identify the exact spatial and functional transitions. This helps to optimize the functionality and creates a most relaxing vibe within the space.

The two buildings that accommodate the hotel rooms have been renovated from the original structures of the townhouses and the 48 rooms of the hotel are scattered across three stories, 12 rooms per story. The interior decoration is distinctive for its use of natural materials with light color tones, creating a warm and peaceful ambience and allowing for true relaxation and leisure. Another interesting thing about hotel A is how the elements of architecture, interior space and landscape are beautifully unified and complement each other at the same time. One example of such unique spatial manipulation can be seen in the airy pavilion-like design of the social living building.

2.1.1 Statistics of Active Employees in Each Generation

Table 2.1 Statistics of Active Employees in Each Generation

Department	Baby Boomer	Gen X	Gen Y	Grand Total
Accounting		1	3	4
Engineering			5	5
Executive Office			1	1
F&B Kitchen		2	14	16
F&B Service			15	15
Front Office			12	12
Housekeeping		4	12	16
Human Resources		1	2	3
Sales & Marketing			3	3
Total	0	8	67	75

Source: Human Resources Department, (2016)

As of March 2016, there are 75 employees separated into generations as shown in Table 2.1. Staff movement transactions since the company was established in 2014 until the end of 2015 are illustrated in Figures 2.5 and 2.6.

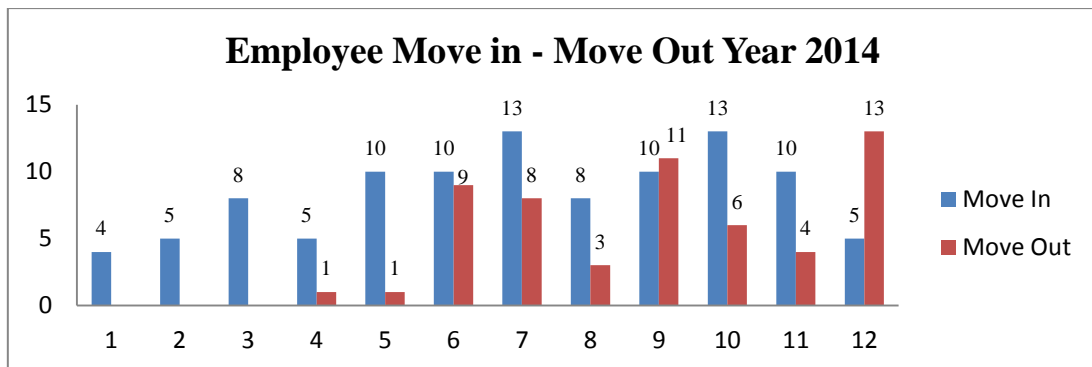


Figure 2.1 Statistics of Employee Move in – out in the Year 2014
Source: Human Resources Department, (2016)

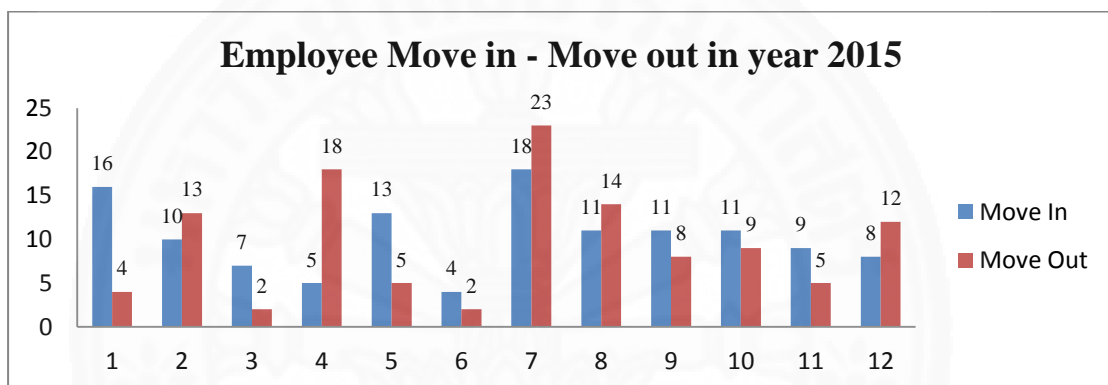


Figure 2.2 Statistics of Employee Move in – out in the Year 2015
Source: Human Resources Department, (2016)

From the record, Generation Y is the group which shows the highest volume of resignation compared to Baby Boomers and Generation X (see Table 2.2).

Table 2.2 Staff resignation in the Years 2014 and 2015 by generation

Generation	2014	2015
BB		1
Gen X	6	16
Gen Y	50	98

Source: Human Resources Department, (2016)

2.2 Job Satisfaction/Employee Satisfaction and Employee Engagement Concepts

2.2.1 Job Satisfaction or Employee Satisfaction

Employee satisfaction and job satisfaction are quite similar, concerning how content or satisfied employees are with their jobs (Custominsight, 2016b). Job satisfaction is a sub-set of employee satisfaction. An employee may be satisfied with a job, while he/she may be dissatisfied overall (CiteHR, 2016).

Employee satisfaction can imply the happiness of an employee, and can be assessed through what the employee derives from an organization, such as working conditions, pay, or reward structure. Job satisfaction can be assessed as an individual's fulfillment in the organization (LinkedIn, 2016a).

Every organization knows that employees are the most important players, as their involvement and commitment can help the organization become more competitive in the market. In order to understand what employees think about their jobs, the job satisfaction measurement is an essential tool for a company. The results can show employees' emotional well-being as well as organizational functioning.

Measurement of job satisfaction was commonplace in the 1930s in various organizations. The results can diagnose potential trouble spots. The techniques used to measure employee attitudes toward their jobs were developed by the psychologist R.S. Uhrbrock in 1934 (Wikipedia, 2016b).

Many researcher and practitioners define their own meaning of job satisfaction. Among those definition, the two most popular definitions are by Locke, and Spector (OSHWIKI, 2016).

Professor Edwin A Locke, an American psychologist, defines the meaning of job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience" (Wikipedia, 2016b).

Spector gives the definition of job satisfaction, **"the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs**, how content an individual is with his or her job, whether he or she likes the job or not" (Wikipedia, 2016b).

Charles Hulin and Timothy Judge define job satisfaction as “a set of affective responses to job characteristics”. They say that job satisfaction measurement includes multidimensional psychological response to an individual’s job, based on judgment, cognitive evaluation, emotional and behavioral components (Wikipedia, 2016b).

Schneider and Snyder define job satisfaction as “a personal evaluation of conditions present in the job, or outcomes that arise as a result of having a job” (Wikipedia, 2016b).

Balzer et al. define job satisfaction as “the feelings a worker has about his or her job or job experiences in relation to previous experiences, current expectations, or available alternatives” (Reio and Kidd, 2006).

Cranny et al. define employee satisfaction as the result of many different facets that combine to create satisfaction. Hence overall employee satisfaction is a person’s overall affective reaction to the set of work and work-related factors, and the facets of job satisfaction involve workers’ feelings toward the various dimensions of work and the work environment (Zaim and Zaim, 2008).

From a human resources perspective, Susan Heathfield, in her blog About Money, defines employee satisfaction as the terminology used to describe whether employees are happy and contented or fulfilling their desires and needs at work. (Heathfield, 2016).

2.2.2 Employee Engagement

In 1990, employee engagement first appeared as a concept in management theory, and in 2000 it became widely known in management practice.

William Kahn provided the first formal definition of employee engagement which appears in the academic literature; “the harnessing of organization members’ selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances”. (Kular, et al. 2008) . According to Kahn, when individuals are engaged, their cognitive, emotional and physical efforts will be put into their job role. In contrast, when people are disengaged, they separate themselves from their job role. Saks defines employee engagement as “the degree to which an individual is attentive and absorbed in the performance of their role” (Saks and Gruman, 2014).

Schmidt et al. define employee engagement as “an employee’s involvement with, commitment to, and satisfaction with work” (Wikipedia, 2016c).

Bevan et al. define an engaged employee as “someone who is aware of business context, and works closely with colleagues to improve performance within the job for the benefit of the organization” (M&E Studies, 2016).

Robinson et al. define employee engagement as “a positive attitude held by the employee towards the organization and its values” (Institute for Public Relation, 2016).

From this variety of definitions we can conclude a broader view of employee engagement as an emotional feeling of passionate, energetic, willingness to contribute, put in effort and commit to work.

In a practical way, we can define engagement in terms of the conditions which employers create for employees in order to make them offer their capability and potential. This is two way communication and includes the commitment of employers and employees. Recently, retention and engagement issues have risen to number 2 in the minds of business leaders (Deloitte Review, 2015).

In the past decade, many organizations have monitored engagement levels in their organizations. There is much research that demonstrates that having a highly engaged workforce not only reduces staff turnover costs and maximizes an organization’s investment in human capital, but also improves productivity in an organization (Harvard Business Review, 2013). According to Gallup, organizations whose staff are engaged perform better than those whose employees are not engaged, by over 200%. Typically, in the engagement measurement survey, we can categorize employees who work in organizations into three types, engaged, not-engaged and actively disengaged (Gallup, 2016).

2.2.3 Relationship Between Job Satisfaction and Employee Engagement

Job satisfaction and employee engagement are quite similar concepts with some relationship to each other. Job satisfaction refers to the extent to which the employee feels happy and comfortable. However, an employee who is satisfied with the job is not necessarily compelled to contribute his/her best to the company (Awara, 2016). Employee satisfaction and employee engagement both involve some of the

same factors. Employee satisfaction is a starting point to engage employees as it covers their basic concerns and basic needs. The difference between employee satisfaction and employee engagement can be stated as, “employee satisfaction is the extent to which employees are happy or content with their jobs and work environment”, while “employee engagement is the extent to which employees feel passionate about their jobs, are committed to the organization, and put discretionary effort into their work” (Custominsight, 2016b). Engaged employees are motivated to work at their limit, while satisfied employees are happy to do their job at the minimum needed to keep the job secure.

Employee satisfaction may act as a foundation of employee engagement because an employee can be satisfied with his/her job without being engaged with the company. Employees can have their basic needs satisfied like pay, reward, working environment etc. and while employee satisfaction may be enough to retain an employee longer in the company it may not ensure that the employee will work with productivity, commitment and engagement (Rogel, 2016).

2.3 Generations at Work

The word generate comes from the Latin *generāre*, which means ‘to beget’. Generation means, “people within a delineated population who experience the same significant events within a given period of time”. Those people are approximately the same age and share the same social and cultural experiences. They may have similar ideas, problems and attitudes. In the nineteenth century, the study of generation started widely, as there was increasing awareness of the possibility of social change. The first philosopher who made a serious study of generation was Auguste Comte who created the terminology “sociology” and “the laws of three stages”. Comte studied groups of given generations, and found that social change is determined by a change of generation as well as the conflict in successive generations (Wikipedia, 2016d).

Karl introduced a theory of generation in "The Problem of Generations". He defined a generation as "a group of individuals of similar ages whose members have experienced a noteworthy historical event within a set period of time". Generation can refer to an understanding of the new experiences of people in the same generation, which is shaped by their previous experiences (Obmann, 2016) as well as the development of their view of the world.

