

Dissertation Title:

**The impact of employers' and employees' decision making
relating to the provision of health care benefits**

Research dissertation presented in partial fulfillment of the requirements for the degree
of Msc in Accounting and Finance Management

Graduate Business School
Griffith College Dublin

Li Jia Lydia Kong
2015

Candidate Declaration page:

Candidate Declaration

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**The impact of employers' and employees' decision making
relating to the provision of health care benefits**

submitted for the degree of: **Msc in Accounting and Finance Management**

is the result of my own work and that where reference is made to the work of others, due acknowledgment is given.

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Appendix C

Graduate Business School MSc Dissertation Submission Cover Sheet

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Abstract

In this study, it was shown that the hypothesis of “The provision of health care benefits positively impacts employers’ and employee’ decision making outcomes” is verified to be true.

This research has the objectives of understanding the major consideration factors of employees or potential employees when choosing an employment and to investigate factor that drives employees’ motivation.

Besides, it also seeks to investigate whether the provision of health care by employers will help them attract top employees as well as maintaining a competitive work force for their organization. This research also aims investigate whether the provision of health care packages by employers would have a huge impact on their reputation as desirable employer.

The primary method used to achieve these objectives is the conducting of two separate surveys, one for respondents who are employees or potential employees while the other is for employers. In the surveys, a total of fifteen to sixteen closed ended questions were being directed to the respondents and their response were being interpreted and analyzed as comparisons and conclusions were being made.

The results from the findings indicated that employees are not primarily motivated by the provision of health care benefits in their employment contract but it is expected to be provided by employers as it appears to be a norm for employers to do so. On the other hand, the provision of health care benefits is not as important as perceived by employers in relation to the consideration process of employees when choosing employments.

It is also found that the external factors such as government and tax policies as well as the local health care systems have influence on the decision making outcomes of employers and employees.

In conclusion, the subject matter of the decision making of employers and employees relating to health care benefits is a complex topic for research and the findings to this study cannot be applied absolutely to every individual. As there are contributions and limitations in this study, there are also recommendations for further studies relating to this this topic.

Table of Contents

Cover Page.....	i
Candidate Declaration.....	ii
Acknowledgements.....	iv
Abstract.....	v
1. Introduction.....	1
1.1 Overview	1
1.2 Research Topic	2
1.2.1 Definitions	2
1.2.2 Scope of Study	3
1.2.3 Nature of Study	4
1.3 Research Purpose.....	4
1.4 Significance of Study	5
1.5 Research Objective	7
1.5.1 Research Question	7
1.5.2 Research Hypothesis	8
1.6 Structure of Study	9
1.7 Conclusion	10
2. Literature Review	11
2.1 Overview	11
2.2 Draft Structure of Literature Review	12
2.3 Main Body of Literature Review	14
2.3.1 Major Consideration Factors and Motivation Factors of Employees.....	14
2.3.1.1 Elements of Employment Contract.....	14
2.3.1.2 Private Sector Employees	15
2.3.1.3 Public Sectors Employees	15
2.3.1.4 Employees' Motivation Theories	16
2.3.1.4.1 Maslow's Hierarchy of Needs Theory.....	16
2.3.1.4.2 Herzberg's Motivation Theory	17
2.3.1.4.3 Dynamics in Different Employment Contracts	18
2.3.2 Building and Maintaining Competitive Work Force and Reputation of Employers ...	18
2.3.3 Effects of Government Policies and Different Health Care Systems on Employers' and Employees' Decision Making.....	20
2.3.3.1 Effects of Tax Policies.....	20
2.3.3.2 Different Health Care Systems and Its Effects on Employers' and Employees' Decision Making	22

2.4 Critical Analysis of a Text	23
2.5 Conceptual Framework.....	28
2.6 Conclusion.....	29
3 Methodology and Research Design	30
3.1 Overview	30
3.2 Research Philosophy and Approach.....	30
3.2.1 <i>Research Paradigm</i>	30
3.2.2 <i>Research Design</i>	31
3.3 Research Strategy	32
3.4 Collection of Primary Data	33
3.4.1 <i>Sources</i>	33
3.4.2 <i>Access and Methods of Data Collection</i>	34
3.4.3 <i>Ethical Issues</i>	34
3.4.4 <i>Nature Of Data</i>	34
3.5 Approach of Data Analysis	35
3.5.1 <i>Techniques for Interpreting Data</i>	35
3.5.2 <i>Potential Outcome</i>	36
3.6 Conclusion.....	36
4. Presentation and Discussion of Findings	38
4.1 Overview	38
4.2 Findings and Discussions.....	38
4.2.1 <i>Presentation and Interpretation of Data</i>	39
4.2.1.1 Data Relating to “Employees”	39
4.2.1.2 Data Relating to “Employers”	43
4.3 Further Discussion of Data.....	48
4.3.1 <i>How the Strengths and Limitations of the Theoretical Framework Affected the Findings</i>	48
4.3.2 <i>How the Strengths and Limitations of the Data Collection Methods Affected the Findings</i>	49
4.4 Conclusion.....	50
5. Conclusion and Recommendations	52
5.1 Overview	52
5.2 Implications of Findings for the Research Questions	52
5.3 Comparison between Findings and Literature.....	54
5.4 Contributions and Limitations of the Research	55
5.4.1 <i>Contributions of the Research</i>	56

5.4.2 <i>Limitations of the Research</i>	57
5.5 Recommendations for Practice.....	58
5.6 Recommendations for Further Research.....	59
5.7 Final Conclusion and Reflection	60
References	62
Appendices	A1

1. Introduction

1.1 Overview

The purpose and aim of the introduction is to help readers understand the purpose, reason and significance of this research. To achieve this, readers are given sufficient information and explanations regarding the study's motivation and background to start with at the beginning.

In this chapter, the research topic will be revealed to the readers with a brief explanation. At the same time, the definitions in relation to the research topic is being given to help readers have a better understanding of the terms and meanings of the research topic. Besides, the scope of this study is being mapped out to clarify the boundaries and coverage of this research. While this is being done, the nature of the study is also illustrated to help readers have a good apprehension of the subject matter of this dissertation.

After introducing the research topic, the purpose of the research is being presented to the readers. This is where the motivation and incentive that triggers this research is being brought to light.

Subsequently, in support of the research purpose, the significance of the study is explained to the readers. The justification of this research is then illustrated to demonstrate the importance of the study.

Next, readers are then lead to the research objectives of this study to have a better understanding of the aims and overall direction of the entire dissertation. In this section, the research question is being explored while a hypothesis is being drawn for this dissertation.

Lastly, the structure of the study is being presented and outlined to the readers. This is where the readers are given a projection of a comprehensive picture of the overall skeleton that steers the rationale of this research.

1.2 Research Topic

The research topic proposed for my dissertation is **“The impact of employers’ and employees’ decision making relating to the provision of health care benefits”**. This research focuses on the impact or outcome of decision making by employers and employees if health care is provided or not in an employment contract.

For employees, this research will be mainly on the decision making process and considerations when choosing an employment if health care benefits or packages are included in the employment contract by the employer. This is to understand the thought process that motivates the decision making mechanism of individuals when weighing employment contracts.

From the employers’ point of view, the research will concentrate on whether the provision or the coverage of health care benefits for employees would help them in their recruiting process to attract or even to retain talented top employees to work for their organization.

As benefits boosts morale and acts as a source of incentive that motivates employees, it is a cost to the employers at the same time. Thus, the existence of expectation gap between employers and employees is being explored to seek a deeper understanding in this area and to build on the existing studies that were carried out in this sphere.

1.2.1 Definitions

The definitions of the terms used to form the title of this dissertation are being referred to and defines by the meanings given by the Oxford English Dictionary. For the purpose of this research, the meanings of the words used in the title of the study is being generally used for the understanding and conducting of the overall research.

In relation to the research title of “The impact of employers’ and employees’ decision making relating to the provision of health care benefits”, “impact” refers to a marked effect of influence (Oxford University Press 2015e) while “employer” is a person or an organization that employs people (Oxford University Press 2015c) and “employees” refers to a person employed for wages and salary (Oxford University Press 2015b).

Besides, “Decision making” is defined as the action or process of making important decisions (Oxford University Press 2015a). In addition, the Oxford Press Dictionary defines “health benefits” a payment made by the state or an insurance scheme to cover the cost of medical care” (Oxford University Press 2015d).

1.2.2 Scope of Study

While there are literal definitions that are being referred to according to the Oxford dictionary, the establishment of scope and depth for this study is also very essential. This is to set the boundaries and extent of this research in relation to the title of this dissertation.

For the purpose of this research, although “employees” refers to a person employed for wages and salary (Oxford University Press, 2015), the word also covers individuals seeking employment who may be potential employees in the meantime.

On the other hand, the coverage of the term “employers” ranges from organizations to individuals who take on human resource management roles or those who have an influence in an organization’s policy pertaining to staff management. In this research, the word “employers” does not only refer to people who are currently possessing human resource management roles, it also covers individuals who had experiences in such roles or were put in situations with similar context. In other words, this study seeks to understand the attitude of those who are simply involved in the recruitment and retention of staff when it comes to the topic of providing health care benefits to their employees.

For this research, “decision making” involves the thought process and the components that constitute the considerations of both employers and employees in relation to the subject matter of this study.

Lastly, the term “health care benefits” in this research title will be referring to different types of health care benefits provided by employers in the employment contract for their employees. For instance, “health care benefits” includes costs incurred by employers such as employees’ health insurance premiums, employees’ medical procedures or medication costs, employees’ dental benefits and even health care benefits extended to employees’ family members that are at the expense of the employers.

1.2.3 Nature of Study

As the definitions and scope of the research are being set out, it leads to the discussion of the nature of this study. The main overall nature of this study that it is an academic investigation of the impact and outcome of the subject matter relating to the title of the research.

This research is basically investigative and exploratory. While carrying out activities to achieve the reason of this research, this study possesses a questioning nature as means are being sought to find answers to prove the validity of information obtained in the process of collecting data.

As data are being analyzed and discussed in the later part of this study, the research takes on an analytic, criticizing and comparative nature while exploring the extent and accuracy of the data collected with the current situation in the market.

Overall, this research is inclined towards a quantitative nature where surveys are being used to carry out the purpose of this entire dissertation. This being said, it then leads us to the next section which explains the purpose of this research.

1.3 Research Purpose

The main purpose of this research is to seek a deeper understanding in the field of human resource and the rationale of human decision making, especially from a financial point of view as well. This research also strives to explore whether there is an expectation gap between employees and employers. If so, how great or little is the difference of expectation between employers' and employees' expectations relating to the subject matter.

At a micro level, it seeks to understand the motivation that drives decision making of both employers and employees. In other words, it strives to understand and explore the reasons behind decisions that are being made from the two different perspectives, namely the employers and employees.

As it is thought that provision of health care packages and coverage would improve employees' morale and loyalty, it is questionable whether the provision of these packages would also boost the recruitment outcome by companies. Therefore, this

research focuses on finding out how big an impact the provision of health care packages has on the outcome of decisions made by employees and employers.

In this research, I will be studying the importance of the provision of health care packages by employer firms wishing to attract top employees and the study will be carried out from both the employees' and the employers' perspective.

On the other hand, it is important to analyze how the micro view of this research fit into the big picture. Thus, this study also makes references of where this research fit in the macro view and how the subject matter is being affected from external factors like the government, economic climates or changes in policies.

Besides, the study also briefly explores the comparison between different social and political environment of health care in different countries with varying health care policies and systems.

After achieving the purpose of seeking understanding relating to the topic, it is important that the knowledge obtained could be used to contribute to the further understanding of the subject matter. Thus, it brings us to identifying the significance of this research which will be brought forward in the following heading.

1.4 Significance of Study

From the above section, we have learned the purpose of conducting this study which contributes to its significance. Hence, the main significance of this research is that it would be adding to the literature the knowledge gained at the end of this research. As there are existing literature relating to this subject matter, it is essential and enriching to build on what has been learned. Therefore, this study is carried out with the hopes of contributing to a further understanding of the chosen field. Specifically, it would be useful both employers and employees alike.

For the employers, additional knowledge gained from this research would help them understand better the behavior and thought process in motivating and recruiting valuable employees for the organization. As this study seeks to understand the impact of health care benefits on decision making, it would help employers set better policies and draft benefits as well as employment contracts more effectively to achieve the outcome

they desire in the context of motivation, employing and maintaining a competitive work force for their organization.

As for the employees, the findings would aid individuals to be more knowledgeable when making significant career decisions regarding their employments. For example, they would be more better able to make informed decisions regarding choosing employments as well as staying in or picking up employment opportunities that would be suitable to them. Besides, this study also seeks to provide a platform to employees to voice out their opinion on what motivates them and helping them be aware of market norms in terms of the health care benefits in their employment contracts.

The justification for this research is that this study strives to seek an optimum point where there is between employers and employees regarding the provision of health care benefits in employment contracts. Despite the fact that it is difficult to locate the optimum point, this research is built on the grounds of existing researches and hopes to add to the insight of this issue with the purpose of bridging the gap between employers' and employees' expectations. In other words, finding the optimum point to satisfy the expectations of both parties is the target of this research, although it is highly subjective in nature. Besides, this research might help employers and employees understand the background, challenges, burdens, boundaries and even restrictions faced by the other party in the matter of providing health care benefits in employment contracts.