Mannheim also explained that a generation is a social location that has the potential to affect an individual's consciousness in much the same way as social class or culture does. Driven by the imperatives of biology and social context:

"individuals who belong to the same generation, who share the same year of birth, are endowed, to that extent, with a common location in the historical dimension of the social process", and a generational consciousness is formed. This involves the development of "collective mentalities that mirror a dominant view of the world, reflecting similar attitudes and values and providing a basis for shared action" (Obmann, 2016).

These mentalities lead to "continuing practice", meaning that the defining values formed collectively by a generational group continue to influence the behavior of individuals throughout their lives. People who are the same age when they face the same issues, and are impacted by the same events, are likely to have similar underlying value systems. The value systems which they perceive are the drivers of their behaviors and attitudes which are predictors of behavior and expectation. Significant events in the country, for people of same generation can bind them, like the turbulent summer of 1968 followed by man on the moon the following year, the tumultuous year starting with the Tiananmen Square protests in China in 1989, the tearing down of the Berlin Wall etc. (Codrington, 2008).

As people in each generation have their own style of work ethic, communication, way of working and attitude to the world, they need to be handled in different ways. Goldbeck (2016) describes each generation's perception of the workplace, in order to understand their needs and wants, and take the correct

approach to motivation and retention. The Baby Boomer group are likely to be at the end of their career path, which is different from Generation Z who are just at the start of their career lives. Baby Boomers are more likely to be engaged by incentives that revolve around recognition and a sense of accomplishment, and they want to know that their work is appreciated and that they continue to contribute positively to the company's success. Generation Xers are in the prime of their life as they have established their careers, so stability is a key for this generation. They are looking for flexibility and put value on work-life balance. The generation which has just started their career lives is the Millennials. They are looking for career development and training as a big incentive, and view it as a way to advance their careers (Goldbeck, 2016).

However, understanding only the perception of each generation toward the workplace may not be enough to know the needs of employees on an individual level. Therefore we have to understand how they perceive each other (see figure 2.7), in order for organizations to determine the value motivators that drive them, as well as manage the conflicts among people leading to a harmonious work environment. Amanda Shore examined how each generational group perceives themselves and others (Herd Wisdom, 2016).

GENERATIONS PERCEPTIONS

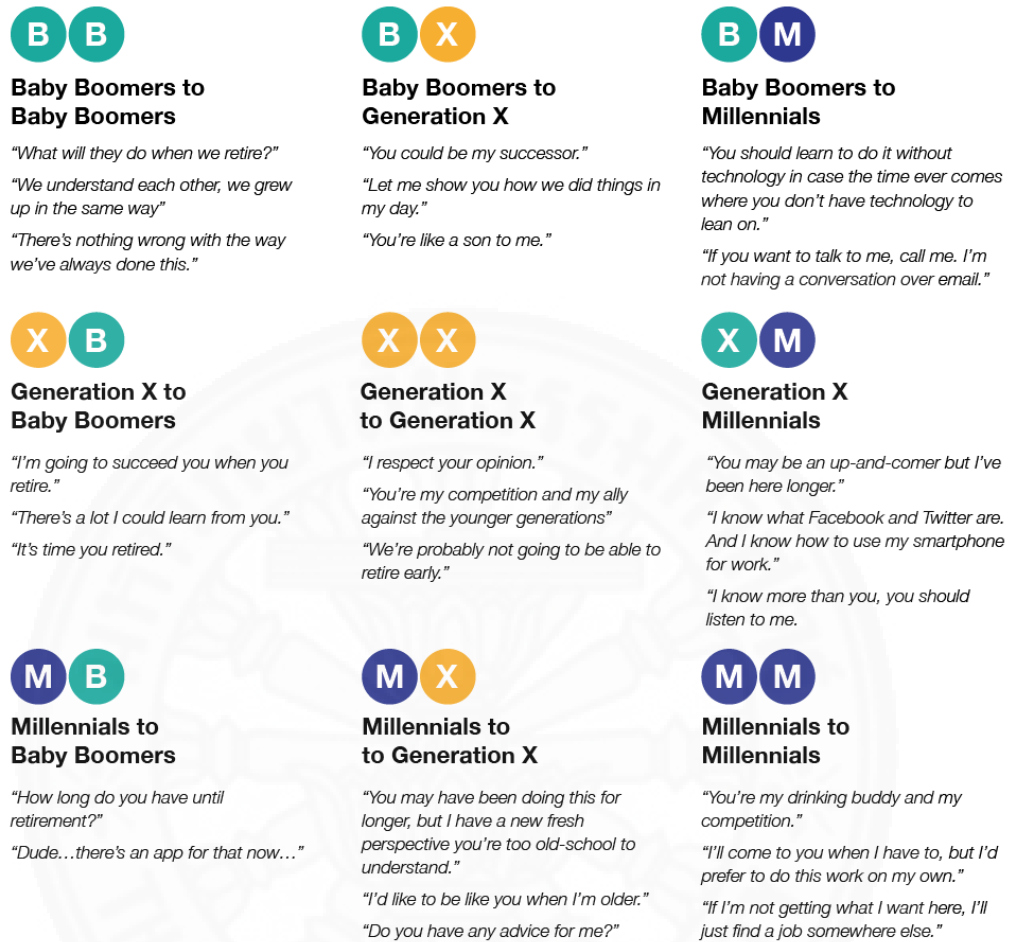


Figure 2.3: How Each Group Perceive Themselves and Others

Source: Herd Wisdom, (2016)

2.4 Motivation Theory: Maslow's Hierarchy of Needs and the Two Factor Theory

In the Business Dictionary, motivation is defined as "internal and external factors that stimulate desire and energy in people to be continually interested and committed to a job, role or subject, or to make an effort to attain a goal". In psychological terminology it is "the process or processes that stimulate excitement and persistence of voluntary actions aimed at some goal" (Scan Capture, 2016).

As we are all motivated by different things, what encourages one person to put

the best effort into the company is not necessarily the same as what encourages another. We all have the same basic needs, which act as primary engagement drivers, and which the company has to provide for in order to gain the satisfaction and engagement of the employee. Therefore, we have to understand these needs in order to identify internal factors that can motivate an individual's behavior.

The needs theories which are widely used in terms of satisfying employee needs, are from Frederick Herzberg, who proposed a theory about job factors that motivate employees, and Abraham Maslow, who proposed a theory about human needs and how they pursue those needs to create satisfaction (Gawel, 2016). Maslow and Herzberg said that satisfied employees tend to be more productive, more creative and more committed. Employee commitment, job satisfaction, skill and motivation lead to productive organizations (National Center for Biotechnology Information, 2016).

Maslow's hierarchy of needs theory in psychology, proposed by Abraham Maslow, represents the needs of humans in a pyramid. Maslow categorized the needs of humans into two types, deficiency needs, including physiological needs, safety, belonging, love and self-esteem, and growth needs which are at the top of the needs hierarchy, with the highest being self-actualization (Wikipedia, 2016e). Maslow stated:

“it is quite true that man lives by bread alone – when there is no bread. But what happens to man's desires when there is plenty of bread and when his belly is chronically filled? At once, other (and 'higher') needs emerge and these, rather than physiological hungers, dominate the organism. And when these in turn are satisfied, again new (and still 'higher') needs emerge and so on. This is what we mean by saying that the basic human needs are organized into a hierarchy of relative prepotency”
(Simply Psychology, 2016).

Maslow pointed out that people are motivated by certain needs that have to be satisfied before progressing to the next level (Simply Psychology, 2016).

From the five levels of the hierarchy of needs, we can separate two motivation factors, de-motivators and motivators (see Figure 2.8).



Figure 2.4: Maslow's Hierarchy of Needs Directly Influences Employee Engagement

Source: Scan Capture, (2016)

Frederick Herzberg approached motivation theory in a different way, proposing his two factors theory in 1959. According to Herzberg, there are two dimensions which result in motivation of employees. One is satisfaction and the other prevention of dissatisfaction (Management Study Guide, 2016). The factors which cause dissatisfaction are defined as “hygiene factors” and factors which cause satisfaction defined as “motivators”.

Hygiene factors are factors which are essential for the existence of motivation in the workplace, symbolized by the physiological needs which people expect to fulfill. These include company policies, supervision, working conditions, salary, safety, and security of the job. These factors do not create job satisfaction but prevent dissatisfaction with the company, therefore we call hygiene factors dissatisfiers (Gawel, 2016). Herzberg defined five factors which create job satisfaction, achievement, recognition, the work itself, responsibility and advancement, as

“motivators”. Motivators are intrinsic to the job and yield positive employee satisfaction. They can boost an employee’s motivation to produce superior performance. Motivators also reflect employee engagement in the long term, while hygiene factors reflect short term engagement. The motivational factors yield positive satisfaction. These factors are inherent to work, and motivate employees to superior performance. These factors are called satisfiers. These are the factors involved in performing the job, which employees find intrinsically rewarding. The motivators symbolize the psychological needs that are perceived as an additional benefit. (Management Study Guide, 2016).

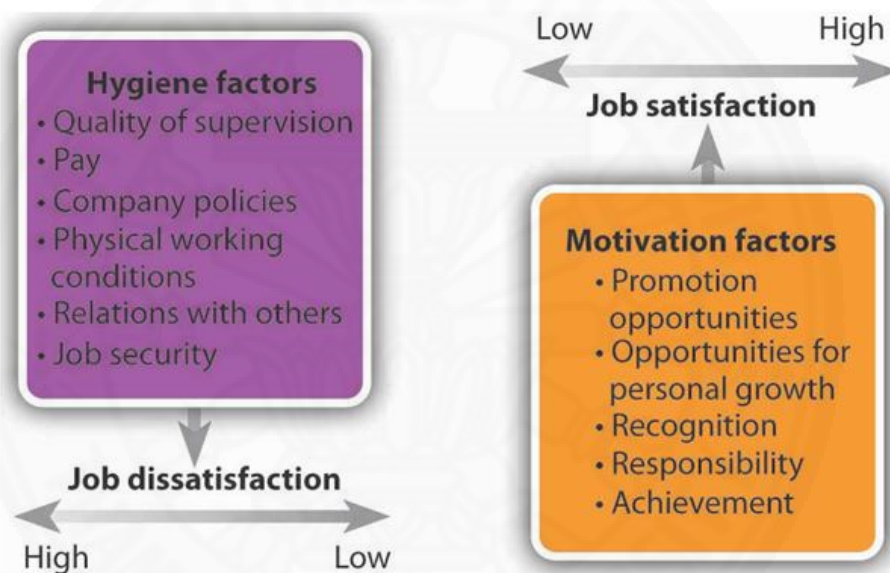


Figure 2.5: Herzberg’s Two Factor Theory

Source: LinkedIn, (2016b)

In conclusion, a motivator can satisfy an employee to be happy with their job, but it may not engage them to stay longer, have high morale or show commitment to the company. Satisfaction occurs when basic needs are taken care of, however it does not ensure that engagement will follow. According to Herzberg’s theory, even though hygiene factors are in place it may not result in engagement. Satisfaction is like a transaction relationship between employer and employee, in which the employee is satisfied if they get reasonable compensation. On the other hand, engagement involves effort, which the employee chooses to put into the job in order to achieve

company success. We can say that satisfaction is a feeling of satiation while engagement is a feeling of activation (Decision Wise, 2016).

2.5 Medical Benefits

Every organization which is a registered company under the Department of Business Development, Ministry of Commerce, has to follow basic Thai labor law as prescribed by Department of Labor Protection and Welfare, in terms of employee welfare, physiological and safety needs. The law states the rights and duties which employers have, to provide employees basic welfare, as follows: wage, insurance including social security and compensation fund, severance pay, working time and rest time, holiday, accommodation including rest rooms, water and working environment (Department of Labor Protection and Welfare, 2016). However, for some groups of people, medical benefit is one reason why employees decide to leave the company. In a survey conducted by LinkedIn, the result show that employees may be convinced to change company if they get better compensation and benefits, better work life balance and greater opportunities for advancement. (LinkedIn, 2016c) This implies that when their current needs are fulfilled, people look for the next, higher need, in order to satisfy themselves.

Another report in 2005 by PricewaterhouseCoopers (PWC) that conducted exit interviews, asked 19,000 people the reason they left the company. The report shows that compensation is a major factor, at 12% (see figure 2.10) (Blanchard Leaderchat, 2016).

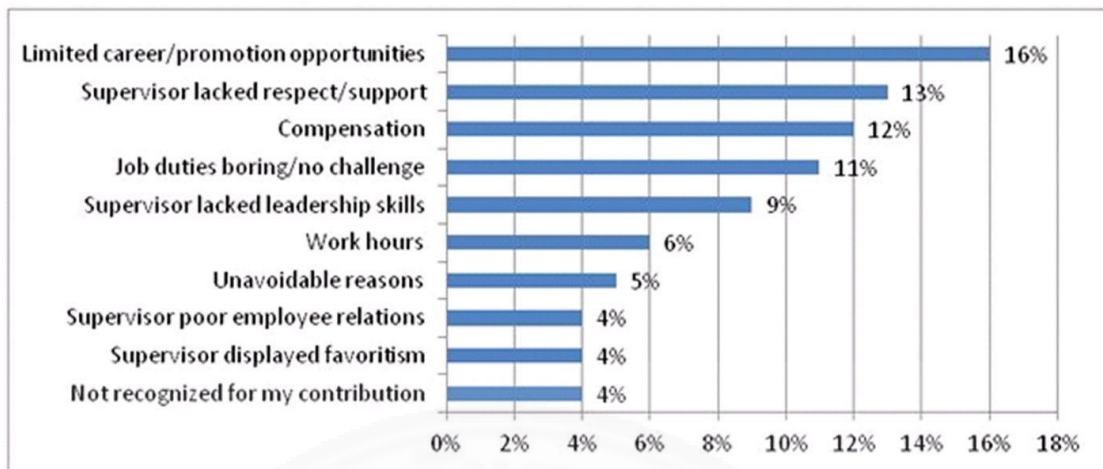


Figure 2.6 : Top 10 Reasons for Employees to Leave their Job

Source: Blanchard Leaderchat, (2016)

A recent survey by LinkedIn (Figure 2.11) conducted in 2015, asked more than 10,000 employees the reason why they left their old jobs. Compensation and benefits were cited by 34% (LinkedIn, 2016d).

Top reasons why people left their old job:



Source: LinkedIn survey, Why & How People Change Jobs, (Mar 2015). Showing global average.

Figure 2.7: Top 5 Reasons for Employees to Leave their Jobs

Source: LinkedIn, (2016)

2.6 Satisfaction of the Generations with Medical Benefits

In today's multigenerational workplace, most companies have three or four generations working together in the same workplace. It is a challenge for the employer to meet all their needs, as one size cannot fit all. Effective compensation and employee benefits create a competitive advantage for organizations in terms of employee engagement for the different generations of people.

Medical insurance benefit or healthcare benefit is one part of employee benefit. According to the study Insight into the Next Generation of Employee Benefits, employee benefits are a critical factor in influencing employees to stay with a company, as appropriate health insurance meets one of their extremely important needs, with 46% replying that it is an extremely important factor for them in finding a new company (Prudential, 2011).

Barclays research shows that benefit packages play a significant role for employees looking for new jobs, as six out of ten employees say that it is a key factor for them. The report also makes a distinction between the generation's attitudes to employee benefit packages, as shown in Table 2.3, with healthcare being important only to the Baby Boomer generation, at 48% (Barclays, 2013).

Table 2.3 Generation Characteristics of Employee Benefit

	BB	X	Y
company pension	71%	71%	-
healthcare	48%	-	-
opportunity to grow	57%	-	64%
flexibility	-	69%	-
saving for retirement	-	30%	-
paying off the mortgage and more time to stay with family	-	41%	-

Source: Barclays, (2013)

The result of the report can be interpreted as different people valuing benefits at different levels. Hence, the understanding of employee characteristics in different generations is important (see figure 2.12) for employers, in order to design an effective medical benefit plan and gain satisfaction, and ultimately engagement, from them.

Workplace Characteristics Comparative ⁽²⁾			
	Generation Baby Boomers (1943-1960)	Generation X (1960-1981)	Generation Y (1982-2001)
Work Ethic & Values	Workaholics, work efficiently, personal fulfillment, desire quality, question authority	Eliminate the task, self-reliance, want structure and direction, skeptical	What's next, multitasking, tenacity, entrepreneurial, tolerant, goal-oriented
Work Is...	An exciting adventure	A difficult challenge, a contract	A means to an end, fulfillment
Leadership Style	Consensual, collegial	Everyone is the same, challenge others, ask why	Not yet determined
Interactive Style	Team player, loves meetings	Entrepreneur	Participative
Communications	In person	Direct, Immediate	E-mail, Voice mail
Feedback	Don't appreciate it	Sorry to interrupt, but how am I doing?	Whenever I want it at the push of a button
Rewards	Money, title, recognition	Freedom is the best reward	Meaningful work
Messages That Motivate	You are valued, you are needed	Do it your way, forget the rules	You will work with other bright creative people
Work & Family Life	No balance, work to live	Balance	Balance

Figure 2.8: Workplace Characteristics Comparative

Source: Talent at Work, (2016)

For Generation Y, due to their age and the things that they value, medical benefit is not a key factor to engage them. On the other hand, according to Barclays research, the right medical benefit package can impact the level of engagement, if such a package is designed for the right generation group. Hence, it is necessary to study employee attitudes toward the company, and know whether the current medical benefit is put to the right generation group. Typically, employers deploy a survey in order to benchmark the level of employee satisfaction. The survey measures 11 aspects, fairness, feedback, communication, compensation, mission and purpose, performance and accountability, personal expression or diversity, respect for employee, respect for management, and teamwork (CustomInsight, 2016b). Compensation, one aspect of the survey, shows if the de-motivators and dissatisfiers are activated. The answer may help an employer to know whether the benefit

program, including the healthcare program, is appreciated by employees or has to be adapted in order to increase levels of satisfaction (SurveyMonkey, 2016).

According to Barclays research about what each generation wants from a benefit package, each generation has its own priority. Of the 1,200 respondents, Baby Boomers and Generation X value health care at 48%, while Generation Y values it at 43%. Hence, medical benefit is one factor which influences engagement in a company (Barclays, 2013).

Due to the economic situation continuing to give financial uncertainty, financial security is one part of job security which employees seek from employers. Nowadays, unexpected sickness and the development of illness happen every day, and high technology medical treatment means the cost of medical expenses has risen. Medical benefit is increasingly important in terms of helping employees worry less about unexpected health and financial issues. In terms of benefits to the employer, survey results show that employee productivity decreases if they are worried about financial problems. Among the various benefits provided in the workplace, health insurance is the most important over the next three years, compared to other benefits, at 74% in 2015, a 1% increase from 2014.

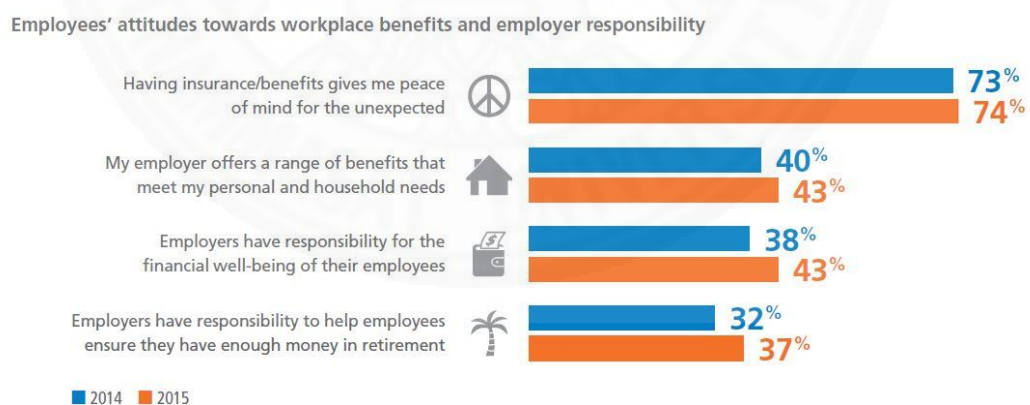


Figure 2.9 Employees' attitudes to workplace benefits and employer responsibility

Source: Metlife, (2016)

Even though healthcare benefits are one strategy which employers can use for engagement, the demographic profile of people in the organization and their perception of medical benefits in each generation, are also of concern. Each

generation has a different level of financial concern, Baby Boomers have the highest worry about out-of-pocket expenses when they need treatment, while generation X and Y are the same. Along with financial concerns, an understanding of each generation's attitude to medical benefits is also important for the medical benefit structure design. Baby Boomers are the biggest group which understands about medical benefits, at 76%, followed by Generation X at 67%, and the lowest is Generation Y at 62% (Metlife, 2016).

In a multifaceted workplace with three generations working together, the employer has to understand their different personal lives. The employer can cultivate and harmonize the benefit package to attract and retain staff. A successful benefit program which suits individual needs can be a competitive strategy for employee engagement.

CHAPTER 3

RESEARCH METHODOLOGY

This research is a qualitative study. Data will be collected through in-depth interviews with a number of hotel A staff who are not in their probation period (face-to-face).

3.1 Population and Sample

The samples for this research are categorized into two groups, the first are staffs who have passed their probation period and the second are HR executives.

An estimated number of the first group is 40 – 50 staffs, selected by quota sampling from in which a half of entire population of 4 departments will be selected as the sample, whilst the entire population of 5 departments are the sample (see table 3.1)

Table 3.1 Number of staff in each department

Department	No. of Staff	Sampling
Accounting	4	4
Engineering	5	5
Executive Office	1	1
F&B Kitchen	16	8
F&B Service	15	8
Front Office	12	6
Housekeeping	16	8
Human Resources	3	3
Sales & Marketing	3	3
Total	75	46

Source: Human Resource Department, (2016)

As for the sample of second group has only 2, management level of HR department is selected by purposive sampling.

The interviews are carried out until the data reaches the point of data saturation. This means the point when new information is no longer being given or the answers become repetitive. Then the researcher stops conducting interviews.

3.2 Research Design

The first step is to integrate the findings of several studies from journal

articles, books, and medical benefit benchmark comparisons, in the hospitality industry, in order to create questions for the interview. Secondly, the researcher reviews the relevant literature regarding generations in the workforce, motivation theory, cost of turn-over, employee satisfaction and employee engagement theory. Thirdly, the interview participants are selected. Employees are selected, from the target groups, from the various generations of people in each department.