This research sought to be developed because I believe that the provision of health care packages in employment contracts are essential to individuals working in countries that do not practice centralized compulsory social insurance. This is because medical expenses may be expensive at times and these risks and costs are to be borne by individuals working in such environments. Thus, I believe that the provision of health care packages in employment contracts have certain impacts on employers' and employees' decision making when it comes to recruitment and retention of talents within an organization.

This research also briefly explores the governments' involvement in health care systems in various jurisdictions and seek to understand the effect and impacts of those systems on the decisions made by employers and employees in different countries as financial burdens may vary accordingly.

1.5 Research Objective

Therefore, to achieve the research purpose and make relevant contributions to the related field as discussed in the above section where the significance of this study is being discussed, objectives and aims ought to be set to ensure the achievement of the goals set.

To satisfy and verify my understanding of the subject matter, a few objectives were identified to set the direction of this research. These objectives are as follows:

- i) To identify whether the provision of health care packages in the employment contract is a major consideration factor when choosing an employment
- ii) To investigate the main deciding factor for talents when choosing to pick up or staying in an employment
- iii) To investigate whether the provision of health care by employers will help them attract top employees as well as maintaining a competitive work force for their organization
- iv) To investigate whether the provision of health care packages by employers would have a huge impact on their reputation as desirable employer.

As the overall research objectives are being set, it is also essential to then break them down in to smaller forms of aims to guide the achievement of these research objectives. This simpler key guiding goals are then put in the form of the research questions and research hypothesis that will be paid out in the following sub-headings.

1.5.1 Research Question

While the research objectives are being set out above, it is important to have a simple relevant guideline to help achieve those research objectives by simplifying them into research questions to help further clarify the course of this study.

This approach is followed to help keep this dissertation on track as the overall direction of the study is drawn in the research objectives. It will also help guide the research through the implementations and carrying out of activities to achieve the research objectives of this study.

These research questions are birthed with close reference to the research objectives. This is done because the research questions are being used as a clarification and navigating device to help lead the activities to be carried for the achievement of the research objectives.

Thus, as the research questions are being thought upon as they are being laid out as follows:

- **Research question 1:** Does the provision of health care packages in the employment contract contribute to the main reason employees choose to work with a certain employer?
- **Research question 2:** What are the main factors that drives the motivation of employees?
- **Research question 3:** Does the provision of health care packages by the employer has a big impact on recruiting top employees and maintaining a competitive work force for the employers?
- **Research question 4:** Does the provision of health care packages by employers hugely affects their desirability as an employer?

As the above research questions acts as guidance for the order of this study, it is set to help navigate the whole research. To further simplify the ultimate direction of this dissertation can be summarized into the research hypothesis which will be spelt out in the next heading.

1.5.2 Research Hypothesis

From the above research questions that help set the dissertation in place, the research hypothesis is being drawn to act as an indicator of overall direction for this study. As there are five research questions to help understand the research areas, its essence can be simply summed up into one single sentence that can be portrayed in the research hypothesis.

Thus, while keeping the ultimate research title in mind, the research hypothesis is drawn as follows:

“The provision of health care benefits positively impacts employers’ and employees’ decision making outcome(s)”

With the above research hypothesis being set, it is then being essentially used in the following chapters of this dissertation. Hence, the whole study will evolve and revolve around this research hypothesis, trying to seek validation to verify it and exploring the depth of its accuracy.

This then will be done through readings of literature and testings that will be carried out to find evidences and indications of its findings. Therefore, in order to reach the above objectives and aims, a plan is then needed to achieve them and this brings us to the following section where the structure of the study is being discussed.

1.6 Structure of Study

As we have set the overall direction of this study, we will then map out a plan as a skeleton and outline for the whole of this dissertation to help navigate and guide the development of this research.

To start off, existing literature that is scholarly reviewed is being gathered and comprehended to have a deeper understanding of the research topic and the field of the study. In this early stage, fifty relevant scholarly reviewed articles are being read and referred to hopefully ensure an in-depth apprehension of the subject matter in relation to this study. This is done to also understand the overall environment and climate as well as verification of underlying concepts and theories.

After conducting a critical analysis of relevant text, a conceptual framework is set out for the study. The conceptual framework mainly points out the overall direction of the research as well as the backbone structure of the entire study.

Next, having set out the direction, the methodology and research design is being drawn to with the aim to achieve the objectives of the study. In this phase, the research philosophy and approach as well as the research strategy is being spelt out in details. In addition, the means of data collection, including the sources of data, and the approach to data analysis is being mapped out. For this research, the main way of collecting data would be the conducting of survey and interpreting as well as analyzing its results and findings.

Subsequently, the presentation and discussion of the research findings are brought into light where the responses from employers and employees are being analyzed,

compared and contrasted to obtain valuable information for the research. Besides, different countries' health care systems are being explored with the purpose of making comparisons between different impacts decision making on employers and employees regarding the provision of health care benefits.

Finally, in the conclusion to the research, concluding thoughts on the research's contribution and its limitations as well as suggestion are being considered. The implications of findings for the research questions are also being discussed followed by the recommendations for practice and future research relating to the topic. Lastly, final conclusions and reflections is expressed in the closing part of this dissertation.

[1.7 Conclusion](#)

To sum up this chapter, the research topic and title, definition, scope, meaning and nature of this study is being put forward. It is done together with explaining its purpose, direction, significance as well as its objectives and structure of this research. Besides, the research questions and hypothesis is also being set out.

With these being done in the first chapter, this will lead us to the following chapter where the exploration of relevant existing literature will be reviewed, analyzed and discussed to have a deeper understanding of the sphere of the subject matter.

2. Literature Review

2.1 Overview

From the previous chapter, as the research topic and context is being clarified, it is now important to seek deeper comprehended on the subject matter and topics relating to the study. Thus, this chapter mainly comprises the study and reviewing of relevant literature to the research title. These articles that are being read, discussed and analyzed in this chapter are all scholarly peer reviewed where its information reliability and validity is more accurate.

In the first part of this chapter, a draft structure of literature review is mapped out to give readers a sense of direction as they proceed to the main body of the literature review which is in the next heading in this chapter. This draft is basically a summary and chronological listing of all the fifty articles used for discussion in the literature review in the section following the draft.

Secondly, in the main body of literature review, there will be a detailed discussion of all the relevant literature that are being reviewed and analyzed. In this section, a total of fifty scholarly reviewed articles which were sought out from the college's internet library is being discussed and scrutinized. In this section, main theories, concepts and findings from articles are being thought upon and their essence are being processed and out together in writing. This is carried out to have a in-depth understanding of the sphere and background of the subject matter of this study as well as its related topics and issues.

Following that, there would be a critical analysis of text section. This is where an article that is more relevant to the study is being selected and discussed in details as an illustration of how literature review of articles is being carried out in the previous section. In other words, the selected article is being broken down and analyzed as a demonstrative action for readers to understand how the literature review is being done.

After reviewing relevant literatures, a conceptual framework is built with reference to useful and relevant main theories that were obtained from the previous activity of reviewing literature relating to the subject matter. This conceptual framework will have the role of guiding the following development of this research, especially in the development of the following chapters.

Lastly, a conclusion will be drawn in light of summarizing this chapter and delivering readers to the context of the next chapter which contains the research methodology.

2.2 Draft Structure of Literature Review

1.0 Introduction

2.0 Background of Research

2.1 Background of Employment Contracts and Health Care Packages

- ❖ Attracting public service motivated employees: how to design compensation packages (Lotte Bøgh Andersen et al. 2012)
- ❖ The work environment impact scale - self-rating (WEIS-SR) (Birgitta A. Wastberg et al. 2012)
- ❖ Market and Plan Characteristics Related to HMO Quality and Improvement (Dennis P. Scanlon et al. 2006)

2.2 Private Sector Employees' Perspective

- ❖ Employee Communications and Health Care Reform (Tracy Watts & Jackie Cuthbert 2011)
- ❖ Development and Piloting of an Instrument That Measures Company Support for Breastfeeding (Sarah E. Hojnacki et al. 2012)
- ❖ The Impact of Paid Maternity Leave Rights on Labour Market Outcomes (BARBARA HANEL 2013)
- ❖ Making Healthy Behaviors the Easy Choice for Employees A Review of the Literature on Environmental and Policy Changes in Worksite Health Promotion (Jennifer L. Kahn & Mary P. Gallant 2012)

2.3 Private Sector Employers' Perspective

- ❖ Exploring the Relationship between Mission Statements and Work-Life Practices in Organizations (Blair-Loy et al. 2011)
- ❖ The Impact of Health Care Reform on Older Workers, Retirees and Employers (Anna M. Rappaport et al. n.d.)

- ❖ Towards Strategic Quality Management of Health Care (Maxine Whittaker 2014)
- ❖ Why Employers Will Continue to Provide Health Insurance (Linda J. Blumberg et al. 2012)
- ❖ Health Care Flexible Spending Accounts: An Old Benefit With New Appeal (Pat Henley Gordon & Helen Box-Farnen 2004)

2.4 Public Sector Employees' Perspective

- ❖ Attracting public service motivated employees: how to design compensation packages (Lotte Bøgh Andersen et al. 2012)
- ❖ Vaccination Perceptions and Barriers of School Employees A Pilot Study (Karlen E. Luthy et al. 2013)

2.5 Public Sector Employers' Perspective

- ❖ Economic Impact Of Public Sector Spending On Health Care (RONALD JOHN HY 2011)
- ❖ Paying the Piper: Funding Local Government Retiree Health Care Benefits (Dennis M. Daley 2010)
- ❖ Short-term impact of a voluntary health intervention on overall vs. preventive healthcare consumption (Leigh J. Maynard 2008)

3.0 Health Care Policies in Other Countries

- ❖ Economic crisis and the politics of public service employment relations in Italy and France (Lorenzo Bordogna & Roberto Pedersini 2013)
- ❖ Locating 'Quality' in Health Care and Universal Health Care Mosaic (Ghodajkar Prachinkumar 2014)
- ❖ Seminar Report: Strengthening of Public Sector Health System for Universal Access to Health Care (UAHC), Council for Social Development Seminar, New Delhi (July 16–17) (Poornima Joshi 2012)

2.3 Main Body of Literature Review

The main body of literature review will comprise of three parts. In the first part of this heading, the literature review that is being discussed will be to achieve the first two research objectives of matters relating to the employees whereas the second part of the literature review seeks to achieve the third and fourth research objectives relating to employers. In the last part of the literature review, the literature being discussed is to fulfill the last research objective.

At the same time, the research hypothesis of this study is being borne in mind as the literature review is being carried out as the information and findings obtained from the reviewing of relevant literature will be used to verify and challenge the research hypothesis in the latter part of this dissertation.

2.3.1 Major Consideration Factors and Motivation Factors of Employees

As discussed in the previous chapter, the research objectives revolves around whether the provision of health care benefits contributes to the major consideration factor when choosing an employment by the employees and understanding what motivates them. Relevant literature is being reviewed to understand the subject matter as well as checking for corresponding studies in this area.

2.3.1.1 Elements of Employment Contract

First and foremost, the elements of an employment contract is an important basis for discussion. In employment contracts, compensations can be in many forms, monetary and non-monetary. According to Lotte, compensation packages are normally made up of four main elements, namely the fixed pay, flexible pay, fringe benefits and job characteristics (Lotte Bøgh Andersen et al. 2012). To begin with, health care benefits or packages provided in the employment contract is considered to be an example of the fringe benefits that make up the compensation package of employees. It is the provision of health care expenses by employers to the employees as part of their employment contract in exchange for the employees' service to the organization.

As the overall workforce in the market is made up of employers and employees in the public and private sector, the impact on private sector employers' and employees'

decision making relating to the providing health care packages will be the main focus in this study. However, the motivation of employees will be briefly discussed with reference to relevant literature.

2.3.1.2 Private Sector Employees

To start off, the first half of the literature review of this research will be exploring the impact on employers' and employees' decision making of providing health care packages in the private sector.

In countries that do not implement centralized compulsory social insurance policies where health care benefits are not provided by the countries' government, every single individual will be responsible for their own health care expenses. As health care expenses can be costly at times, employees will have to pay for the expensive health care expenses when they arise. Thus, whether an employment includes the provision of health care packages will be a factor that is taken into consideration by potential employees considering to take up an employment. When seeking employment, it is logical for individuals to seek for the employment that best fits the individuals' requirements and the provision of health care benefits is normally one of the reason that promotes a certain employment contract to the other without such a provision. The main reason for such decisions are normally because employees in the private sector are mostly motivated by the benefits and rewards from an employment. The inclusion of the health care packages in an employment contract not only reduces the burden of health care expenses on employees, it also reflects to the employees that the organization actually values them and looks out for their welfare. (Tracy Watts and Jackie Cuthbert 2011) According to the research by Hojnacki and Barbara, companies that shows strong support for breastfeeding (Sarah E. Hojnacki et al. 2012) and paid maternity leaves (BARBARA HANEL 2013) to their female employees actually have good morale as compared to companies who do not provide such support.