3.3 Research Instrument

The in-depth interview is primarily employed in this research. Concepts from the literature review are used to create questions for the interview. The majority of the questions are open-ended in order to gather detailed information from participants.

An interview sheets are created (see Appendix A & Appendix B). The interview sheet for employees is divided into 3 parts comprising questions on the following topics: 1) general information about the employee; 2) employee characteristics and behavior; 3) medical benefit enhancement. Meanwhile, the interview sheet for HR executives is divided into 2 parts comprising question on 1) employee characteristics and behavior, 2) medical benefit enhancement. All interview questions are related to the objectives of this research.

The interview sheets for employees and HR executives are created in English as well as in Thai, because all of the hotel A's employees are Thai.

The questions for the in-depth interview, by research objective, are as follows:

Research Objective	Interview Questions
1. To examine staff's opinions about current medical benefits	See Appendix A: Part 2 and Part 3; questions 1-4.
2. To explore the needs and wants of staff in each generation concerning medical benefits	See Appendix B: Part 1
3. To design medical benefits which match the lifestyle of people in each generation in order to increase employee engagement in the company	See Appendix A: Part 1 and Part 3; questions 5 - 10. See Appendix B: Part 2

3.4 Data Collection

In-depth Interviews: First, the researcher formally contacts the management of hotel A to acquire permission to interview hotel A employees and HR executives. It is an on-site interview and takes place in June 2016. The interviews with employees and HR executives are expected to take around two weeks.

For interview, the researcher must provide an official letter from Thammasat University to acquire their permission. The interview questions are given, along with a letter for their approval, before collecting the data from the employees and HR executives onsite.

Employees and HR executives are asked for voice-recording permission. The research focuses on examining the employees' expectation and HR opinions of the medical benefits, and obtaining creative ways to design the benefit to match their needs and wants. A voice recording and short notes are taken during the interviews.

Prior to the interview, all participants are informed about the research objectives. Then recording permission is requested. If the recording is allowed, the researcher starts interviewing but if not, the researcher asks them to explain slowly so that any important data is not missed out. Each interview takes approximately 15-30 minutes.

3.5 Data Analysis

The researcher begins to analyze the data after completing the data collection process. The data are noted in detail and divided into categories. Concepts from the literature review are applied to analyzing the information collected.

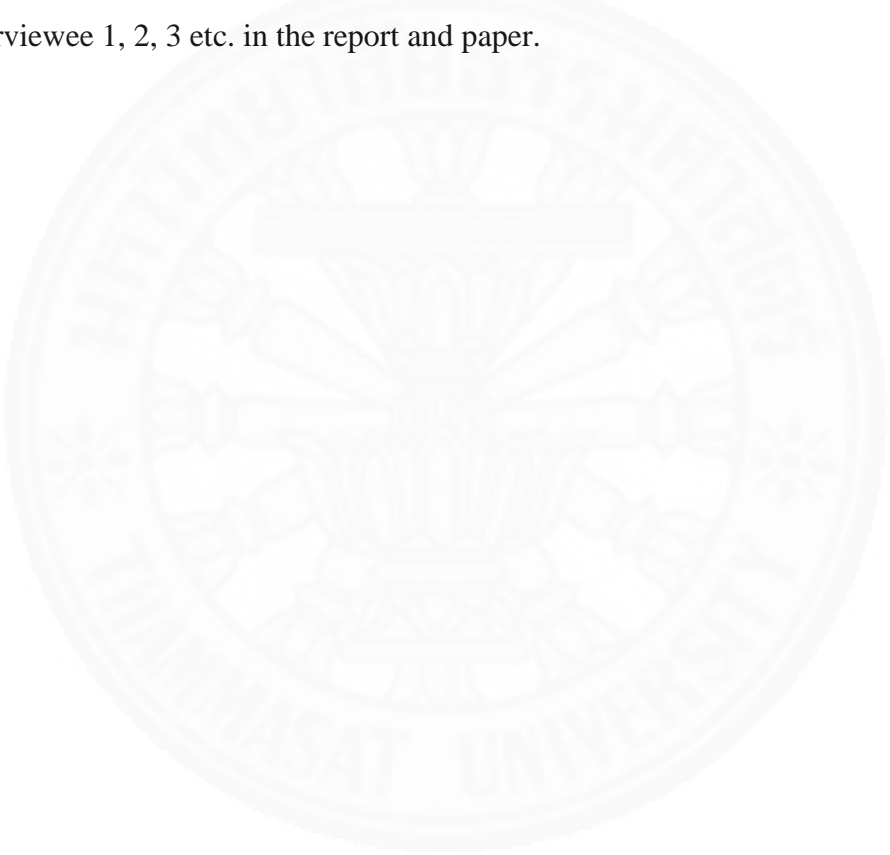
Two different types of files are set up for this study, which are helpful for data analysis and report writing as follows:

3.5.1 Analysis files: these files are the most important information. After all data are collected from the interviews, the data are analyzed and recorded for the final conclusion.

3.5.2 Fieldwork files: these contain the raw data from the collection procedure, the research procedure and any problems with the field research.

3.6 Ethical Considerations

“Dealing with ethical issues like confidentiality, privacy and anonymity for the protection of respondents has always been a major challenge among social scientists that conduct research with human subjects in small-scale contexts” (Bernard, 1988). It is common practice to use fictitious names for research participants when conducting a study that involves human subjects. Anonymity is seriously taken into consideration. All the research participants will be referred to as Interviewee 1, 2, 3 etc. in the report and paper.



CHAPTER 4

RESULTS AND DISCUSSION

In this chapter, the results of the fieldwork are presented. The data were collected and analyzed in relation to the research questions and objectives, as stated in Chapter One. This chapter examines two sets of opinions. The first is the staff's opinions and experiences of the current medical benefit scheme and suggestions to enhance employee benefits, and the second is HR executives' opinions concerning staff behavior and the employee benefits scheme.

4.1 Findings

The onsite interviews with the first group were undertaken with 46 staff members who were working at the hotel during July to September 2016. The second group of onsite interview, with two HR executives were undertaken during August 2016.

4.1.1 Demographic Profiles

The population of this study is composed of staffs who work at the hotel. Table 1 summarizes the numbers of employees and research participants in each department, separated by generation. Table 2 summarizes the generation and gender of the research participants. Table 3 summarizes the years of working at the hotel for the research participants in each generation. Table 4 summarizes the marital status and number of children of the research participants in each generation.

Table 4.1 shows that number of research participants in 5 departments made up the entire population of active employees, whilst the research participants in the other 4 departments made up half the population of active employees. There are only 2 departments in which generation Y made up less than half the population of active employees, whilst almost the entire population of generation X were research participants.

Table 4.1: Demographic information of the total number of employees against the number of research participants (n=46)

Department	No. of Employee			No. of Research Participants			%of sampling:
	Gen X	Gen Y	Total	Gen X	Gen Y	Total	
Accounting	1	3	4	1	3	4	100%
Engineering	-	5	5	-	5	5	100%
Executive Officer	-	1	1	-	1	1	100%
F & B Kitchen	2	14	16	2	6	8	50%
F & B Service	-	15	15	-	8	8	53%
Front Officer	-	12	12	-	6	6	50%
House Keeping	4	12	16	3	5	8	50%
Human Resources	1	2	3	1	2	3	100%
Sales & Marketing	-	3	3	-	3	3	100%
Grand Total	8	67	75	7	39	46	61%

Table 4.2 shows that the majority of the research participants (32) were female while only 14 were male. From the researcher's observations, the majority of males were working in the engineering department and F&B kitchen, while the accounting department, executive officer department, housekeeping department and sales and marketing had none.

Table 4.2: Demographic information of the research participants (n=46)

Department	Gen X		Gen Y	
	F	M	F	M
Accounting	1	-	3	-
Engineering	-	-	-	5
Executive Officer	-	-	1	-
F & B Kitchen	-	2	3	3
F & B Service	-	-	6	2
Front Officer	-	-	5	1
House Keeping	3	-	5	-
Human Resources	-	1	2	-
Sales & Marketing	-	-	3	-
Grand Total	4	3	28	11

Table 4.3, surprisingly, shows that the majority of the longest and shortest years of work were in the same department, housekeeping. From the researcher's observations, all the research participants in generation X had worked at the hotel for more than 1 year, while the same number of research participants in generation Y had worked for less than 1 year. The hotel was established in 2014. From Table 4.1, the total number of employees in generation X is 8, of which 7 were selected as research

participants. As shown in Table 4.3, 6 research participants had worked at the hotel for 2 years, which means that generation X had the lowest volume of resignations, as shown in Table 2.2.

Table 4.3: Demographic information of the research participants based on years of work (n=46)

Gen X			
Year of Work	0	1	2
Accounting	-	-	1
F & B Kitchen	-	1	1
House Keeping	-	-	3
Human Resources	-	-	1
Total	-	1	6
Gen Y			
Year of Work	0	1	2
Accounting	1	1	1
Engineering	2	1	2
Executive Officer	-	1	-
F & B Kitchen	2	4	-
F & B Service	3	5	-
Front Officer	3	2	1
House Keeping	5	-	-
Human Resources	-	2	-
Sales & Marketing	1	1	1
Total	17	17	5

Table 4.4 shows that the majority of the research participants were single and the majority of the research participants in generation X were married with children.

Table 4.4: Demographic information of the research participants based on marital status and number of children (n=46)

Marital status	Gen X	Gen Y
Married		
No child	1	-
No. of child = 1	4	-
No. of child = 2	1	-
Total	6	
Not married		
No child	1	38
No. of child = 1	-	1
Total	1	39

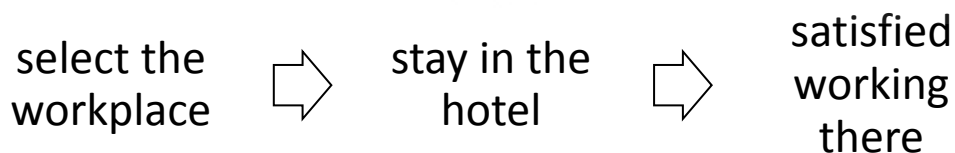
4.1.2 Employee Experiences and Expectations

4.1.2.1 Factors that drive staff engagement

From the researcher's observations, the research participants can be divided into two groups. The first group is staff who used to who work in other places before joining this hotel, and the second is staff who worked in this hotel first.

The majority of the research participants, 65% of the total, were in the first group. Generation Y was bigger than generation X, at 3:4. Most of them had moved from another hotel or restaurant; only a few had worked in private companies.

The researcher designed three stages questions, in order to obtain their opinion about the medical benefits which the hotel provided. These questions help the researcher understand how they select a workplace, what makes them stay and whether they are happy to work for the company.



From the interviews, the most important factors for the interviewees in selecting the workplace were finances, work security and career path. The majority of the research participants in generation Y were concerned with financial factors, but

disregarded the work security factor, whilst research participants in generation X were equally concerned with finance and work security. Only a few research participants said that career path was the most important factor for them in selecting a workplace.

The next stage is the factors that make the research participants stay longer in the company, and the majority factors were finance, co-workers and managers, work experiences, career path, work security, work-life balance and empowerment. All the interviewees in generation Y said that financial factors were what made them stay longer in the company, while most of generation X said that work security and career path were the factors that made them stay longer in the company. Interestingly, there were only 3 factors that concerned research participants in generation Y when it came to selecting a workplace, but 7 factors that made them stay in the company. The additional factors were work experience, co-workers and managers, work-life balance and empowerment. A few of the research participants who had worked more than 1 year said that work experience and managers and co-workers were important factors that made them stay in this company, while research participants who had worked at the hotel less than 1 year continued to focus on financial factors. However, for the research participants in generation X, financial factors did not make them stay longer in the company, but they were concerned with work security and co-workers and managers.

The last stage found the factors that made working in the hotel satisfactory for the interviewees. Financial factors were the most important and next were co-workers and managers, company culture and office environment, work-life balance, career path, empowerment, freedom and working experience, in that order. Interviewees in generation X were not concerned with career path, company culture and office environment, finance or work-life balance, whilst the majority of interviewees in generation Y were concerned with financial factors.

From the researcher's observation, financial factors were the most important in all three stages, however for generation Y the importance decreased across the stages, with 38 interviewees in generation Y concerned about financial factors in selecting a workplace, 22 concerned about financial factors in making them stay longer in the company, and only 17 saying that financial factors were most important to their satisfaction in working in the hotel.

A number of interviewees who felt that medical benefits affected their decision in selecting the workplace were only 9 out of 46. Of these, 2 interviewees were generation X working in the human resource and accounting departments, and 7 were generation Y working in the human resource, accounting, sales and marketing and engineering departments. From the researcher's observation, all interviewees in both generations working in the F&B kitchen, F&B services, house-keeping, front office and executive office, said that medical benefits did not affect their decision in selecting the workplace.

All of the interviewees, from both generations, had the same reasons, as all of them used to work in other companies that provided medical benefits, so when they decided to move to a new place the benefits should not be lower than that which they currently received.

A 45-year-old member of staff from generation X said that medical benefits affected her decision in selecting the workplace. She had worked at the hotel for two years, and said: *"When I decided to change job, there are many factors to consider, basically wages, welfare, working time, office location, number of direct reports and job description. Medical benefit is one welfare benefit, as I have a chronic disease which means I have to visit the hospital every month; the previous company had this benefit. If I decide to move to a new place, the benefit should not be lower than the existing"* (Interviewee 1, 2016).

Another interviewee from generation X, aged 39, who had been working in the hotel for two years stated: *"I used to have medical benefit in my previous company, when I decided to change to a new company; basically the benefits in the new company should not be lower than the existing company, so the medical affects my decision to select the workplace. However, if the company does not have medical benefits, I will compare other aspects, for example, career path, salary, cost of living as well as work time, whether it will cover the cost of medical benefit or not"* (Interviewee 34, 2016).

Similarly, in generation Y, interviewees agreed that medical benefits affected their decision in selecting the workplace, because their previous companies had benefits, then they decided to change to a new work place. They had to concern

themselves with all aspects such as salary, office location, welfare, holidays, work time, commission, incentives etc. A sample of their opinions is given below.

A 30-year-old interviewee working in sales and marketing said: *“When I decided to select this hotel as my workplace, the main reason was career path and financial, however as I am a sales person I have to travel a lot and work under pressure, so insurance is the factor that I have to think about. The overall benefits which I received when I moved to this hotel were not less than the existing I received”* (Interviewee 38, 2016).

Another interviewee, aged 24, who worked in the accounting department, said: *“My previous company had very good welfare benefits including medical benefits. Before I decided to work here I had to compare all aspects and everything which my previous company provided have to be in this hotel”* (Interviewee 2, 2016).

Similarly, another participant in the human resource department, aged 24, said: *“The benefit which I receive in this hotel should not be less than the benefit which I used to receive from my previous company”* (Interviewee 36, 2016).

On the other hand, the number of interviewees who felt that medical benefits did not affect their decision to select the workplace was 32 in generation Y and 5 in generation X. From the researcher’s observation, a number of interviewees who worked at the hotel as their first place of work were equal to the number of interviewees who worked at another place before joining this hotel. It is no surprise that all the interviewees said that financial factors were important for them in selecting a workplace.

All of them said that the medical benefits did not affect their decisions because they were concerned about financial aspects over medical benefits, as finance is tangible while medical benefit is intangible. Moreover, they felt that social security was sufficient for their lifestyle, as shown by some of the opinions below.

A 42-year-old interviewee who worked in the housekeeping department said: *“I applied for the job in this hotel because my friend said that I would receive higher income per month including salary, incentives and free meals. I knew that the company would provide medical benefits, but that was not necessary for me as I already had social security insurance which I think is sufficient”* (Interviewee 28, 2016).

Another interviewee from generation X, who worked in the F&B kitchen, aged 39, said: *“I was concerned about finances and my career path. I think medical benefit is necessary only when you get sick or ill or have an injury, and the risk of those things happening to me is very low, but the salary and position to grow your career is tangible and necessary for you to live in the world”* (Interviewee 11, 2016).

Similarly, a 20-year-old staff member who worked in the F&B service said: *“I decided to work in this hotel because of the financial aspect as well as the location of the hotel which is convenient for me. Moreover, I think I’m still young, so medical benefit is not necessary for me at the moment. There is social security insurance and that is enough”* (Interviewee 20, 2016).

Another interviewee from generation Y, aged 25, who worked in the F&B kitchen, said: *“Financial factors are important for me in selecting a workplace as I already have social security which is enough for my age”* (Interviewee 15, 2016).

A 24-year-old who worked in the executive officer department said: *“I decided to work in this hotel for financial reasons. The medical benefit did not affect my decision as I already had my personal insurance and social security insurance, sufficient for my lifestyle”* (Interviewee 10, 2016).

4.1.2.2 Staff opinions of current medical benefits

Almost three quarters of the interviewees had never had medical benefits before joining this hotel. The majority of the interviewees who had not had medical benefits were in generation Y. On the other hand, all the interviewees who had medical benefits before joining the hotel said that the medical benefits provided by this hotel were the same as the benefits in previous companies.

From the researcher’s observations, the interviewees can be divided into two groups, those who had taken advantage the medical benefits provided by the job and those who did not have experience of using the medical benefits of the job.

a) Those with experience

From the researcher’s observations, all the interviewees from generation X had taken advantage of the medical benefits, and almost a half of generation Y had used them.

The majority of medical benefit types which both generation X and generation Y had used were outpatient, inpatient and emergency accident.

All the interviewees were happy with the current medical benefit scheme in the hotel and agreed that the medical benefits suited their lifestyles at the moment. However, in terms of satisfaction, there were a few interviewees who were not satisfied with the benefits, as they wanted to extend them to their family.

A 30-year-old woman explained: *“I feel good with the medical benefit today because I’m working under pressure and this causes me chronic diseases such as gastritis and migraine, which I seek medical treatment for in the hospital at least once a month. Moreover, as I am traveling a lot, car accidents can happen at any time. You may hear some news that some private hospital asks for a deposit before they do a treatment; I know that news is true. Even though there is the Social Security and Care Act, which can cover the case of accident, I do believe in private insurance either provided by the company or myself. I am satisfied with the benefit of this hotel as it is standard for the hotel industry, and I feel that it suits my lifestyle well, as I mentioned before”* (Interviewee 38, 2016).

A female staff member aged 22 years, who worked in the front office department, for whom this hotel was her first workplace, said: *“Today, I am happy with the medical benefits as I do not need to pay for medical expenses when I am admitted to hospital. Last month, I was admitted to the hospital for influenza, for which the medical expenses are almost 10,000 baht, but the social security insurance and medical insurance in this hotel covered all the expenses. I think that the medical benefit can support me a lot financially, otherwise I would have to pay on my own. So, I am satisfied with the medical benefit as it can help me in terms of financial support. However, if you ask me whether this matches my lifestyle or not, I have to say no, as I think I am healthy and the same sickness conditions rarely happen. However, if it does happen again, I can use a social security insurance and select the cheapest room type, for which there is no excess amount”* (Interviewee 46, 2016).

A male staff member, aged 34 years, who had worked in the human resource department for over one year said: *“I am happy with the medical benefit today as I think that accidents or sickness can happen without any sign; insurance or medical benefit is financial back up for you if such a case happened. For example, influenza*

or H1N1, everybody knows that the medical expenses are very high and you have to stay in hospital for several days; if you do not have enough money or a credit card, how can you receive good treatment in the hospital? I did not say that social security insurance is not good but private insurance or the medical benefit in this hotel will help you have more choices in selecting the treatment plan. Today, I am satisfied with the medical benefit in this hotel as I know that it is the standard benefit level compared to other hotels. In my opinion, it's difficult to make everybody satisfied with the same thing, as each person has a different demand level, but it depends on how we manage the benefit to match our lifestyle and financial status. As I said, I am happy and satisfied with the medical benefits as I know how to use them to match my lifestyle” (Interviewee 34, 2016).

A female staff member aged 22 years, who worked in the F&B kitchen department said: *“I am happy with the medical benefit in this hotel as I never had it before. I had an accident in the kitchen in which my hand was burned. At that time I did not know how to do it, but someone in the human resource department brought me to the private hospital where I know the cost of treatment is very expensive, however the medical benefit covered all expenses including the follow up treatment until I recovered. Therefore, I am very satisfied, as I can use the medical benefit with social security and pay only a little amount of excess. In terms of my lifestyle, it matches my lifestyle as I always work with fire and knives, so accidents can happen at any time” (Interviewee 14, 2016).*

A female, aged 45 years, who worked in the housekeeping department said: *“I am happy with the medical benefit in this hotel as I have back pain and knee pain. I can use the medical benefit together with social security without any excess and one important reason for me is that I do not have to wait in the queue in the social security area of the hospital, as the patients who use medical benefits together with social security can go to another area which is faster. I think the medical benefits match my lifestyle as I am working as a housekeeper and I always carry heavy things, for example cleaning a king-size bed or washing a wet quilt, which cause me back pain” (Interviewee 30, 2016).*

b) Those without experience

Almost a half the research participants had never used the medical benefits in the hotel. All of them were from generation Y and the majority of them had worked in the hotel for less than one year.

There was no one who said that they felt bad with the medical benefits. The majority said that they were happy, and only a few interviewees said that they could not tell at the moment because they had not had a chance to use it.

A 20-year-old staff member who worked in the F&B service said: *“I have not had a chance to use the medical benefit in this hotel so I cannot say that I am happy or I am not happy. But if you ask me if I am satisfied with the benefit or not, I say yes as I know that the medical benefit in this hotel is a standard level compared to other hotels, and some of my friends who work in another company do not have the medical benefit I have. However, I think medical benefit does not match with my lifestyle because I am healthy and still young, and my lifestyle does not have any risks. If I am sick, I can go to the nurse station in the hotel and ask for medicine instead”* (Interviewee 45, 2016).

A 22-year-old staff member who worked in the engineering department stated: *“I am happy with the medical benefit in the hotel as I think that it is better to have it than not to have it. However, if you asked me whether I am satisfied with the medical benefit or not, I would say I am satisfied as I know that the medical benefit in this hotel is standard compared to other hotels, but this does not match my lifestyle as I am healthy and I think social security only is sufficient for me at this moment. I do not have any high standards of treatment, normal medicine in the nurse station is enough to help me get well”* (Interviewee 6, 2016).