2.3.1.3 Public Sectors Employees

For motivated employees in the public sector, they are normally driven by the privilege of helping others. It is shown in the article of 'Attracting public service motivated employees: how to design compensation packages' (Lotte Bøgh Andersen et

al. 2012) that the most motivated employees in the public sector are not mainly driven by bonuses because they feel bad for the receiving extra monetary rewards for the good that they show to others. As these highly motivated individuals are not attracted to bonuses, the fringe benefits from employments such as the provision of health care benefits would normally attract them. Thus, they would normally decide to engage in employments that provides health care packages from public health care instead of private health care benefits. This is because they perceive that the resources are transferred out of the public sector.

From the public employers' point of view, the provision of health care packages to their employees is normally a positive decision. This is because the employers are more able to attract highly motivated employees to work for them as well. Moreover, it is also a good boost of employees' morale as well as a cost efficient decision as public health care package provision does not involve the transfer of resources out of the public sector (RONALD JOHN HY 2011) while achieving economies of scale in such a provision. (Dennis M. Daley 2010).

[2.3.1.4 Employees' Motivation Theories](#)

The motivation of employees is a complex endeavor because different employees react to different motivation factors differently and it varies according to demographics such as age group, professional position, environment, etc. Thus, it is important that managers should avoid assumptions that what motivates them motivates their employees. In other words, the best source of information regarding employees' motivation is the employees themselves so it is suggested that employees should be asked on a regular basis in relation to this matter (Edwin Ellis Badu 2005). Besides, according to Edwin, the application of the Maslow's and Herzberg's theories on motivation is helpful in understanding and analyzing employees' motivation.

[2.3.1.4.1 Maslow's Hierarchy of Needs Theory](#)

In the Abraham Maslow's Hierarchy of Needs Theory, it is a concept of psychology that is used to reflect human behavior according to needs that drives motivation (Abraham Maslow 1954). It is represented in a pyramid with the more basic needs at the bottom starting from "Physiological needs" at the bottom, followed by

“Safety needs”, “Love/Belonging needs”, “Esteem needs” and “Self-Actualization needs” at the top of the pyramid. A diagram of this theory is included in the Appendix to this dissertation. In short, an individual’s focus to meet a certain need at a given time and once a certain need is satisfied, individual’s focus moves to satisfying the needs in the next level of the hierarchy. In the same way, it is used to reflect and understand the motivation of employees in relation to their employment contracts.

As there are multiple dimensions to human nature, human beings are driven by different interconnected needs in Maslow’s theory (Dennis O’Connor & Leodones Yballe 2007). This theory is drawn with the assumption of autonomous living (STEVEN J. HANLEY & STEVEN C. ABELL 2002). However, according to Maslow, it is found that not all individuals move automatically into the final stage of “Self-Actualization” in the Maslow’s Hierarchy of needs after all other needs are satisfied (WILLARD B. FRICK 2000). From the literature reviewed, it clearly points out that employees’ motivation is a complex endeavor.

2.3.1.4.2 Herzberg’s Motivation Theory

In addition, the Herzberg’s Motivation Theory is also a useful psychological theory that can be used to aid the understanding of employees’ motivation (Frederick Herzberg 1959). It is also known as the Two Factor Theory or Dual-Factor Theory. In this theory, there are two independent dimensions that are independent of each other, namely the “Motivators” dimension and the “Hygiene Factors” dimension.

The “Motivators” dimension is said to have a direct influence on staff motivation. Examples that constitute this dimension are personal growth, responsibility, recognition, achievement, involvement etc. In Irma’s study of non-profit agencies workers, it is found that there is a positive relationship to a certain extent between job satisfaction and the level of difficulty of the tasks performed by workers (IRMA BROWNE JAMISON 2003).

On the other hand, the good management of “Hygiene Factors” eliminates dissatisfaction among employees. It is closely related to job security, salary, fringe benefits, working conditions etc. They are basically organization policies and factors that is essential for the maintenance of a competitive workforce. This is supported in Robert’s study where employees’ frustration was caused by insufficient “hygiene factors” where safety policies were not sufficiently in place which caused workers to become

incapacitated for work when death or serious injury occurs (Robert Guthrie & Frances Meredith 2015).

Similarly, as Richard's study was specifically done on Japanese employees, the findings of the study shows that the Herzberg's Motivation Theory is also valid in Japan although there is a shift in the Japanese employees' mindsets from the traditional concept of lifetime employment to the Western concept of lifetime employability (Richard W. Brislin et al. 2005).

Therefore, the findings of John's study supports the using of Herzberg's theory as a guidance on what to do so that investments can be made at the right areas for motivating employees according to the "Motivators" and "Hygiene Factors" (JOHN L. CROMPTON 2003). There was a similar recommendation in the findings of Jeanes' research as well (A Jeanes et al. 2012). However, to avoid misinterpretation of this theory, it is important to bear in mind that the good management of the "Hygiene Factors" will not necessarily boost employees' motivation because the "Motivators" dimension and "Hygiene Factors" dimension are independent of each other (DANIEL A. SACHAU 2007).

2.3.1.4.3 Dynamics in Different Employment Contracts

However, many organizations are shifting from traditional employment contracts to "temporary contract basis" employment where it has a contingent structure with a limited period for the effectiveness of the employment contract. This shift increases the concern on the applicability of existing behavioral theories that drives the motivation of employees (Daniel G. Gallagher & Magnus Sverke 2005). As this is a possible area of influence on employees' motivation, employers are suggested to balance between having a mix of both types of employment contracts to ensure a good balance between "commitment" and "flexibility" of human assets within the organization (Subodh P. Kulkarni & Nagarajan Ramamoorthy 2005).

2.3.2 Building and Maintaining Competitive Work Force and Reputation of Employers

Next, the literature review is being analyzed and discussed with the aim to seek answers for the third and fourth research objective which is investigating whether the provision of health care benefits in employment contracts would help employers in

creating and maintaining a competitive work force as well as boosting employers' desirability is essentially linked to the provision of health care benefits to their employees.

As discussed in the previous section, the motivation of employees can be improved according to the Herzberg theory. Hence, as building and maintaining a competitive work force involves having employees that are motivated, it is recommended that managers who acts as employers should use the Herzberg's Motivation Theory to motivate their employees (Scott W. Norman 2010). There is also a consistent finding in Irma's study as well (IRMA BROWNE JAMISON 2003).

From the employers' point of view, the impact of providing health care packages in the employment contract to the employees will enhance the organization's ability to attract talents. As good quality employees normally have a higher bargaining power in the job seeking process, competent and well-motivated individuals would normally have a few employment offers to choose from. Logically, top employees would go for the best employment package if the employment contract fits the individuals' requirements (Birgitta A. Wastberg et al. 2012). Therefore, the inclusion of the provision of health care packages in the employment contract is essential for organizations wishing to attract good talents to work for the firms.

Besides, the provision of health care packages will help boost the reputation of the employer as they will be viewed as the more desired organization to work for by the employees as they provide better benefits in their employment contracts (Jennifer L. Kahn & Mary P. Gallant 2012). Moreover, the organization culture and environment of a caring employer would be embedded in the mindsets of the employees right from the first days of employment for the employees (Blair-Loy et al. 2011). Furthermore, providing health care benefits will indirectly boost employees' work morale and the loyalty of the employees towards the organization can also be enhanced. In addition, it also helps the employers to retain talented employees and keep them working for the organization until their retirement. (Anna M. Rappaport, Steven Wojcik and Michael Baxter 2011) These all sums up to the strategic quality management of health care as studied by Maxine. (Maxine Whittaker 2014)

However, the provision of health care packages in the employment contract means additional cost to many employers as they need to engage external parties such as the paying insurance premiums for employees etc. Thus, the provision of health care benefits

to employees is such a major decision to employers as the impact of the decision made is great. In most cases where employers choose to provide health care packages, it is weighted up that the provision of such benefit is more than the cost of providing it (Linda J. Blumberg et al. 2012). Similarly, in Dennis' study, the provision of health care benefits is linked to positive outcomes (Dennis P. Scanlon et al. 2006).

Furthermore, in support of the provision of health care benefits to employees, Helen states that it is a win-win position for both the employers and employees as health care benefits is a necessary component for today's benefit mix (Pat Henley Gordon & Helen Box-Farnen 2004).

On a side note, the provision of health care benefits could also be an advantage to employers as it acts as the precautionary measures against compensative expenditures in the event of the occurrence of undesirable unforeseen circumstances (Leigh J. Maynard 2008). There is also a similar finding in the conclusion of Karlen's study as well (Karlen E. Luthy et al. 2013). In other words, the provision of health care benefits also functions as a safety net for employers' expenditures (M. Susan Marquis 2005).

2.3.3 Effects of Government Policies and Different Health Care Systems on Employers' and Employees' Decision Making

Lastly, literature is also being reviewed to achieve the last research objective is to understand the effects of government policies and different local health care systems have on the impact of the employers' and employees' decision making.

2.3.3.1 Effects of Tax Policies

This section of the literature review is mainly carried out from a financial perspective in a micro as well as a macro point of view in relation to tax policies set by the government. According to Francis, tax incentives and tax credits are good ways of redistributing income of individuals' expenses (Francis G. Castles & Herbert Obinger 2007). Hence, it is apparent that tax policies have certain level of impacts on decision making of employers and employees.

As government policies such as tax incentives were effectively used to affect business location decisions (Timothy J. Bartik & George Erickcek 2014), it is relatively

logical to make the assumption that it would also affect employers' decisions on the provision of health care benefits for employees if tax incentives or tax credits were given to employers.

In the effort of encouraging and promoting employer-paid health insurance coverage in Denmark, the Danish tax law was changed in year 2002 where employees were given tax exemption on employers-paid health insurance (ANN CHRISTENSEN & RIKKE SØGAARD 2013). This change in the Danish tax law resulted in the findings that those who were insured were most likely employees of private companies. This implicates and reconfirms that governments' tax policies are used as effective mediums to affect the decisions of employers and employees.

Besides, in Malaysia, health care benefits provided by employers is being encouraged by the government. Employers are given a tax deduction for the health care benefits expenses provided to their employees. This tax incentive has encouraged employers to make decisions of providing health care benefits to their employees. By doing so, these employers who decided to provide health care benefits to employees were more successful in recruiting and maintaining valuable employees as good employees choose to join or stay in such companies. At the same time, the reputation of these companies were also positively affected.

In India, as health care benefits provided by employers qualifies to be taxed under fringe benefit tax for employers, the employees get tax deduction for the health care benefits received when their income tax is calculated (Praveen Kishore 2008). This tax law has led to the effect of employees having a much stronger preference towards choosing employers who provide health care benefits for their employees.

About ten years ago in the United States, many policies had been proposed to reduce the number of employees who were uninsured. This also means that the government was working towards the direction of promoting the provision of health care benefits for the employees by the employers. Tax credit were given to small employers to encourage them to offer health care insurance to their workers (Jean M. Abraham & Anne Beeson Royalty 2005). As a result, it has a positive impact on decision making of employers and employees in America.

2.3.3.2 Different Health Care Systems and Its Effects on Employers' and Employees' Decision Making

This study is not applicable to countries such as Britain, Netherlands, France and Italy who implemented the policy of a centralized social insurance because the burden and risk of paying for costly health care expenses is not a heavy burden to the individuals in such countries as it is compulsory policy by the government. (Lorenzo Bordogna & Roberto Pedersini 2013) Therefore, the provision of health care packages are not the major deciding factor of the individuals while seeking for employment.

2.4 Critical Analysis of a Text

In using this template, you need to address the questions in **BOLD** and you use the supplementary questions to as a mechanism to develop your answer.

Text:

Lotte Bøgh Andersen et al., 2012. Attracting public service motivated employees: how to design compensation packages. *International Review of Administrative Sciences*, pp.616–641.

1. What review question am I asking of this text?

(e.g. what is my research question? why select this text? does the Critical Analysis of this text fit into my investigation with a wider focus? what is my constructive purpose in undertaking a Critical Analysis of this text?)

My research question is whether the provision of health care packages by the employer has a big impact on attracting top employees. Therefore, this text is selected because it discusses the methods of designing compensation packages to attract public service motivated employees.

Although this text only covers components and design of compensation packages to attract solely public service motivated employees, it helps reflect the consideration process of employees in general when deciding to accept a certain employment contract.

As my research focuses on the impact of employers attracting good quality employees through the provision of health care packages, the critical analysis of this text fits into my investigation by amplifying the importance of employers providing fringe benefits such as health care benefits to employees to attract highly motivated and competent caliber to work for them.

My constructive purpose in undertaking a critical analysis of this text is that it assists and supports my investigation on whether the provision of health care by employers will help them attract top employees.

2. What type of literature is this?

(e.g. theoretical, research, practice, policy? are there links with other types of literature?)

This text is mainly theoretical and research in nature. It relates to the study of the preferences and decision behaviours of motivated employees. Besides, the research focuses on finding an optimum way to meet their preferences through providing desired compensation packages to attract motivated and motivated employees to work with the employer.

There are several minor links to other types of literature to briefly support the claims, conclusions and findings of this text.