A F&B kitchen staff member, aged 22, said: *“I am happy with the medical benefit as some companies provide only social security to their staff and I am satisfied with the benefit, even though I have not had a chance to use it, because medical benefit can protect you from financial problems when you have an accident or some acute sickness, and it helps you have a choice of medical treatment. As I am working in the kitchen, I think the medical benefit matches my lifestyle”* (Interviewee 41, 2016).

A 22-year-old, who worked in the front office department, said: *“I feel good with the medical benefit as I never had it before. I am satisfied with the benefit as I*

know that it is standard compared to other hotels. However, it does not match my lifestyle as I do not like to visit the hospital, I believe that mind and body are related; I do believe that you will be healthy when you take care of your body with good food and good exercise, and always take care of your mind with meditation, then you do not have to go to the hospital” (Interviewee 25, 2016).

4.1.2.3 Understanding staff opinions about the importance of medical benefits

All the research participants agreed that medical benefits are important for both financial support and life security.

A 35-year-old male, who worked in the engineering department, said: *“I absolutely agree that medical benefit is important, both for financial support and life security. The terms financial support and life security are quite similar, as if you have good financial backup, you will have a secure life. For example, male actor just died from dengue fever; I never knew that this sickness was very dangerous and the medical expenses very high. One day, if I am in the same situation, if I do not have medical benefit insurance, I would have to pay from my own pocket and my family would be in trouble. In the worst case, if I died, how could my wife and child live? Even though the medical benefit in this company is not too high, they provide life insurance which my family can use for a while. So, I think it is very important not only for me but also for my family” (Interviewee 9, 2016).*

A 22-year-old female in the F&B service department explained: *“I agree that medical benefit is important for me in term of financial support, and I had a direct experience with this situation. The medical benefit can be a financial backup when you are in trouble with an accident or high cost sickness. In my previous workplace, one of my colleague fell unconscious, caused by a heart attack, aged only 30 or 35 years. She had to have a big operation and stay in ICU, with medical expenses over 1 million baht. The bad thing is that HR could not contact her family. Luckily, the company had medical insurance for her, even though it was not a big coverage it was better than nothing. For me, life security is the same thing as financial support, as when you have a good financial status, your life will be secure automatically, which is very normal in current society” (Interviewee 44, 2016).*

Similarly, a 24-year-old female in the accounting department explained: *“I totally agree that medical benefit is important for me in terms of financial support as well as life security; I think these two terms have an inter-relationship with each other. For me, good financial support helps you have more choices to select a medical treatment plan. For example, when you have an appendectomy, if you use social security you cannot select the surgery plan, you have to go the normal way by opening your belly. However, if you use private insurance or the medical benefit in this hotel, you can select either normal surgery or laparoscopic surgery. In term of life security, I agree, as I think if an unexpected situation happened to me, I would be saved by using the medical benefit and it would not disturb my family in terms of financial backup”* (Interviewee 3, 2016).

Another interviewee, a 45-year-old female in the housekeeping department, explained: *“I agree that medical benefit can help in terms of financial support. At my age, sickness can come easily. Currently, I have problem with my eye as I cannot see clearly. The doctor said that I have to plan for an eye cataract operation which hospital staff said is covered under the company insurance; so I do not have to worry about financial problems. They will help me estimate the coverage and I can prepare only the excess amount. In terms of life security, we do not know whether one day, after you sleep, you may not wake up again. For example, accidents can happen every second, if something happened and caused me to fall unconscious, hospital staff or rescue services would find that I am insured, and help me without any doubt”* (Interviewee 30, 2016).

4.1.3 Medical Benefit Enhancement

From the researcher's observations, we see that the majority of the research participants said that medical benefits are not necessary for them at this moment. Only a few interviewees said that they were necessary for them. The group of interviewees who saw the necessity of medical benefits came equally from both generations.

However, a few interviewees see the necessity of medical benefit at this moment, but would agree with the company if it cut this benefit and changed to other benefits. The major benefit which the hotel would receive if they will cut some benefits and changed to other benefits, is that staff would work happily and commit to

delivering good service to hotel guests. Only a few interviewees agreed to stay longer in the company, of which the majority were in generation X, and some interviewees suggested that the company should have a fund for employees to borrow from, with low interest.

Interestingly, most of the interviewees in generation Y were interested in educational benefits, and all of them said that this benefit would help them deliver good services to hotel guests.

A 30-year-old female in the sales and marketing department explained: *“At this moment, I can see the necessity of medical benefit in my life as I have a chance to use it and I can be assured that if something happened I would be covered for medical expenses under the insurance. However, if the company had options to choose from, I would choose other benefits instead of medical benefits. For example, fitness, eye-glasses or contact-lenses or learning courses instead, as I can buy medicine myself at the pharmacy and it is cheaper than seeing the doctor in the hospital. In my opinion, if the company agreed with my option, I could better deliver services to the clients as well as boost the selling margin of the company. For example, learning courses or seminars; with the knowledge I receive from instructor, I could create a new network which may help the hotel to expand its business”* (Interviewee 38, 2016).

A 24-year-old female in the human resources department explained: *“I think medical benefit is necessary for me at this moment because nowadays disease develops very fast and medical expenses will become higher and higher; so medical benefit is a financial backup for you in case you get severely sick or injured; or I can say that you have a tangible thing to protect from risk in the future. However, if the company cut this benefit and changed to another, I would not agree at this moment until I see the new benefit and calculate whether it can protect me from risk or not”* (Interviewee 36, 2016).

Another interviewee had a different opinion about the necessity of medical benefit. A 20-year-old female in the F&B service department explained: *“I think medical benefit is not necessary for me at this moment because I think I am young and healthy. For me, I have money deducted every month in order to pay for social security; therefore I think there is no need to have another medical benefit. For me, only life and accident coverage are sufficient to live in society. I do agree that the*

company should cut the medical benefit and change to another; I suggest that the company could reward people in financial terms as it is a tangible thing, and I believe that everybody sees the value of it. I believe that I can work happily and take care of myself to stay healthy, and do not need to be covered under the medical benefit” (Interviewee 18, 2016).

Similarly, a 22-year-old female in the F&B kitchen department explained: *“I think medical benefit is not necessary for me at this moment because I think I am young and healthy. I eat a good food and do exercise frequently. I have social security which I pay for every month and I never use it for medical treatment. When I get worse, I will take medicine from the nurse station or buy it from the pharmacy which is cheapest, and I will not waste my time to stay in a long queue in the hospital. I would agree if the company cut medical benefit and changed to other benefits. However, I think the company should retain life and accident coverage. I suggest the company set a budget which can reimburse employees for anything related to education or exercise. I think we can improve our capacity not only through work experience but also education, because it could help me to open my vision and skill to create a special menu for our guests (Interviewee 41, 2016).*

Another interviewee in the housekeeping department, aged 25 years, explained: *“I think medical benefit is not necessary for me at this moment because currently I have social security which can cover medical expenses. I agree the company could cut the medical benefit and change to other benefits. For me, I would like the company to support people in financial terms, for example a fund which we could borrow from with low interest. If the hotel could provide this benefit, I think I could work here for a long time (Interviewee 31, 2016).*

4.2 Discussion

The statistics in Table 2.2 show that the majority of staff resignations in the year 2015 were from generation Y. In the researcher’s discussions with two HR executives, both said that the only one reasons at that moment why staff decided to leave the company were financial. Even though the company provided good welfare, such as uniform, free meals, a nurse station, free fitness, social security and a free shuttle bus from the sky train to the hotel, these were intangible benefits which the

staff did not realize the value of. Sometimes, HR calculated the cost of living and welfare benefits for their staff, but it could not change their minds as their concerns were the salary in their bank accounts. Moreover, it is difficult to make everybody appreciate equality and transparency, as it is normal practice in every company to have staff grades or levels as a tactic to drive employee performance.

The discussion with HR showed that the level of engagement in the hotel was medium to high, and the staff were happy to do their jobs and deliver over the standard service to the hotel guests; even though, the additional service charge from the guests was the most important driver of that service.

A core challenge of HR is the arrangement of staff who have different background and experience to work together toward the company's goals. Each one normally has his or her own characteristic, unique perspective, core values, attitudes and lifestyles. Typically, Gen X staff will give low priority on work, however, they are willing to develop their skills as they love to do any jobs, which challenge their capabilities and based on their work-life balance concept. Differently, Gen Y values for flexibility in their careers and focus more on team centric, which they are willing to work hard in order to achieve the goals they wish (AMA, 2016).

Many studies state that compensation is an important factor in employee satisfaction (Deloitte Review, 2015). Employee engagement and communication between employer and employee are also involved (Benefex, 2016). To explain, compensation, or pay, can be regarded as a hygiene factor. If an organization's pay or compensation is not high enough, people will leave the company. On other hand, even if the compensation is high enough, it does not mean that the level of engagement will be high.

According to a research result, there are a few factors which generation X and Y said that it is a factor for them to stay longer in the hotel as same as the most satisfying factor for working in the hotel for both generations. The factor is to have work life balance. Basically, work life balance is one of the elements, which effect level of employees' satisfaction and engagement. In terms of the requirements to balance personal and working life, both of generation X and generation Y do not differ much, but the difference thing is the way how to achieve it. Work Life balance for Generation X means they are not prefer to work for extra hours as they only accept

the fix schedule from 08.00 am. to 5.00 pm, normal working hours. Whilst work life balance in Generation Y perspective is the flexible working hours, telecommuting work concept and relaxation opportunity. (Hongkiat, 2016). Hence, it is not surprised that a couple of benefits which employees would like to have are flexible working hours and the payment for holiday.

Another factor is career path and working environment as well as co-worker. In generation X's opinion, an opportunity to grow up in the company comes from hard working, working experiences and the proficiency in their work fields. They value the face to face and hierarchy of steps by steps power structure. On the other hand, for generation Y's perspective of career path, they believe that they can grow up in higher position with sharp wit and smart working style. They value in flat hierarchy as they realize a manager to be as a mentor who can provide them a regular feedback. (Hongkiat, 2016). Form the interviewees from generation Y, an important factor for them to work at the hotel is manager as they believe in their manager working experiences and expertise that this could help them in improving skills and knowledge, and it is also more valuable than the knowledge found during the school's life can learn a lot of things through working experience with their manager which is more valuable and cannot find in the school.

To compete in the labor market, compensation should be paid based on the job description and the capability of the people who perform that job. People will be satisfied with the job only if they feel that their pay is fair for that job (Deloitte Review, 2016).

Figures 2.6 and 2.7 show the reasons people leave the company. Finance is one reason, but another major reason people leave the company is lack of promotion or opportunity to grow in the company. This means that finance is a not a factor that makes people engage with the organization.

According to the discussion with employees in hotel A, the majority of their basic needs, the financial hygiene factors, are the same, but the reasons for their scores are different. Most staff said that finance is a factor in them selecting the workplace and made them satisfied to work there, but some of staff stated that it is not a factor in them staying in the company.

In the opinion of the HR team, it is true that the organization does not increase the salary of people who want to leave the company, as it would destroy the company culture and compensation ceiling. The company increases salaries based on the level of staff in the organization, competitors' salaries in the same job family, and the economic situation only. Staffs who have an outstanding performance and able to continue to maintain that level, will be promoted to a higher level in the next year, and their compensation will be increased automatically.

In this decade, many organizations use benefits as a key factor to increase the level of engagement. One popular way is to adapt traditional benefits to flexible benefits. The direct advantage on the engagement level is that it gives employees more choices, from which to select the one that suits their lifestyle and needs. From research, 58% of multinational companies are offering flexibility in their standard benefits, and a further 25% would like to do so (Thomsons online, 2016).

According to the generation theory of Karl, people who were born in the same period experience the same things and may have the same attitudes. From the researcher's observations, people in the same generation may not agree on the same things, but it depends on physical factors such as financial status, education level, life opportunities, backgrounds and work experience. From the researcher's observations, even though the majority of the research participants stated that financial factors are important for them in selecting a workplace, the factors which make them stay longer in the company differ depending on the department they work in and the nature of their work.

From the interviews in hotel A, we can categorize people into two groups based on their background. These two groups need different enabler factors for engagement. The first group is people who have financial problems and the second is those who do not.

The first group is concerned only with finance, which means they are ready to move when there is an opportunity on offer. For the second group, the financial factor helps to satisfy them with their job responsibilities in the hotel, but they are also concerned about opportunities to grow, flexibility in their jobs, work life balance and empowerment in the organization.

Moreover, according to HR, no company can avoid conflict, as they are faced with people who have different backgrounds, but everything depends on only one thing, which is attitude. Luckily, with the size of the hotel, the staff know each other very well which means they help each other without complaint and everybody focuses only on the clients.

Medical benefits can be regarded as sitting in the security level of Maslow's hierarchy, and regarded as a hygiene factor in the two-factor theory, which is not a driver at the engagement level of an organization.

There are five factors that drive engagement levels in organizations, meaningful work, hands-on management, positive work environment, growth opportunity and trust in leadership (Deloitte Review, 2015).

There are some groups of staff who said that the reason they stay longer in the company is work experience, which is regarded as hands-on management, and co-workers, which is regarded as positive work environment. They feel that learning from direct experience and other professionals is more valuable than education in school; for example, they can think about a new menu or fix a problem which they never encountered in a book. Moreover, co-workers are very important as no one can work individually; the greatest work and outcomes come from team effort. If one colleague will not give help or ignore a client if, for example, the guest on that table is not in their area of responsibility, it can create a bad culture and impact on the service level of the hotel, which ultimately comes back as complaints and financial issues.

From the researcher's observations, the majority of the interviewees agreed that medical benefits are important in terms of financial support and life security. However, most of them said that they were not necessary for them at the moment and would agree to exchange medical benefits for something else. The majority of interviewees would prefer to have education or seminar benefits, as they believe that this would help them develop their skills and performance. From interviewees' opinions, related to the two-factor theory, opportunities for personal growth and achievement are motivational factors, at an important level of Maslow's hierarchy, that drive engagement in organizations.

For the group of people who do not have financial problems, the medical benefit enhancement is not only about the benefits which they use when they are sick

or have an accident, but also well-being benefits; benefits which make their working life easier and happier. Some staff looks for flexible working hours which they can accumulate for holidays, without expiry dates, while some staffs look for education.

From the researcher's observation of HR, the biggest challenge for the HR team is staff turnover in the hotel. Even though the hotel agreed with the staff's opinions, no one can commit to their staff staying longer in the hotel and creating value for the hotel, as their promise. Another challenge is a nature of staff who works in the hotel business. Sometime staff resigns from the hotel without notice, but the hotel has already invested in education courses, so how can the hotel recall that money?

On the other hand, the medical benefit premium which the hotel pays for employees is a controllable cost. This is good in terms of company financial planning. It is easy for the company to calculate the operational cost per head. As the majority of the staffs in this hotel are young adults, they may not see the value of medical benefits at the moment. However, currently the labor market in the hotel industry is very intense, and one benefit which candidates compare as a benchmark is medical benefit, even though it is not a major factor for them when applying for the job. In the case where severe sickness or injury occur, if hotel did not provide medical benefits, in line with employer ethics, the hotel would have to help the staff with medical expenses or provide money to their families. On the other hand, if employees have medical benefits, they can use this benefit as financial backup.

Adapting the medical benefit enhancement should increase employee engagement. Employees are an asset in which the company invests a lot of money, in order to make them engaged. However, that investment is not effective if an organization does not have a good method to communicate the benefits provided to the employees, as the employees will not see any value and not realize that the organization is concerned about them.

CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

According to the concept of generations, people born in the same period, who face the same issues and are impacted by the same events, are likely to have similar underlying value systems. However, when an organization designs any benefits to serve people's lifestyles, the ultimate goal is to keep them in the organization and push them to deliver extraordinary performance in their jobs.

Before enhancing any benefit, the management of an organization should have a clear understanding of what engagement means to the organization and how to measure it. This is important for HR or hotel owner to recognize that not everyone in the same particular group will act the same thing or has the same perspective. HR should not follow the blanket stereotype in the research or publishing, but it is important to recognize and understand the difference of each generations. Moreover, the management should have a clear picture of the demographic makeup of its people, the nature of their work and their lifestyles, in order to have insight into the needs and wants of its staff. It can help HR or hotel owner to create suitable environment for more effective workplace. In this decade, the benefits in organizations vary from one package fits all, to several packages to fit different needs.

In the past, employers could select employees to work in their organizations, but today the world has changed to two ways selection. Employees have the right to check all the compensation and benefit packages before they make a decision to select a workplace.

Basically, finance is a factor every company uses to attract employees, especially people with work experience, who can be regarded as ready to use assets. In order to retain staff, the organization cannot increase salaries without control, so one strategy which can be used is a unique benefit package. Each organization can design its benefit package to match the lifestyle of its people, as well as the nature of the work in the organization.

The objective of this research is to explore the needs and wants of staff in each generation in order to design medical benefits which match their lifestyle. Having interviewed the participants, their generation does not impact their opinion about benefits as much as their backgrounds and financial statuses.

Based on the opinions of the staff, people from the same generation may have different views if they come from different places, and have different backgrounds and experiences. One factor which impacts staff opinion is the direct experience of medical benefits.

Overall, financial factors have a major impact on staff, in their decisions related to workplace selection, job satisfaction and staying with the company. From hotel employees' demographic, there are two groups of employees, categorized by their working experiences. The first group is staffs who join the hotel as the first working place. All interviewees in the first group said that financial is a factor for them in selecting the workplace. According to the second group which is the staffs who have work experiences at other organizations before, there are a few additional factors, which are, career path and working security from financial.

According to the factor for employee to stay longer in the company, financial is not important for generation X as they will stay longer and satisfy to work at the hotel if they have got a working security, good career path, nice co-workers and managers and also empowerment and freedom. From their answers, it represents that they are engaged with the hotel as those factors are regarded as level 3rd and 4th hierarchy in Maslow Theory. Whilst the majority of generation Y is still focus on financial. Only a few of them provide the same answer as generation X and some staffs provide other different answers. This means the level of engagement in generation Y is lower than generation X as financial factor is categorized in the 1st hierarchy of Maslow Theory.

Further to the interviewees' answers, medical benefit insurance provided by the hotel does not impact level of employee engagement. Hotel staffs will realize the benefit only they have a chance to do it. Staff in the same generation may have different perspective toward the same thing as they have different backgrounds, especially a living background and financial status.

Medical benefits affect only a few staff when they are selecting a workplace. Staffs are satisfied overall and have a good experience of the medical benefits. All the participants see the importance of medical benefits in terms of financial support and life security; however most of them do not see the necessity of medical benefits, for the reasons below:

- They have social security
- They are young and healthy
- There is the Care Act
- They can get medicine from the nurse station for basic illnesses
- They have their own insurance.

The benefits which the staff would like to enhance instead of medical benefit are:

- Financial:

Under to Thai labor law, every worker has to pay for social security at 5% of monthly salary up to a maximum of 750 baht per month. Most staff agree that they have to pay for social security, and their employer also has to contribute money. So, they think it is not necessary for the employer to double pay for medical benefit when that money could be paid back to the employee instead.

- Education and Seminars

Staff said that education would help them improve their skills and capabilities, as well as create new connections and relationships.

- Fund with low interest
 - For education
 - For property (land, housing)
- Insurance for their family
 - Spouse and children
 - Parents
- For healthcare
 - Fitness or sports club memberships
 - Health check ups
 - Meditation courses or psychological consultations

- Dental and eye glasses.

With medical benefit enhancement, the staff said that their commitment to the hotel would change:

- Staff would work happily
- Staff could develop their skills and capabilities and initiate new products and services
- Staff would stay longer in the hotel.

According to the HR representatives' perspectives, most of the suggestions from the staff could be initiated in the future, but not in the short term for the reasons below:

- It is difficult for the hotel to control its budgets, as the hotel is still in the hyper care stage and the hotel is not big
- There is more administrative work in the HR team as they now have only 3 staff to take care of all operational problems in the hotel, and they are not ready to create more jobs at the moment
- Transparency among staff in the hotel
- High staff turn-over rate in the hotel.

5.2 Recommendations

Nowadays, the concept of “many sizes fit many needs” is replacing “one size fits all”. Therefore, in order to increase the engagement level within organizations, flexible benefits will replace traditional benefits.

Even though finance is the factor which attracts employees, salary should be based on staff capability. Staffs who perform well deserve a superb package. If the company uses salary as a factor to retain employees in the company, the salary ceiling would be unable to be controlled in the future, and create the wrong culture in the company.

In order to engage staff in a sustainable way, the organization should have a well-defined career path structure, good core-values and an attractive welfare package, as the operational costs of these things are controllable.

HR has to understand staff behavior and lifestyle in order to understand their attitudes to the existing medical benefit scheme, especially their working nature, as

each member of staff values each welfare benefit unequally, based on their background and experience.

Table 5.1: Existing medical benefit scheme for staff in the hotel

Coverage	Existing		
	Plan 1	Plan 2	Plan 3
Life Insurance	200,000	200,000	300,000
Hospitalization : IPD			
A) Daily Room & Board / day (Maximum 31 days per disability)	2,000	2,500	3,000
- I.C.U. (Maximum 7 days / disability)	4,000	5,000	6,000
B) Hospital General Expenses	40,000	50,000	60,000
C) Surgical Fee (Max. per disability) (Non Schedule)	40,000	50,000	60,000
D) In-hospital Doctor's Visit / day	1,000	1,200	1,500
Max 31 days per Disability			
E) Specialist's Consultation Fee	4,000	5,000	5,000
(Excluded form item B or C)			
F) Emergency OPD Treatment due to accident each occurrence within 72 hours and follow up within 31 days (Excluded from item B)	8,000	10,000	12,000
Out Patient (OPD)	1,200	1,800	2,500

As shown in Table 5.1, there are three plans, divided by staff level:

- Plan 1: Operation level
- Plan 2: Manager level
- Plan 3: Management level (currently no one is in this plan)

The road map for medical benefit enhancement is as shown below:



5.2.1 Employee survey

In this research, the main objective is to increase the level of engagement in the company by using a medical benefit enhancement program. Hence, the current engagement level needs to be measured before the new plan is launched. At this stage, HR has to keep a level of engagement as a benchmark, in order to measure the success of the project.