3. What is being claimed?

- a) What are the main kinds of knowledge claim that the authors are making? (e.g. theoretical knowledge, research knowledge, practice knowledge?)
- b) What is the content of the main claims to knowledge and of the overall argument? (e.g. what, in a sentence, is being argued? what are the three to five most significant claims that encompass much of the detail? are there key prescriptions for improving policy or practice?)
- c) With what degree of certainty do the authors make their claims? (e.g. do they indicate tentativeness? qualify their claims by acknowledging limitations of their evidence? acknowledge others' counter-evidence? acknowledge that the situation may have changed since data collection?)
- d) How generalized are the authors' claims – to what range of phenomena are they claimed to apply? (e.g. the specific context from which the claims were derived? other similar contexts? a national system? a culture? universal? implicit? unspecified?)

The main kinds of knowledge claim that the authors are making are mostly theoretical and research knowledge with a little application of practical knowledge. The knowledge claims are reached through the reviewing and references of the findings of other validated research articles as well as through the carrying out of surveys to reach their claimed conclusions.

The content of the main overall argument is that optimum compensation packages can be drawn by applying relevant adjustments which can be done by referring to the relationship between the motivation of employees and the elements in the desired compensation packages. Employees in the public sector who has high user-orientation and compassion would prefer health care packages to be provided as compared to receiving bonuses because they feel bad for receiving a bigger compensation for doing good.

However, the authors do state that desired elements in compensation packages varies according to individual employees. Thus, it is suggested that managers design the compensation packages to suit individual employees in the attempt of attracting motivated employees.

As the research is carried out in Denmark, the claims of the research are generally applicable to attracting motivated public sector employees in that country.

4. To what extent is there backing for claims?

- a) How transparent is it what, if any, sources are used to back the claims? (e.g. is there any statement of the basis for assertions? are sources unspecified?)
- b) What, if any, range of sources is used to back the claims? (e.g. first hand experience? the authors' own practice knowledge or research? literature about others' practice knowledge or research? literature about reviews of practice knowledge or research? literature about others' polemic?)
- c) If claims are at least partly based on the authors' own research, how robust is the evidence? (e.g. is the range of sources adequate? are there methodological limitations or flaws in the methods employed? do they include cross-checking or

‘triangulation’ of accounts? what is the sample size and is it large enough to support the claims being made? is there an adequately detailed account of data collection and analysis? is a summary given of all data reported?)

- d) Are sources of backing for claims consistent with degree of certainty and the degree of generalization? (e.g. is there sufficient evidence to support claims made with a high degree of certainty? is there sufficient evidence from other contexts to support claims entailing extensive generalization?)

The external sources used to back the claims are specifically referenced in the ‘Notes’ and the ‘References’. The range of sources used to back the claims are literature about reviews of practice knowledge and research and based on the authors; own research as well.

The sample size used by the authors’ own research could be larger to reach a broader and more universal finding. However, there is a good summary and analysis of all data reported at the end.

The sources of backing for claims is consistent with the degree of certainty and the degree of generalization. As the sample size is not very big, there is a relative level of certainty. Although a generalized finding is drawn, generalization is not practically achievable because employees’ preference are very subjective and varies according to individuals.

5. How adequate is any theoretical orientation to back claims?

- a) How explicit are the authors about any theoretical orientation or conceptual framework? (e.g. is there a conceptual framework guiding data collection? is a conceptual framework selected after data collection to guide analysis? is there a largely implicit theoretical orientation?)
- b) What assumptions does any explicit or implicit theoretical orientation make that may affect the authors’ claims? (e.g. does a perspective focus attention on some

aspects and under-emphasize others? if more than one perspective is used, how coherently do the different perspectives relate to each other?)

- c) What are the key concepts underpinning any explicit or implicit theoretical orientation? (e.g. are they listed? are they stipulatively defined? are concepts mutually compatible? is use of concepts consistent? is the use of concepts congruent with others' use of the same concepts?)

There is a systematic approach adopted by the authors to guide the data collection as well as guiding the theoretical orientation of the research. The key concepts underpinning the theoretical orientation are well defined at the beginning of the article. Besides, the concepts are mutually compatible and their usage are consistent.

6. To what extent are claims supported or challenged by others' work?

- a) Do the authors relate their claims to others' work? (e.g. do the authors refer to others' published evidence, theoretical orientations or value stances to support their claims? do they acknowledge others' counter-evidence?)
- b) If the authors use evidence from others' work to support their claims, how robust is it? (e.g. as for 5c)
- c) Is there any evidence from others' work that challenges the authors' claims, and if so, how robust is it? (e.g. is there relevant research or practice literature? check any as for 5c)

The authors' claims are well supported by others' work and the numerous references are used in the research of this article. Besides, the 5C are well used in this article.

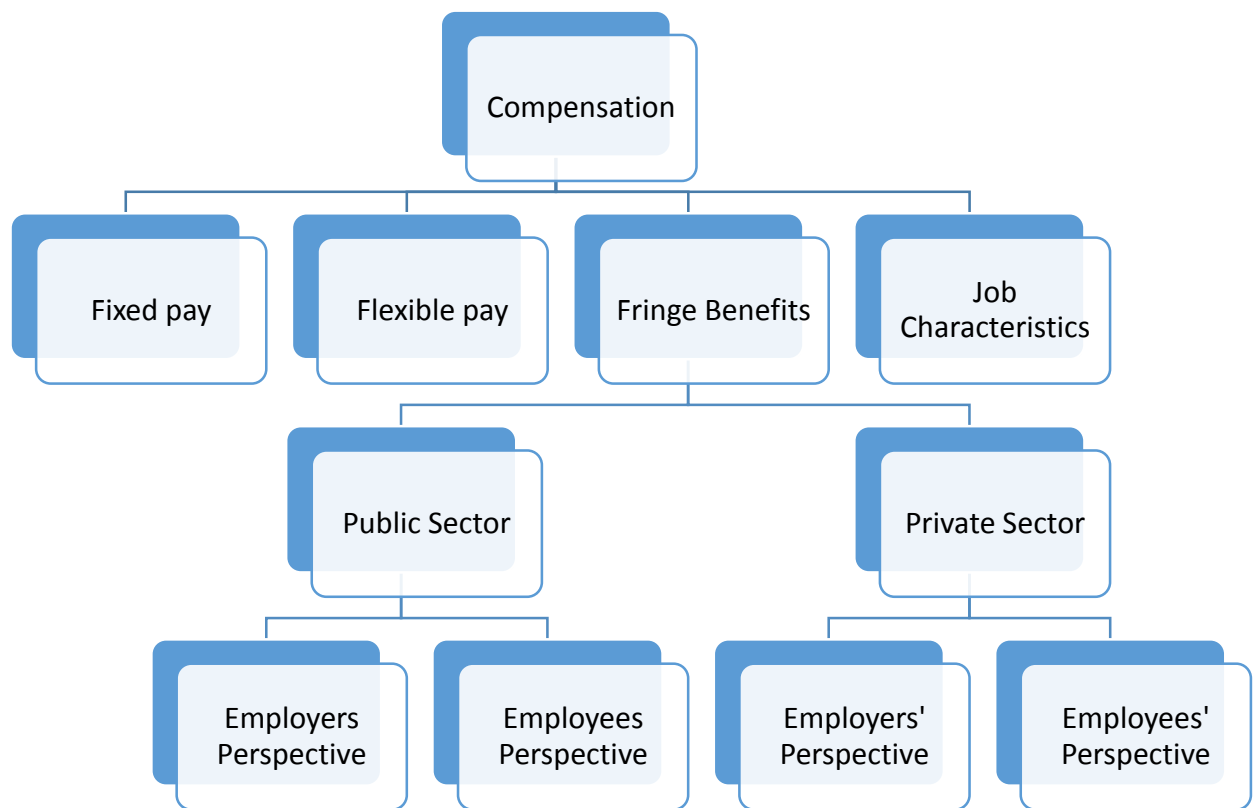
7. What is my summary evaluation of the text in relation to my review question or issue?

- a) How convincing are the authors' claims, and why?

b) How, if at all, could the authors have provided stronger backing for their claims?

The authors' claims are convincing because the work is well supported and the research carried out is throughoutly planned. However, the author could have provided a stronger backing for their claims by having a broader sample size for while carrying out their survey.

2.5 Conceptual Framework



According to Lotte (Lotte Bøgh Andersen et al. 2012), compensation packages for the exchange of services rendered by employees in an employment contract consists four main elements of fixed pay, flexible pay, fringe benefits and job characteristics. This research focus on the provision of health care packages to employees as part of their compensation packages, which is under the fringe benefits category.

For the purpose of this study, the health care packages refers to the fringe benefits element of the compensation of an employee's service provided to the employer. The

inclusion of health care packages in the employment contracts of employees can be looked at from the public and private sector. Within either sector, the impact of health care packages on decision making can be viewed from the point of employers' and employees' perspectives.

Besides, this research will also have the conceptual framework with reference to the theory of Maslow's Hierarchy of needs and Herzberg's Hygiene Theory. The dynamics and content of these theories were illustrated in the above respective headings of these theories. These theories are used to help set the direction and methodology of the research from this point. It is also used to aid interpretation and understanding of the data collected as the discussions of findings are being carried out.

2.6 Conclusion

As relevant literature are reviewed and conceptual framework being set, the understanding gained in relation to the subject matter is useful and important as this leads us to the next chapter where the methodology of this research is being discussed in details. This purpose of doing this is to guide and facilitate the achievement of the research objectives through the answering of the research questions and challenging the research hypothesis.

3 Methodology and Research Design

3.1 Overview

After studying and reviewing literature relating to the subject matter in the previous chapter, the methodology and research design was being thought upon. It is then being birthed in accordance to the conceptual framework in the previous chapter to this research.

In this chapter, the research methodology is being explained in details starting with the research philosophy and approach which covers the research paradigm and research design. Next, the research strategy is they being mapped out followed by the collection of primary data which consists of the sources, access and method of data collection, ethical issues and nature of data.

Lastly, the approach and data analysis is being illustrated with techniques for data interpretation and the potential outcome of the primary data collection.

3.2 Research Philosophy and Approach

The research philosophy and approach is discussed in two parts, namely the research paradigm and research design. They will be discussed in the following headings.

3.2.1 Research Paradigm

According to (Collis, J. & Hussey, R. 2009), I believe my research leans towards the interpretivism paradigm. This is because this research philosophy is based on a world that is ambiguous and variable as there are various variable factors that impact respondents' decision making. While the findings of my research will be ideographic and qualitative, I believe that this research should be carried out in an unbiased manner by maintaining the independence of the researcher to derive honest and uninfluenced feedback from the respondents.

The research philosophy used in this research is social constructionism because this research covers the micro and macro issues. These issues are considered to be subjective in relation to the subject of this study. As social constructionism has the

assumption of acknowledging subjectivity of human, it suggests that social reality exists in the human mind. Thus, I will be careful to uphold an independent state of mind while analyzing the collected data.

An inductive approach will be used to execute this research to understand the impact of health care packages on decision making of employers and employees. At a micro level, this research seeks to identify process and forces influencing beliefs and behavior at an individual level. On the other hand, implication of the inclusion of health care packages in employment contracts are to be subjectively interpreted at a macro level.

Based on the inductive approach, I will be using a quantitative method as my research methodology to collect data by obtaining opinions of employers and employees as well as fresh graduates who are looking for jobs. My data collection will involve surveys to be participated by employees or potential employees and employers. Therefore, this process will contain the identification of the reasoning pattern of individuals which will hopefully lead to the development of theories as to the impact of health care packages on the decision making of employers and employees.

This research mainly relates to the Malaysian and Irish population but it also takes into consideration the health care systems and feedbacks from respondents from different countries to have a better understanding of the overall impact of health care packages on the decision making of employers and employees.

3.2.2 Research Design

Since this research is mainly focused on the impact of health care packages on the decision making of employers and employees in the private sector, the research design is broken down into a few different aspects as my research covers a few dimensions in relation to the subject matter. They are namely the employers' aspect, employees' aspect and the fresh graduates' aspects.

Next, the main part of the research will be done using the qualitative survey strategy. This is done by enquiring employees and employers regarding the impact of health care packages on their decision making.

For employees, the survey questionnaires will be passed out to individuals who are employees of different ages, backgrounds or organizations. Targeted respondents will

be individuals working for an employer under a legal employment contract. They would be asked questions to identify their pattern of thought influencing their decision while applying and staying in their current employment, in relation to the provision of health care packages in the employment contract. Whereas for employers, they will be asked questions in the recruitment process of recruiting and maintaining current talents to work for their company.

3.3 Research Strategy

Due to the chosen research methodology, the research strategy for this research would be mainly descriptive in nature seeking to understand and ascertain the impact of health care packages on the decision making of employers and employees.

From the literature review, we can see that employment can be generalized into employment in the public and private sector (Lotte Bøgh Andersen et al. 2012). However, for the purpose of this research, the research will be focused on the employment decisions evolving from the private sector. The private sector is chosen to be focused on because of the constraint to access to public sector employers in particular.

The main research strategy adopted is the conducting of surveys. There will be two separate surveys to be conducted, one for employees or potential employees and the other for employers or individuals carrying out the human resource function of an organization. While forming and editing the questions to the survey, methods were sought through readings of relevant survey constructing method to aid in the effectiveness of the survey questions being asked (Daniel Bauwens 2015). It is learned that effective questionnaires are precise and to the point as the questions are simple and easy to understand (Gordon Stephenson 2015). Thus, these tips were kept in mind when designing the survey questions for this research.