5.2.2 Cost calculation

Table 5.2: Cost of medical benefit per head per year

Premium (Cost per head per year)	Plan 1	Plan 2	Plan 3
Life Premium / Person / Year	560	560	840
IPD Premium / Person / Year	4,534	5,645	6,771
OPD Premium / Person / Year	2,570	3,780	5,191
Total	7,664	9,985	12,802

Table 5.2 shows the cost of medical benefit per head per year for staff in each plan. Currently there is 67 staff in plan 1 and 8 staff in plan 2. This means that the hotel pays almost 600,000 baht for medical benefit per year, which is almost 20% of staff costs. Hence, the cost of a new medical plan design should not be over 600,000 baht per year, while the value added by the new plan design will be paid back to the hotel in terms of employee satisfaction and capability which create worth for the organization.

5.2.3 Plan Design and Criteria

As Thailand is an aging society and sicknesses develop very fast, life benefit and inpatient benefit should remain, while employees should be able to choose an OPD benefit plan which matches their lifestyle.

According to the new medical plan benefit design, even though the staff's concerns are financial, if the hotel returns money to them it will not create any value for the organization or the employees themselves. The hotel can use the redeemable points concept, in which money is converted to points (1 baht = 1 point) which the staff can use to redeem packages the hotel defines, such as:

- Seminar courses and meditation course
- Education (Chinese, English and Japanese)
- Fitness and sports club membership
- Health check ups
- Dental and eye glasses.

In order to prevent fraud and get a special price, the hotel would have to open a contract with an education center, insurance company, hospital, eye lab and fitness center. The hotel would issue a certificate which their staff could present to each center.

In order to avoid inequality among the staff, the hotel would have to design two packages, one for operation level (see Table 5.3) and another for manager level (see Table 5.4), which should not be shared.

Table 5.3: New medical benefit plan for operation level staff

Coverage	New Medical Benefit		
	Option 1	Option 2	Option 3
Life Insurance	200,000	200,000	200,000
Hospitalization : IPD			
A) Daily Room & Board / day (Maximum 31 days per disability)	2,000	2,000	2,000
- I.C.U. (Maximum 7 days / disability)	4,000	4,000	4,000
B) Hospital General Expenses	40,000	40,000	40,000
C) Surgical Fee (Max. per disability) (Non Schedule)	40,000	40,000	40,000
D) In-hospital Doctor's Visit / day	1,000	1,000	1,000
Max 31 days per Disability			
E) Specialist's Consultation Fee	4,000	4,000	4,000
(Excluded form item B or C)			
F) Emergency OPD Treatment due to accident each occurrence	8,000	8,000	8,000
within 72 hours and follow up within 31 days (Excluded from item B)			
Out Patient (OPD)	1,200	600	0

Table 5.4: New medical benefit plan for manager level staff

Coverage	New Medical Benefit for manager		
	Option 1	Option 2	Option 3
Life Insurance	200,000	200,000	200,000
Hospitalization : IPD			
A) Daily Room & Board / day (Maximum 31 days per disability)	2,500	2,500	2,500
- I.C.U. (Maximum 7 days / disability)	5,000	5,000	5,000
B) Hospital General Expenses	50,000	50,000	50,000
C) Surgical Fee (Max. per disability) (Non Schedule)	50,000	50,000	50,000
D) In-hospital Doctor's Visit / day	1,200	1,200	1,200
Max 31 days per Disability			
E) Specialist's Consultation Fee	5,000	5,000	5,000
(Excluded form item B or C)			
F) Emergency OPD Treatment due to accident each occurrence	10,000	10,000	10,000
within 72 hours and follow up within 31 days (Excluded from item B)			
Out Patient (OPD)	1,800	900	0

Table 5.5: points in each option

Premium (Cost per head per year)	Plan 1	Plan 2	Plan 2
Point	500	1,000	2,000

As shown in Table 5.5, each member of staff can get points based on their choices. In order to reward staff who have long years of working, the hotel could give them extra points, based on the criteria below:

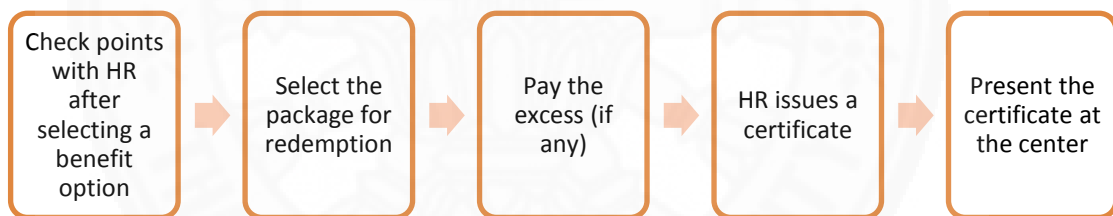
- 1 year to 3 years: get 1,000 points per year
- 3 years to 5 years: get 2,000 points per year
- 5 years and over: get 4,000 points per year.

Points have no expiry date, therefore staff can accumulate enough points to redeem the package they want, or pay the excess themselves.

5.2.4 Communication and Selection

HR has to arrange orientation for the employees and educate them in how to understand each benefit clearly. More importantly, HR has to explain the reason for the medical benefit enhancement as well as the importance of medical benefits in current society. In order to increase the knowledge of the employees about the value of the medical benefit which the company provides for them, as well as show the concern of the owner for the employees, it would be better if the owner of the hotel were a person who explained the reasons why the company had to provide medical benefit at a cost which the company reserved for its staff. This would help the staff feel that they were important to the organization and increase their engagement in the organization.

After this communication, staff can select the option they prefer. When a member of staff would like to redeem a package, they can follow these steps.



5.2.5 Survey

The success of this project can be measured by two ratios:

- Staff turn-over rate in the organization would have to decrease
- Employee satisfaction, measured by survey, would have to increase.

The objective of this research is to create a new medical benefit scheme to serve people in each generation, however, there are other factors such as people's backgrounds and financial statuses to consider. Therefore, the new medical benefit enhancement is adapted from a purely medical benefit to a flexible benefit that still includes medical benefits, with inpatient benefit as mandatory.

It is a big challenge for the HR team to deliver this project, as the enhancement is related to people's feelings as well as the equality of people in the organization. Moreover, HR has to be careful about the existing benefit which employees have, as it was included in their contracts when they joined the company. Another factor which HR has to consider is feedback from the employees. HR always has to check feedback from both employees and service providers, looking for any comments or concerns about the scheme.

Level of engagement is not the only measure of the new benefit scheme which the company should provide, as it is a hygiene factor. They should also measure the satisfaction level, as the driver which makes the level of engagement increase is employees feeling that they are valued and part of an organization which respects their opinions and shows concern for, and recognition of, its employees.

As the hotel A is not a chain hotel or 5 stars hotel the employee selecting criteria may not comply with global guideline. If the interviewees in this research are working in chain hotel, 5 stars hotel or financial company, the result of the research may be different. From researcher's perspective, generation of people may not a factor that impact the research's result. People in the same generation may provide the same or different answers if they are in the different situations, which depend on their working environment, company culture, routine task, financial background and growing environment. Moreover, demographic of the research's participants is still important to the answer of research as the interviewees in the same generation with different status will be concerned in different things. Therefore, the vision of the owner or management of the company is very important for HR to set up the engagement strategy. The understanding and recognizing in their people are also essential for HR in setting the suitable working environment, which can engage people to stay as well as delivering effective result to the company.

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The image features a large, faint, circular watermark of the Thammasat University seal in the background. The seal contains the university's name in Thai script at the top and "THAMMASAT UNIVERSITY" in English at the bottom, surrounding a central emblem.

APPENDICES

APPENDIX A

INTERVIEW SHEET FOR EMPLOYEES

This in-depth interview is part of the Independent Study for Master of Science in Service Innovation (International Program), College of Innovation, Thammasat University.

The interview is designed to explore opinions and experiences of employees concerning benefit scheme as well as to obtain suggestions for employee benefit enhancement. The questions are divided into 3 parts:

1. General Information of the interviewee
2. Employee Characteristics and Behavior
3. Medical Benefit Enhancement

All information given is confidential and will not be used for other objectives.

Part 1: General Information

Gender: _____

Age: _____

Marital status: _____ No. Of child _____

Department: _____

Part 2: Employee Characteristics and Behavior

1. Have you ever been working in other companies before? (if yes, please specify)

2. How many years have you been working here?

3. What is the most important factor for you in selecting the work place?

4. What factors will make you to stay longer in the company?

5. What is the most satisfactory factor in working with this company?

6. Does a medical benefit affect your decision in selecting the work place? Please specify the reason.

Part3: Medical Benefits Enhancement

1. Have you ever had medical benefits before joining this company? (if yes, please specify benefit type)

2. Have you ever been using the medical benefits in this company? (if yes, please specify benefit type)

3. How do you feel about the medical benefits in this company?

Good _____ Why? _____

Bad _____ Why? _____

4. Overall, are you satisfied with the medical benefits today? (Is the benefit useful to you?)

YES, why? _____

NO, why not? _____

5. Do you think medical benefits at this company suit your lifestyle well? Yes,

How? _____

No, Why not? _____

6. Do you think medical benefit is important to you in terms of financial support?

Yes, How? _____

No, Why no? _____

7. Do you think medical benefit is important to you in terms of life security?

Yes, How? _____

No, Why no? _____

8. Is medical benefit necessary for you at this moment? Why?

9. If the company will cut some current medical benefits and change to other benefit?

Do you agree with it? If yes, please advise(How?). If no, why not?

10. What will you do for the company if company agrees with your suggestions?



APPENDIX B

INTERVIEW SHEET FOR HUMAN RESOURCES EXECUTIVES

This in-depth interview is part of the Independent Study for Master of Science in Service Innovation (International Program), College of Innovation, Thammasat University.

The interview is designed to explore opinions of HR executives concerning staff behaviors and employee benefits scheme. The questions are divided into 2 parts:

1. Employee Characteristics and Behavior
2. Medical Benefit Enhancement

All information given is confidential and will not be used for other objectives.

Part 1: Employee Characteristics and Behavior

1. How many years have you been working here?

2. What factors do affect your staff to leave the company?

3. What factor has satisfied your staff the most to stay with the company?

4. If we talk about the staff, what are your biggest challenges at work?

5. From your perspective, what is Employee Engagement?

6. a) What is the level of employee engagement in your company? (Low, Medium, High) Why so?

b) Please advise, how to improve employee engagement level in the company?

7. What is your opinion about different generations working together in the company?

8. What is your challenge to work with different generations?

9. Do different generations of workforce impact employee engagement?

Part2: Medical Benefit Enhancement

1. What is the percentage of employee benefit cost to total operating cost?

2. How much do you pay for medical benefit insurance per year?

3. Do you think current medical benefits match/fit with your employees' lifestyle?

Why so?

4. If the current medical benefit is lower than employees need, what do you plan to do?

5. Do you think medical benefits have affected employee engagement?

Yes, how? _____

No, why not? _____

6. From your perspective, what are the benefits to organization if the level of employee engagement has been improved?

7. What are challenges for medical benefit enhancement?

8. What do you expect from your staff if the company has improved current medical benefit plan?

BIOGRAPHY

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