The design and structure of the survey questions being asked were drawn with reference to the research questions and in accordance to the research objectives. This is done so that the achievement of the research objectives are being ensured while the research hypothesis is being challenged and verified.

3.4 Collection of Primary Data

The collection of primary data is explained in four parts, starting from the sources of the data, followed by the access and methods of data collection, ethical issues and lastly the nature of data.

3.4.1 Sources

The potential respondents in this employers category includes human resource managers, general managers or any individual of management level who are responsible for making decision in the recruitment process. Individuals of different ages, companies or ethnic groups would qualify as long as they are responsibly involved in the recruitment process of talents to work in their company.

Respondents can have the choice to opt to be anonymous if their superior is involved in the same survey as well. This is done so that the honesty of the response and truthfulness of the collected data can be upheld.

Thirdly, this part of the research will be completed using the survey strategy. Fresh graduates from any field of study, age or gender will qualify for the filling of questionnaires which contains questions designed to spot the thought process and priority rankings of criteria most important to them when sourcing and applying for jobs. This would contribute some meaningful insight as to the extent of the importance and impact of the provision of health care packages in fresh graduates' job selecting process before engaging themselves in an employment.

Lastly, towards the end of this research, it would be slightly exploratory. This part of the research takes into consideration the local health care systems in comparison to national health care systems of other countries who practice similar health care policies for their citizens such as Ireland and the United States while countries like Britain, Netherlands, France and Italy implement centralized social insurance policies. The data collection process would comprise the exploration of health care policies in several countries as government websites are being browsed. This is done to make comparison and justification of the behaviors and individuals' thought process to comprehend the decisions being made.

3.4.2 Access and Methods of Data Collection

After the survey questions were being drawn, edited and finalized, they were being transferred to the an online survey website called “The SurveyMonkey” while a plan was being subscribed which allows more than ten questions being asked in the survey (Survey Monkey 2015).

This link to the online survey is then sent to friends and family of the writer. Besides being sent via emails, it is also posted on the social media such as Facebook, Instagram, WeChat’s Moment for open for respondents’ participation. It is also being requested to be shared and passed on to other individuals in the realm of the social media.

In addition, to specifically enhance the population size of the survey for employers, emails of targeted respondents were sought online and close to a hundred emails were sent to targeted employers in Ireland requesting for their participation in the survey. The list of respondents’ emails is provided in the Appendix to this research.

3.4.3 Ethical Issues

To enhance the reliability and truthfulness of the feedback collected, the respondents were notified that their identities were not taken and that they remain anonymous for their participation in the surveys.

This could aid in collecting more honest and unbiased feedbacks from respondents so that the data collected is more genuine in nature. This is because respondents are free to give their true opinion without any pressured or intimidated to give an untrue answer as the fear of being penalized is being minimized or perhaps eliminated.

3.4.4 Nature Of Data

In the process of collecting data for employees and employers in the form of surveys, respondents are being asked closed ended questions for most of the vast majority if the survey questions. Besides, respondents were also asked questions with ranking nature as they were being asked to rate lists of factors or items in the last two questions of either surveys. The detailed questions asked are given in the link included in the

Appendix to the research together with its “One Pager” summarizing and inviting respondents to participate in the surveys.

The respondents were asked a total of fifteen questions for employees and sixteen questions for employers which covers their demographics and questions that helps express their opinion relating to the subject matter.

Since the survey was opened to respondents regardless of age, ethnicity, gender, nationality, location, country, background or industry, the nature of the data collected could be diverse in certain ways as the respondents’ opinions are being sought. However, this is not an area of major concern because this is not the main emphasis of this research.

3.5 Approach of Data Analysis

After deciding the methodology and the research designs for the collection of data, the approach to data analysis is essential to interpret and maximize the understanding of the data that is being collected to make effective use of it.

Thus, several techniques of data interpretation is being sought and discussed as follows.

3.5.1 Techniques for Interpreting Data

The primary data collected from survey will be interpreted and analyzed using the code book to categorize the data collected by identifying similarities and differences. Besides, the patterns of thoughts and the reasoning process which contributes to the decision process by the respondents will also be transcribed into its implications in accordance to the way questions are being coded with reference to the research questions that seeks to achieve the research objectives.

Next, the primary data obtained would then be analyzed in relation to relevancy of the subject matter while deciding whether the given response is an independent or dependent variable in the respondents’ decision making.

In addition, theories used in the conceptual framework such as the Maslow Hierarchy of Needs (Abraham Maslow 1954) and Herzberg’s Hygiene Theory (Frederick

Herzberg 1959) will also be used as reference of the interpretation and understanding of the data collected.

On top of that, theories such as the 80/20 Rule (Yaro Starak 2015) and the Bell Curve (Courtney Taylor 2015) will be used to understand and interpret the data collected and decide the importance of the response with reference to these theories that helps highlight the analyzation and weight of the majority's feedback.

After doing so, comparisons will be made between the findings and similar studies identified in the literature reviewed. It is also done to verify the predicted research hypothesis as well as to gain a deeper understanding of the impact of health care packages on employers and employees.

3.5.2 Potential Outcome

It is anticipated that the population size of the respondents for the “Employers” survey would be smaller as compared to the population size of the “Employees” survey. This is because respondents who qualify for the “Employers” survey are lesser in number and its accessibility to the source of respondents is limited.

Besides, it is also anticipated that employers who provide health care packages in their employment contracts for their employees are better able to attract and retain talents to work for their company. On the other hand, it is expected that employees and fresh graduates who are looking for jobs would favor jobs that offer health care packages over similar jobs that do not.

However, the intensity of the impact of health care packages being included in employment contracts may vary due to the multiple independent factors influencing the decisions of employers and employees. Thus, these factors would also be considered when drawing the findings and conclusion of this research.

3.6 Conclusion

In conclusion, this chapters maps out the methodology of the research in details as well as the research paradigm, research design and the means of data collection. The

attributes of the data collected is also explained followed by the approach of the data interpretation.

As the activities being done in this chapter is primarily to achieve the research objectives set out in the early stage of this research, the following chapter will neatly present and rigorously discussed the data collected in this research. This discussion of the data will be carried out in response to the research question seeking to achieve the research objectives as well as to challenge the research hypothesis set in the first chapter.

4. Presentation and Discussion of Findings

4.1 Overview

After a detailed plan is drawn out in the previous chapter on how the primary data of this research was being carried out, this chapter basically contains contents of the findings together with its discussion.

In the first part of this chapter, the findings of the work carried out previously is being presented in the best manner possible. They will essentially be based on the data collected from the survey that was being conducted as illustrated in the previous chapter.

To make sure that the data presented is easy to understand for readers, data will be classified into two main categories where there will be a presentation for data findings from the survey for employees and the other from the survey for employers. In each category, the data collected from the survey will then be presented and interpreted in writings and visual presentation such as graphs, pie charts, tables etc. will be used for illustration purposes for the data findings

Subsequently, there will be a discussion in the second half of this chapter where the data presented and findings will analyzed and interpreted. The discussion will be carried out in a in-depth manner to compare data findings to the literature reviewed and to verify or challenge the research hypothesis. This will be done in light of achieving the research objectives of this dissertation that is set at the beginning of this research.

Lastly, a summary of this chapter is drawn on its data findings and discussions that were being done as its essence leads us to the concluding chapter of this entire study.

4.2 Findings and Discussions

To kick start this chapter, it is important to have a good understanding of how this chapter is set out. Thus, it is important to note that the data presented in this section is mainly generated from the survey that is being conducted and explained in the previous chapter.

As the presentation of data collected are being interpreted, analyzed and discussed subsequently, visual presentations are used to put collected data from the surveys into a

more understandable and clearer form of graphs, tables and charts for enhancement of the illustration of findings.

4.2.1 Presentation and Interpretation of Data

The presentation and interpretation of data collected will be shown under two headings, namely ‘Data Relating to “Employees”’ and ‘Data Relating to “Employers”’ in the following sections. This classification is done to help readers to have a better navigation of the data presented as they are categorized into neater formats and structure of presentation.

Visual data presentation in forms of charts, tables and graphs are included in the Appendix to this dissertation. As there is a visual presentation of collected data for each survey question that were being asked, the charts and graphs used for data presentation will be in chronological order according to the survey questions that were being asked.

4.2.1.1 Data Relating to “Employees”

As the first two questions in the survey are demographics questions directed at respondents, the data presented will be related to the background of the respondents followed by data collected from survey questions relating to the subject matter.

In the first question where the where the age of the respondents were being asked, it turned out that majority of the respondents are from the age group of 20 to 29 which represents 64.49% of total respondents followed by respondents who are in their thirties which represents 26.81% of the 138 respondents.

Next, 52.17% of the respondents who participated in the survey states that their country of residence is Malaysian while 36.23% resides in Ireland and the 11.59% are respondents residing in other countries like the United Kingdom, Singapore, Korea, China, India, France, Philippines, Australia Germany, Russia and the United States.

Thirdly, range of the respondents’ annual income is mainly below 15,000, in terms of Euros (€) or Malaysian Ringgit (RM), as 40.58% of respondents falls into this category. This is then followed by 26.81% of respondents who has annual income range of € or RM 15,000 to € or RM 30,000. Thus, it also means that more than half of the respondents are having annual income of less than € or RM 30,000.

When asked whether the respondents' employers provide health care benefits, 40.58% of respondents stated "Yes" and 34.06% of respondents chose "No" while 25.36% of respondents are seeking employment.

Out of the 40.58% of respondents who have health care benefits provided by their employers, it is learned that items that are mainly covered in the health care benefits provided are "Sickness", "Hospitalization" and "Injury". This indicates that these three areas are the important are common items that are included in an employer provided health care benefits for employees. Among these three items, health care benefits for "Sickness" tops the list of items that are most commonly provided for in the health care benefits by employers.

However, according to the above data collected, only 16.67% of the respondents enjoys health care benefits from employers that is extended to their families as well. In other words, it means that health care benefits provided by employers is applicable to most employees themselves only while their family are not entitled to the benefits.

Next, it is learned from question seven that majority which is more than 80% of the respondents reports to spend less than € or RM 1,000 on medical expenses in the previous year. These 80% of the respondents are made out of 60.14% respondents who spent below € or RM 500 and 21.01% who spent € or RM 501 to 1000 on medical expenses in the previous year. This means that there is good health care coverage for individuals by their local government in the form of public health care and from employers in the form of insurance packages provided to employees.

Besides, this information also suggests that if employers are interested to provide health care benefits to their employees, taking up basic health insurance packages where its premium is approximately amounting to € or RM 1,000 per employee would be sufficient to satisfy their employees' health care needs. At the same time, these health insurance packages should include the three items of "Sickness", "Hospitalization" and "Injury" which appears to be the most common items covered in health care benefits provided by employers.

In question eight of the survey, as the total absolute amount spent on private health care by employees is at an average of € or RM 905 which is nearly € or RM 1,000 per respondent in the previous year, it simply confirms that the information derived is consistent as that of question seven. In other words, a typical health insurance plan that

employers can take up to provide health care benefits as to satisfy approximately 80% of employees are health insurance plans with premiums worth about € or RM 1,000 in value.

On top of that, employers should be able to get a better deal on providing this health care benefits because employers have collective bargaining power when they engage in corporate health insurance plans for their employees. Thus, employers should be getting and providing by better health care benefits worth € or RM 1,000 per employees while they only pay a discounted premium to insurance companies for the health care insurance coverage.

From the response of respondents regarding their opinion on the sufficiency of their countries' current public health care systems to meet their need, it is learned that respondents think that the public health care is fairly sufficient as more than half of the response is "Agreed" and "Neutral". This result is arrived by adding up 31.88% for those who chose "Agreed" and 33.33% "Neutral" responses. It is then safe to say that respondents think that the public health care in their country is just sufficient and nothing more than that to reach the rating of good public health care system.

Respondents expressed that their personal rating of the employer would be affected by the provision of health care packages as 47.10% of respondents strongly agreed to the statement while 15.22% of respondents chose "Agreed" in the survey. Therefore, it is not wrong to say that the provision of health care benefits would affect an employer's desirability as more than 50% of respondents agree to this remark.

Subsequently in question eleven, it is apparent that there is quite a definite answer where respondents' productivity at work would be hugely affected if they are facing health care burdens as more than 80% of respondents chose "Agree" and "Strongly Agree" in the survey.

Unsurprisingly, most respondents who represents employees agrees that the provision of healthcare benefits should be extended to their family members. This is because the sum of respondents choosing "Strongly Agree" and "Agree" in the answer to this survey question stands more than half of the number of respondents.

Furthermore, the results in question thirteen respondents are of the opinion that it is their employer's responsibility to provide health care benefits that covers "Sickness", "Hospitalization" and "Injury" because more than 70% of respondents have expressed

their opinion supporting the importance of each of these three items. Comparing the results of this question to the result of question five, there is a consistency where what the perceived responsibility of the employers matches the reality of what the employers actually provides in the health care benefits if the employers decided to provide such benefits. This finding further emphasizes the importance of the coverage of “Sickness”, “Hospitalization” and “Injury” in provided health care benefit packages.

On the other hand, there is a very interesting unexpected results from question fourteen of the survey where respondents are asked to rank which aspects of their employment would best motivate them to have morale in their job out of seven other influencing factors. “Salary Increment” came out as the highest motivating factor while the provision of “Employees’ Health Insurance” in their employment contracts appears to be the least motivating factor followed by “Bonuses”. Consistently, in the final question-question fifteen in the survey, respondents ranked health care as one of the less important factor out of a range of ten deciding factors when they are asked to choosing to take up or stay in an employment.

The finding from these last two survey question is surprising because from the previous questions, health care benefits were ranked and given feedbacks through respondents’ answers as being very important part of their employment contracts. Its significance to the extent that it almost gives the impression that employees need health care benefits very badly. However, when respondents are asked to rank the factors that best motivates them in their work, “Employees’ Health Insurance” was thought to be least motivating to them. This actually indicates that employees take the provision of health care benefits by the employers for granted and they want and expect employers to provide health care benefits to employees.

With reference to question nine that was discussed previously where only approximately 20% of respondents thinks that their country’s public health care is insufficient to meet their needs, it suggests that respondents think that their health care needs can be satisfied. So when it comes to decision making, health care benefit is not a priority or a major influencing factor if the employer is not willing to provide health care benefits in the employment contracts. In other words, there is definitely a need but this health care needs of respondents is not at a desperate level as to have a strong impact on decision making on their decision making relating to motivational behavior as employees or potential employees.

In addition, another possible reason that contributes to this result is also due to the fact where majority of the respondents are younger in age because most people in their twenties and thirties do not have high expenditures or strong needs for health care. Thus, the respondents prefer other things as their motivation while health care benefits are expected to be provided by the employers. This reflects that the provision of health care is seen as a standard and basic part of employment contracts where it is more like a norm for employers to be providing health care benefits to employees.

Conclusively, the overall content of the presentation and discussion for collected data findings relating to ‘Employees’ have met the research objectives of this study by the answers obtained through the conducted survey as they act to satisfy the research questions. For example the survey’s question ten was asked in light of satisfying the forth research question which helps achieve the forth research objective. The information derived from asking this question in the survey suggests that the reputation and desirability of the employers are affected by the provision of health care benefits where more than 60% of respondents agrees or even strongly agrees that their personal rating of an employer would be affected by the provision of health care packages.

As the findings of the two final questions in the survey for “Employees” gives insightful information to the employees’ motivation as well as the consideration process pattern when making the decision of regarding choosing employment, the findings were interestingly matched and form answers to satisfy the research questions of this study. In short, the findings from the data collection supports the research hypothesis that provision of health care benefits positively impacts employers’ and employees’ decision making outcomes.

4.2.1.2 Data Relating to “Employers”

For the data collected from the survey conducted in relation to “Employers”, it turned out that the majority of the respondents are located in Malaysia while less than 20% respondents’ company is located in Ireland and Singapore.

According to question two, 83.33% of respondents do provide health care benefits for their employees. This means that almost every employer who responded to the survey provides health care benefits. Interpretively, this information suggests that the provision of health care benefits by employers is a market norm that is expected to be taken up by

employers. Whereas for the remaining 16.67% of respondents that do not provide health care benefits may be because they are small companies who may not be capable to provide such benefits. However, it may also mean that those small companies that do not currently provide health care benefits might be willing to provide such benefits if they are able to.

As for the third question in the survey where respondents are asked what are the benefits items included in the health care benefits that they provide, it is found that “Injury”, “Sickness” and “Hospitalization” came up as the top three items that are most commonly covered by the health care benefits provided. This information suggests that these three items are essential to be included in the health care benefits provided to employees. The importance of the inclusion of these three items appears to be matching to the employees’ expectation as in the “Employees” survey discussed in the above section. At the same time, it is also found that the provision of health care benefits that covers for “Critical Illness” is also relatively important as some employers do provide for such benefits while others do not.

In question four, it is learned that employers averagely spent € or RM 770 on health care per employee last year. This finding is quite consistent to the finding of question eight in the survey for “Employees” in the above heading. However, this amount is smaller comparing to what employees spent on private health care in the previous year as learnt and discussed in question eight of the survey for “Employees” in the above heading. This indirectly means that although employers and employees pay for relatively the same thing or product in relation to health care expenditure, employers pay less at a marginal level. This could be due to the collective bargaining power of employers as employers might get bulk discounts from insurance companies when they engage in corporate health insurance by paying a lower insurance premium. Another possible reason for the lower value of € or RM 770 that was spent by employers for health care per employee last year might be because of the exclusion of dental procedures expenditure in the calculation of this expenditure as dental procedures expenditure is rarely provided in health care benefits by employers.

When respondents who are employers were asked the question on where they are willing to provide health care benefits to their employees in the future, a majority of 83.33% of respondents said “Yes”. This is a very good sign as this indicates that most organizations are willing to take the responsibility of providing health care benefits their employees.

On the other hand, for respondents who expressed that they are unwilling to provide health care benefits for their employees in the future, question six is then posted to them asking them whether they are willing to change their minds and provide health care benefits for their employees if tax incentives were to be given. In response to that question, 100% of the respondents conveyed their willingness to support the provision of health care benefits for their employees. Thus, governments should set policies with incentives if the government wants to encourage the remaining 20% of respondents who were unwilling to provide health care benefits to employees to join the government in achieving the aim of reducing uninsured individuals in the country (Jean M. Abraham & Anne Beeson Royalty 2005).

According to question seven in the survey, only one quarter of the respondents' organization provides health care benefits that also covers the family members of the employees. This could mean that only big companies are able to provide extended health care benefits to family members of employees where most companies do not provide such extended benefits.

Moreover, when the respondents who stated that they do not provide health care benefits to employees' family members were asked whether they are willing to extend health care benefits to employees' family members in the future, a majority of 77.78% of respondents said "No" to express their unwillingness on the matter.

Subsequently in question nine, it is learned that employers are more likely to be willing to spend a maximum of only less than 1% of revenue on the health care benefits for employees while the provision of health care benefits to employees by employers seems to be a norm. This is because 66.67% of respondents agree and 33.33% of respondents strongly agree that the provision of health care benefits for employees is a crucial strategy for the recruitment and retention of valuable staff when they are asked in question ten of the survey.

In addition, the response in question eleven further supports the indication that the provision of health care benefits by employers is a norm because the vast majority of respondents agree or even strongly agree to the statement where the benefits exceed the costs of providing health care to employees.

Furthermore, most of the respondents chose "Neutral" when they were asked for their opinion on the sufficiency of the current state of public health care system to meet

the needs of their employees. This feedback points out that employers think that the local public health care is just so-so and not excellent. So, there is perceived health care needs from the employees' side. Thus, employers believe that if they step in to help satisfy the basic needs of employees by providing health care benefits, employees will be more likely to stay and work for their organization. In other words, due to the opinion that local public health care system is not very good, there is room for employers to step in and provide better benefits for employees.

Besides, in question thirteen, most of the respondents agree or even strongly agree to that the provision of health care benefits for employees hugely affects the reputation and ranking of their organization when it comes to attracting and retaining talent. This further indicates that it is a norm and a standard for employers to provide a health care benefits for employees.

For question fourteen, respondent are of the opinion that it is the responsibility of employers to provide health care benefits for employees that includes "Sickness", "Injury" and "Hospitalization" which is consistent to the findings of previous questions in the surveys conducted. Therefore, employers should provide health care benefits that has the coverage of those three items. However, if employers want to go a further mile in providing health care benefits to their employees, employers are suggested to provide for the health care benefit that covers "Critical Illness" as it came out as the fourth most important item chosen by a relatively significant amount of 50% of the respondents.

In addition, when respondents were asked to rank the aspects that, in their opinion, best motivates their employees to have higher morale in their job in question fifteen, the provision of health care benefits turned out to be ranked as the second least important aspect which is the same result as in the survey for "Employees". Hence, we can safely say that even the employers know that the provision of health care does not primarily motivate employees working morale. However, this further highlights that the provision of health care benefits for employees is a norm and that it is expected to be in employees' employment contract but it is not the best factor that motivates employees.

Lastly, as respondents were asked to rank the deciding factors that they think best attracts employees to take up or stay in an employment, "Salary" was ranked the most important followed by "Career Advancement or Prospect". This suggests that employers

think that monetary terms is the most important way to attract and retain talent for their organization.

On the other hand, health care benefits was ranked as the fourth most important factor out of ten factors in the last survey question for “Employers”. In this particular area, there is a mismatch between employers’ understanding and employees’ expectations regarding the provision of health care in employment contracts. As employees view the provision of health care as being relatively important when it comes to choosing to take up or stay in an employment, employers rank it as being a more important factor in this matter. This reflection is done by comparing and contrasting the answers in the last question of both surveys, the “Employees” survey and the “Employers” survey.

Therefore, we can conclude that health care benefits is actually not that important and it is not a top priority but it is still a necessity to be included as part of an employment contract package. By comparing the data collected from these two surveys, it is also found that employers value health care more and are more willing to pay for the health care benefits of employees. This is because most employers put health care benefits at a higher ranking in the survey but employees only rate it as a less important factor when deciding to take up or stay in an employment.

In conclusion, this survey conducted have basically satisfied the third and fourth research questions set in the first chapter through the research objectives of whether the provision of health care packages by the employers have a big impact on recruiting employees and maintaining a competitive work force as well as whether the provision of health care packages by employers hugely affects their desirability as an employer. It is learnt that the provision of health care benefits is important to be included in employment contracts because it is a norm for employers to do so and not because it is a main factor that attracts and motivate employees. At the same time, the reputation of the employers will be affected if they do not provide health care benefits for employees.

The aim to seek understanding the effects of government policies and local health care systems have on the employers’ and employees’ decision making has also been met through these surveys. This is especially apparent when all employers who originally expressed that they are unwilling to provide health care benefits to their employees in the future actually changed their minds when they were hypothetically given tax incentives in the survey. Besides, a bonus finding was also discovered from the survey. It is the

understanding of the overall opinions from the respondents regarding the sufficiency of the local public health care systems. This information can be useful in the further understanding and interpretation of findings as well.

In a nutshell, it can be concluded that the research hypothesis is actually verified and valid where the provision of health care benefits positively impacts employers' and employees' decision making outcomes.

4.3 Further Discussion of Data

After discussing and analyzing the collected data in the earlier part of this chapter, there will be a further discussion and scrutiny of the collected data with literature reviewed and readings regarding the local health care climates. Several different headings are labeled to help readers navigate through this latter half of this chapter.

4.3.1 How the Strengths and Limitations of the Theoretical Framework Affected the Findings

One of the major strengths of the theoretical framework is that it is based on the concepts and theories of famous psychologist like Abraham Maslow (Dr. C. George Boeree 2006) and Frederick Herzberg (British Library Board 2015). Their theories are used to help in the formation and building of the means to which the data is collected which then affects the findings of the data collected because these theories help form the questions asked in the survey conducted.

Besides, the theoretical framework has also affected the direction of the data collection process as well as the structure of the overall activities of this entire research. As theories have contributed to the drawing of the survey questions, it has helped the understanding of the findings as it enhances the data classification process and interpretation of the data collected. In addition, the reliance of the data is also elevated because the theories from the famous psychologist have been proven to be useful as many organizations have adopted and applied the concepts of those theories (MARYLENE GAGNE & EDWARD L. DEC 2005).

On the flip side, the main limitation of the theoretical framework is that the theories that were used to draw the theoretical framework are based on assumption. For

example, the Maslow's Hierarchy of needs theory is based in the assumption that the individuals automatically move from one stage of needs to the other once the more basic needs are satisfied (Abraham Maslow 1954). However, this is not necessarily the case for all individuals (WILLARD B. FRICK 2000).

In addition, these theories used in the formation of the theoretical framework only refers to the general public and do not necessarily apply to every individual as a whole. The general public are the majority of individuals who fall into the middle part of the Bell Curve while fewer individuals fall outside the curve (Courtney Taylor 2015). While every individual is unique and different, every individual is motivated differently in their decision makings and the best way to know each person's motivation is to ask the individual themselves (Edwin Ellis Badu 2005). Thus, the limitation of findings is that it does not apply to every individual but rather the general public.

4.3.2 How the Strengths and Limitations of the Data Collection Methods Affected the Findings

The strength of the data collection method is that it is done anonymously where respondents are notified of their anonymous status. Hence, there would be a more accurate feedback from respondents in the data collect because they will not be pressured or intimidated to give a certain answer in fear of losing or affecting their employment. This then affects the findings in a positive manner as the data collected are more accurate and reliable.

Furthermore, the strength of the data collection method is that its respondents are selected at random where there is no gender, ethnic, country or even age biasness. As a result, the findings were affected in a way where the majority of respondents turned out to be in their twenties and thirties. This situation is a good thing because it confirms that the workforce in the market is actually consisting of individuals of these age groups, thus contributing and affecting the outcome of the findings.

On the other hand, the limitations of the data collection method is that as the "Employers" survey was sent out to more than eighty Irish employers' or human resource departments' emails, the response was poor maybe because most of the organizations' recruiting departments were operated by automated email processing software where a standardized computer generated responses were sent back to the sender. Therefore, the

findings of the data collected for the “Employers” survey was negatively affected where less than 10% of the respondents were Irish while most who respondents are located in Malaysia. This would shift the relevance of findings to be more applicable to the Malaysian market.

Another limitation is that as the age of most of the respondents in the “Employees” survey are from 20 to 39, there could be a slight bias in their view towards health care benefits. There is a possibility that the respondents may not value the importance of health care benefits that much because most of them are still young and healthy and their need for health care is less frequent and intense (Kara Brandeisky 2015). Whereas respondents from an elder age group might view the provision of health care benefits differently as compared to younger employees.

4.4 Conclusion

In a nutshell, the findings and discussions from this entire chapter was done in light of fulfilling the research questions that were set to achieve the research objectives of this whole dissertation.

For the first research question that was set to achieve the first research question, the findings indicates that the provision of health care may not be the main consideration factor when choosing an employment by employees. Whereas the second research objective is fulfilled by understanding employees’ motivation.

As for the employers, the research question is satisfied by investigating the effects that the provision of health care has in attracting talent and maintaining a competitive workforce for employers. At the same time, from the findings, the fourth research objective is also met as the employers’ desirability and reputation is shown to have been affected in relation to the provision of health care benefits for employees.

Fifthly, the last research question is also answered where it is evident where the government policies and taxes do have impact on employers’ and employees’ decision making. On top of that, another bonus finding is that the condition of local health care systems appears to have an indirect impact on employers’ and employees’ decision making as well.

Besides, it could be said that the research hypothesis is also successfully challenged and it is found that the findings of this chapter actually supports the research hypothesis of ***“The provision of health care benefits positively impacts employers’ and employees’ decision making outcome(s)”***.

As the findings were thoroughly discussed and analyzed in details with comparison to previously reviewed literature as well as additional readings in this chapter, this leads to the drawing of conclusions and recommendations that will be discussed in the following chapter.

5. Conclusion and Recommendations

[5.1 Overview](#)

From the previous chapter, the findings of the research was being discussed and analyzed in details. Hence, in this final chapter to the research, conclusions and recommendations are to be laid out in relation to the subject matter and in response to the findings and discussions in the previous chapter.

Firstly, the implications of findings for the research question will be discussed, followed by a comparison between findings and literature under a subsequent heading. Next, the contributions and limitations of research will be analyzed and the recommendations for practice will follow, together with the recommendation for future research.

Lastly, the final conclusion and reflection heading will consists of concluding thoughts that will be expressed as it brings the entire study to an end.

[5.2 Implications of Findings for the Research Questions](#)

From the second last question of both the “Employees” and “Employers” surveys, there are implications of different expectation from employees and employers relating to the matter of provision of health care benefits by employers to employees. This has given rise to the existence of expectation gaps that the expectation gaps may vary in intensity when several different issues are discussed in relation to the subject matter.

Besides, the expectation gaps between employers and employees would vary in intensity in different countries as well but the collected data in this research is not sufficient to draw constructive and reliable conclusions as well as any further discussions.

One of the issues that gave rise to different expectations from employees and employers is the provision of health care benefits that extends to employees’ family members. While employees thinks that the provision of health care benefits should be extended to their family members, most employers are only willing to provide health care benefits that applies to their employees only.

As it is learned from the previous chapter that the provision of health care benefits are not the major factor that contributes to the consideration when employees make decisions of choosing employments, it is also not the primary motivation factor that motivates employees. In fact, the provision of health care benefits was given a rather low ranking when they were asked to rate a list of consideration factors that they would consider when choosing to stay or take up an employment.

Contrastingly, when asked the same question, respondents having or had the roles of an employer rated the provision of health care benefits in an employment contract to be at a slightly higher importance as compared to the employees' rankings. For the employers, it is found that the provision of health care benefits for employees are relatively crucial for attracting talent and maintaining a competitive workforce. At the same time, the desirability and reputation of the employers would also be negatively affected if they do not provide such benefits for employees.

From the findings, it is discovered that the employers' perception of the importance of providing health care is quite significant in attracting and but not motivating employees so that the workforce is competitive. However, the provision of health care benefits is important because the provision of health care for employees is seen as a norm to be included in employment contracts, especially with larger and global organization. Therefore, the provision of health care benefits in employment contracts does not motivate employees tremendously because employees expect it to be part of their employment contract benefits.

Conclusively, it is considered that the expectation gap between employees and employers regarding the provision of health care benefits is present but it is not very significant as it is rated with a lower importance level in considering to take up or to stay in an employment whereas employers perceived it as being more important from the employees' point of view.

In a nutshell, from the discussion above, the research question are considered to be satisfied and answered while the research objectives and substantive aims are relatively achieved in relation to the subject matter to this study.

5.3 Comparison between Findings and Literature

First and foremost, the data collected is being compared and contrast with the literature reviewed in the second chapter. This is also done to verify and check the validation of the research hypothesis of ***“The provision of health care benefits positively impacts employers’ and employees’ decision making outcome(s)”***.

In the literature review, the provision of health care benefits was learned to be called “fringe benefits” and it is considered a part of an employment contract (Lotte Bøgh Andersen et al. 2012). This is shown in the data collected when the provision of health care benefit is only a factor that affects employers’ and employees’ decision making but it is not the ultimate deciding factor of the decisions they made. For the employees, it is especially apparent when respondents rank salary to be the first factor that they consider when deciding which employment to take up or continue staying in. Whereas for employers, the result from the survey shows that respondents believe that health care benefits are not the deciding factor that attracts and motivates employees but it is an important factor because of the ranking of health care benefits was at the middle of the list of importance. This shows that the hypothesis actually stands where the provision of health care benefits does positively impacts employers’ and employees’ decision making outcomes.

Besides, according to the Maslow’s Hierarchy of Needs Theory, although health care needs of employees are considered to be at a lower level of the hierarchy where it is a relatively basic needs of employees, the results from the data collected showed that the health care needs of individuals are generally met by the local government through the public health care systems. However, the public health care systems were not very excellent where it is not extensively well covered. Thus, there was room for employers to step in and provide better health care benefits coverage for employees in their employment contracts. At the same time, the current climate of the public health care system gives rise to the situation whereby the employees include health care as a consideration factor in their decision making process when deciding on taking up or staying in an employment. This is because the needs for health care benefits are not at a very desperate level for employees.

On the other hand, with comparison to the Herzberg's Motivation Theory in the literature reviewed, the provision of health care benefits are not considered to be a "Motivation Factor" but rather a "Hygiene Factor". This is consistent in the findings where employees and employers both rate health care as a less motivation factor in their response to the survey conducted. However, the provision of health care seems to be treated as a norm from the response to the survey because there is an indication of expectation from employees regarding the provision of health care benefits in their employment contract.

In addition, government policies like tax incentives confirms to have a positive impact in the decision making of employers. The findings from the survey conducted is also consistent to the knowledge gathered in the literature review where government policies especially tax incentives do positively affect the decision making of employers which in turn positively affect the decision making of employees.

As the findings were discussed above, they have indirectly answered the research questions by the response collected from the survey as well as the insight gained from literature reviewed and the comparison of both. Hence, the substantive aims that were set out under the research objectives are considered to have been achieved by the satisfying of the research questions done in the above discussions.

In general, the overall findings appears to be consistent to the literature reviewed in the earlier chapters and the results of the findings were also relatively expected. Similarly, the findings also supports and confirms the research hypothesis of ***"The provision of health care benefits positively impacts employers' and employees' decision making outcome(s)"*** as well.

5.4 Contributions and Limitations of the Research

As the findings of the research is being discussed and analyzed, it is also important to take this into consideration and evaluate the contributions and limitations of this research. They are separated into different headings in the following sections.

5.4.1 Contributions of the Research

The new findings of this research is that there is an existence between employers' and employees' expectations when it comes to the importance of the provision of health care benefits. As is it not considered as a top deciding factor for employees when deciding to stay or take up an employment, employers think that it is important from the employees' perspective. This discovery could give employers better insight to what actually contributes to the decision making process when employees choose an employment and this could help employers design better strategies and employment plans to attract and retain valuable employees to work in their organization.

Besides, the findings of this research also suggests that the current situation of the local public health care performance or environment has a direct impact on the intensity of individuals' needs for private health care which then affects employees' attitude towards the provision of health care benefits in employment contracts and the importance of it when it comes to employers' and employees' decision making. This chain effect will then affect the decision making outcomes of employers and employees which is suggested in the research hypothesis of this study.

Furthermore, the findings of this research also gave insight and suggestion that as an individual employee pay € or RM 1,000 for the private health care that they receive, employers could get the same private health care service for their employees by paying a lower amount of approximately € or RM 770 per employee because of the collective bargaining power of paying in bulk when they engage in collective health care insurance. This finding could aid employers in their process of deciding on what and which health care insurance plan to be engaged in on behalf of their employees if employers decide to provide these benefits. This is could also be done with reference to the current insurance plans available in the market (Vhi Group 2015).

In addition, there was an unexpected finding that was stumbled upon in the process of conducting the research. It was unexpectedly found in the survey that bonuses given from employers is rated at a lower ranking when employees are asked to rate a given list of factors that best motivates them. This discovery could be an add-on to existing literature on what drives the motivation of employees.

In conclusion, the discoveries from this research helps employers and employees understand each other better and aids in having better insight of the subject matter.

5.4.2 Limitations of the Research

As this research only focus on the respondents from Malaysia primarily, followed by the respondents from Ireland, the findings from this research may not be applicable to employers and employees from the rest of the world. Similarly, the public health care environment as well as the local individuals' perspective of it may vary according to countries while government policies and taxation differ in different countries. Hence, the findings for this research could be a good insight for the subject matter but it is not necessarily applicable to the behavior of individuals from different countries.

Besides, as there is time constrain in carrying out this research, the population size achieved might not be completely representative of the opinion of the entire population of Malaysia and Ireland. Thus, the depth of this research might not be sufficient in order to facilitate an accurate outcome if the findings of this research is applied. However, the findings is only a rough reflection of the opinion of the whole national population, thus giving insights to the subject matter.

Moreover, the respondents for the "Employers" survey are mostly located in Malaysia. So, the findings from the survey conducted is mostly gathered from the Malaysian perspective. However, for the Irish employers, the limitation is that the population of the respondent is less than 10%. Although certain relevant information such as whether Irish employers provide health care benefits to their employees is available on their company websites, the findings from the survey conducted might not represent the opinion of entire Irish employers' population.

Furthermore, as it turned out that the majority of the respondents are in their twenties and thirties, there might be a biasness in the data collected. This is because the attitude of individuals towards health care benefits varies according to their age (Kara Brandeisky 2015). If a more population of respondents were more balanced in age, there could be a difference in the data collected and findings as well.

Overall, the methodology aim could be said to have been fairly achieved through the research design. However, it might have been improved if the population size could

have been larger with a wider spread of respondents from different age groups as well as the participation of more Irish employers in the survey.

5.5 Recommendations for Practice

It is recommended for employers to conduct field research if they want to obtain specific data relating to their industry or organization in particular relating to this subject matter. However, it is highly recommended that employers should include the provision of health care benefits for employees because it seems to be a norm for employers to provide such benefits in the findings to this research. Besides, the provision of health care benefits can enhance the desirability and reputation of the employers.

In addition, the suggested type of health care benefit insurance to be taken up by employers should be having the value of € or RM1,000 per employee while employers pay the premium of approximately € or RM770 per employee. This is justified by the collective bargaining power possessed by the employers when they negotiate for insurance deals in bulk with insurance companies.

As the findings of this research points out the importance of the provision of health care benefits and the motivation drivers of employees, it is hoped that expectation gaps between employers and employees would be bridged as employers have better insight to form more effective strategies on attracting employees and maintaining a competitive workforce for their organization.

For the employees, it is recommended that they are educated and made aware of the costs that the employers might incur if the employers do provide health care benefits for the employees in their employment contracts. Thus, it is also important for employees not to take for granted the provision of health care benefits by employers that are extended to their family members as it might not necessarily be the responsibility of the employers who provides such benefits.

Moreover, it is also recommended that governments should make use of the formulation of policies and tax laws to reduce the working uninsured and to encourage employers to provide health care benefits to employees, especially if the country is not practicing compulsory centralized health care coverage system.

5.6 Recommendations for Further Research

As this research has its constraints of time and resources, it is recommended that more detailed and in-depth research ought to be done for further research in relation to the subject matter. This is to build on the current understanding reflected in literature and the findings to this study.

Besides, it is also recommended that as future researches are being carrying out, it would be best that the population size of the respondents covers a wider scope. It could be in areas or demographics such as nationalities, age groups, countries with different health care systems etc. To have a more balanced view of employees' attitude towards the provision of health care benefits, it is recommended to have a balanced number of respondents from different age groups. This is to obtain a more general feedback and achieve better reliability and accuracy of findings.

In addition, it is also recommended that different or even more extensive means of data collection such as interviews could be used if the researcher wants to achieve findings that is more specific in nature.

Furthermore, an interesting area worth to be further researched is trying to find the closest optimum point where healthcare costs is equally borne by employers and employees. This is could be done by first understanding how well the local health care system is meeting the needs of an average individual and then seeking out the residual cost that is needed to satisfy the unsatisfied needs.

As it is learnt that the provision of health care is not the primary factor that affects the decisions made relating to choosing an employment, it is recommended further research should be done to further understand the main factor or factors that affects such decisions.

Since it is confirmed from the findings to this research that the provision of health care do not significantly drive employees' motivation, further research could be done with the aims to find out, test or even build other theories that explains employees' motivation.

Moreover, it is recommended that further research should be done to help employers understand better what actually attracts talent and what is essential in

maintaining a competitive workforce so that employers could formulate better strategies in relation to the objectives that they want to achieve.

Lastly, it is also recommended that further research should be done to find out the extent of the impact of government policies in changing and shaping health care systems as well as influencing the decision makings of employers and employees.

5.7 Final Conclusion and Reflection

Conclusively, the research questions were considered to be fairly answered and the substantive aim expressed as the research objectives are achieved as well. In addition, the theoretical aim was also relatively achieved through employing of the theoretical framework to guide the investigation of the research topic.

Besides, the methodological aim was achieved through the research design to the extent of the creating the data collection method, the activity of collection of data and interpretation of data. However, the population of data was not anticipated to have such outcomes as presented in the fourth chapter in this research. The research design might have been improved by controlling variables like the population size or demographics of respondents. This could be done to enhance the reliability of the data collected and it could also be done if more specific insight is sought.

Moreover, the findings from the investigation of the factors that drives the motivation of employees and understanding their consideration factors as well as contribute to answering the broader central question of the effects of employers' and employees' decision making relating to the provision of health care benefits. Referring to the research hypothesis, it is learned that the provision of health care benefits does positively impacts employers' and employees' decision making outcomes.

Lastly, it is recommended that each individual in the general public could view the provision of health care benefits from different lenses especially from another parties' perspective such as the employers', employees' and the governments' or policies makers' perspective. This is recommended so that the issue of the provision of health care benefits in employment contracts could be dealt with in a more effective and beneficial manner.

Finally, throughout this whole process of carrying out this research, the write has learnt the skills and gained the experience of conducting an academic research as well as the importance of managing the time and resources available in completing this study.

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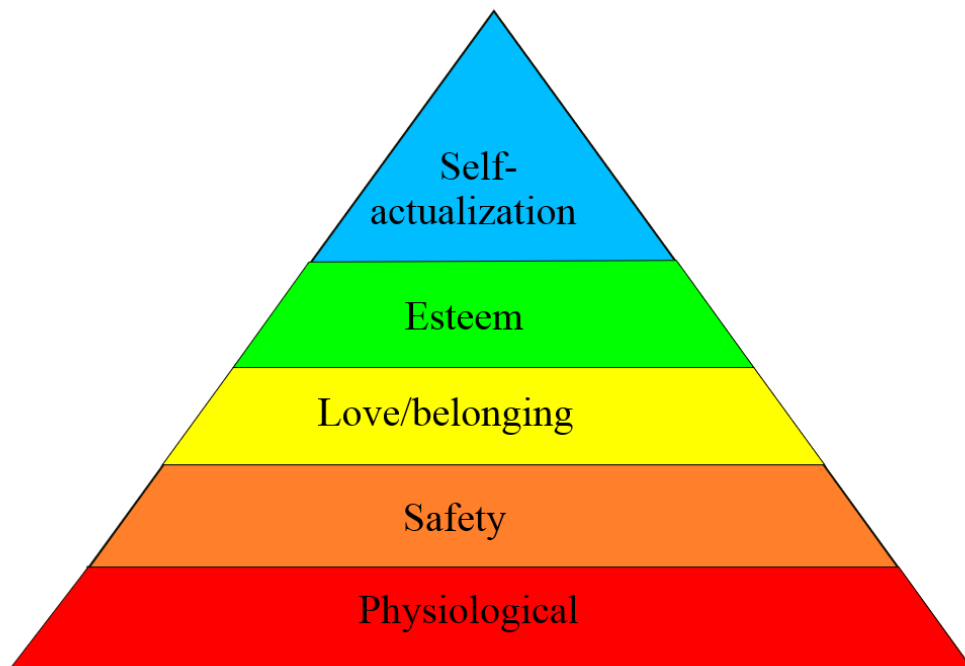
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Appendices

Appendix 1:

Maslow's Hierarchy of Needs



Appendix 2:

The email addresses of employers in Ireland are as follows:

*The list of employers and email addresses are derived from these websites:

- a) <http://gradireland.com/employers>; and
- b) https://en.wikipedia.org/wiki/List_of_companies_of_Ireland.

- 1 Neill.Dunwoody@ie.gt.com
Grant Thornton Ireland
- 2 hannahl@qualtrics.com
Qualtrics
- 3 irelandgraduates@accenture.com
Accenture
- 4 ccollier@algoodbody.com
A&L Goodbody
- 5 irelandinfo@accaglobal.com
ACCA
- 6 abphr@abpireland.com
ABP Food Group
- 7 marguerite.oflaherty@welfare.ie
Employer Liaison Manager for Social Protection
- 8 frank.oleary@hse.ie
HSC Health Service
- 9 grad_recruit.europe@aecom.com
AECOM

- 10 recruit@aerlingus.com
Aer Lingus
- 11 loretta.flynn@analog.com
Analog Devices International
- 12 gradopportunities@aryzta.com
ARYZTA
- 13 pgordon@bakertillyrg.ie
Baker Tilly Ryan Glennon
- 14 Susan.Murdock@boi.com
Bank of Ireland
- 15 graduaterecruitment@bdo.ie
BDO
- 16 Recruiter@BearingPointCareers.ie
BearingPoint Ireland
- 17 caroline.perkins@bnymellon.com
BNY Mellon
- 18 e.wall@brightwater.ie
Brightwater
- 19 graduateprogramme@cartrawler.com
CarTrawler
- 20 gradrecruitment@dairygold.ie
Dairygold

- 21 graduatecareers@davy.ie
Davy

- 22 info@dawnmeats.com
Dawn Meats

- 23 grads@dell.com
DELL

- 24 diageograduateseurope@diageo.com
Diageo

- 25 Graduates@enterprise-ireland.com
Enterprise Ireland

- 26 Jennifer.M.Minogue@erac.com
Enterprise Rent-A-Car

- 27 studentrecruitment@ie.ey.com
EY

- 28 lking@fcos.ie
FCOS

- 29 apply@fdmacademy.com
FDM Group

- 30 jobs@firstderivatives.com
First Derivatives

- 31 graduatequeries@glendimplex.com
GLEN DIMPLEX GROUP

- 32 Neill.Dunwoody@ie.gt.com
Grant Thornton Ireland
- 33 sgould@guidewire.com
Guidewire Software Ireland
- 34 opportunity@hedgeserv.com
HedgeServ Limited
- 35 careers@henderson-group.com
Henderson Group
- 36 stella.lacken@ibec.ie
Ibec Global Graduates
- 37 ngaffney@iii.ie
Insurance Institute of Ireland
- 38 fusion@intertradeireland.com
InterTradeIreland
- 39 students@taxinstitute.ie
Irish Tax Institute
- 40 action@itshappeninghere.ie
IT's Happening Here
- 41 sinead.darcy@pernod-ricard.com
Jameson International
- 42 angela@brensonlawlor.ie
JPA Brenson Lawlor

- 43 recruitment@kbc.ie
KBC Bank Ireland
- 44 admin@kingspan.ie
The Kingspan Group
- 45 HR@lidl.ie
Lidl Ireland
- 46 recruitingdublin@mckinsey.com
McKinsey & Company
- 47 gradjobs@microsoft.com
Microsoft
- 48 graduates.info@musgrave.ie
Musgrave
- 49 irjobs@pens.com
National Pen Promotional Products Ltd
- 50 alan.walker@oracle.com
Oracle
- 51 info@gradpublicjobs.ie
Public Appointments Service
- 52 Ireland.graduate@ie.pwc.com
PwC Republic of Ireland
- 53 careers.ireland@sap.com
SAP Ireland

- 54 gradrecruitment@savills.ie
Savills Commercial (Ireland)
- 55 GraduateCareers@smbc.aero
SMBC Aviation Capital
- 56 jobs-ireland@sqz.com
SQS
- 57 recruitment@tableau.com
Tableau Software
- 58 Recruitment-NI@terex.com
Terex Materials Processing
- 59 recruitment.roi@in.tesco.com
Tesco Ireland
- 60 scooney@sabis.net
SABIS
- 61 osullivanm@vmware.com
VMware
- 62 trainee@williamfry.ie
William Fry
- 63 graduates@workday.com
Workday
- 64 Marie.byrne@zurich.com
Zurich Insurance Plc

65 ConnectionsHRServices@analog.com

Analog Devices, Inc.

66 enquiries@capitaregistrars.ie

Capita Registrars

67 investorrelations@permanenttsb.ie

Permanent tsb

68 ray@gordonmrm.ie

Gordon MRM

69 Stephen.lyons@davy.ie

Davy

70 rmcgrath@cantor.com

Cantor Fitzgerald Ireland

71 jason.napier@db.com

Deutsche Bank

72 eamonn.g.hughes@goodbody.ie

Goodbody

73 aalevizakos@kbw.com

KBW

74 john.cronin@investec.ie

Investec

75 carol.hunt@kerry.com

Kerry Group

- 76 ir@glanbia.ie
Glanbia plc
- 77 contact.us@greencore.com
Greencore Group
- 78 contact@viridiangroup.co.uk
Viridian Group
- 79 hrdept@irishtimes.com
The Irish Times Ltd
- 80 company.secretary@udghealthcare.com
UDG Healthcare plc

Appendix 3:

Letter of Invitation to Participate in Survey

The Impact of Healthcare Packages on Decision Making on Employers and Employees

Lydia Kong

General Overview of Research

According to the 2013 Aflac WorkForces Report, almost 80 percent of employees responded that their benefits package has a huge relation to their job satisfaction, while 65 percent stated that it is essential for their loyalty to their employer. The provision of health care benefits to employees brings numerous advantages as it affects employees' morale and retention. As employers may provide healthcare benefits to attract and retain talents for their organization, the costs of providing such benefits is significant.

This research seeks to understand more of the impact on decision making by both the employers and employees regarding the provision of health care as part of the employment contract. With your contribution to the findings of this research, I believe that this valuable information will aid in bridging the gap between employers' and employees' expectations and understanding of each other as well as benefiting both parties at a personal level. While the context of this research is set within an international literature, it will focus on the cases of Malaysia and Ireland.

Therefore, I am writing to request your cooperation with this study which is part of my Masters in Science (MSc) in Accounting and Finance Management at Griffith College Dublin. Bellow you will find a link for the anonymous questions survey which should take no longer than 15 minutes to answer.

If you are an employee or a potential employee, please click this survey link:

<https://www.surveymonkey.com/s/HealthCarePackagesOnDecisionMaking-EMPLOYEES>

If you are an employer or a personnel involved in employees recruitment or human resource, please click this survey link:

<https://www.surveymonkey.com/s/HealthCarePackagesOnDecisionMaking-EMPLOYERS>

Lastly, if you would like to contribute further to this cause of creating a better future community, please feel free to forward and share this survey with your friends and family.

Thank you for your time and cooperation.

Yours faithfully,

Lydia Kong

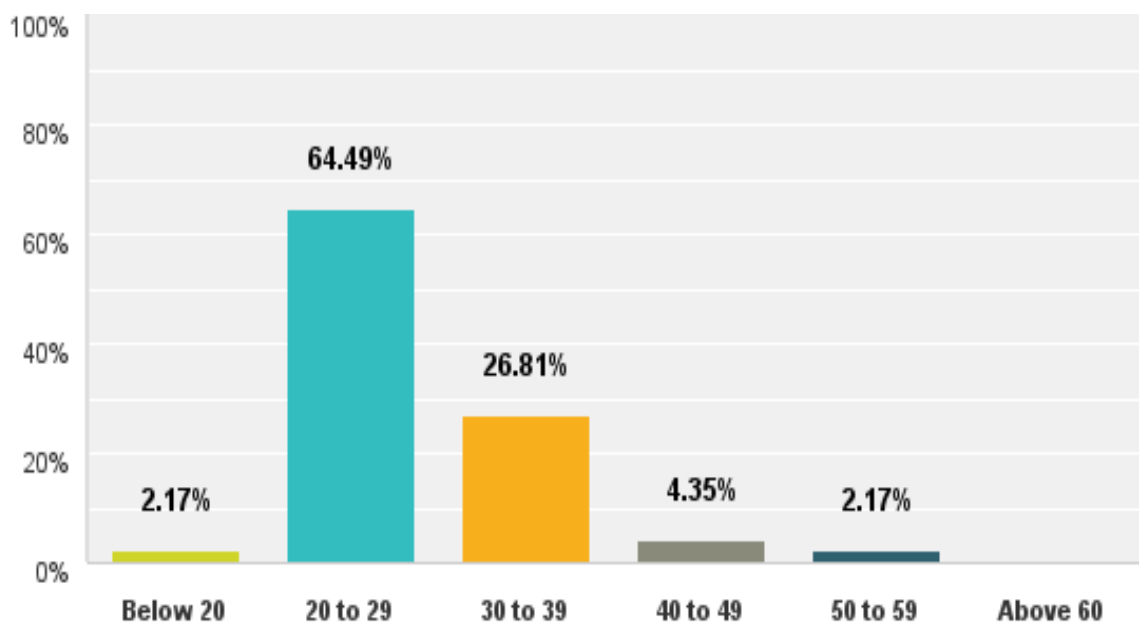
Appendix 4:

Survey 1

Employees - Impact of Health Care Packages on Decision Making

Question 1:

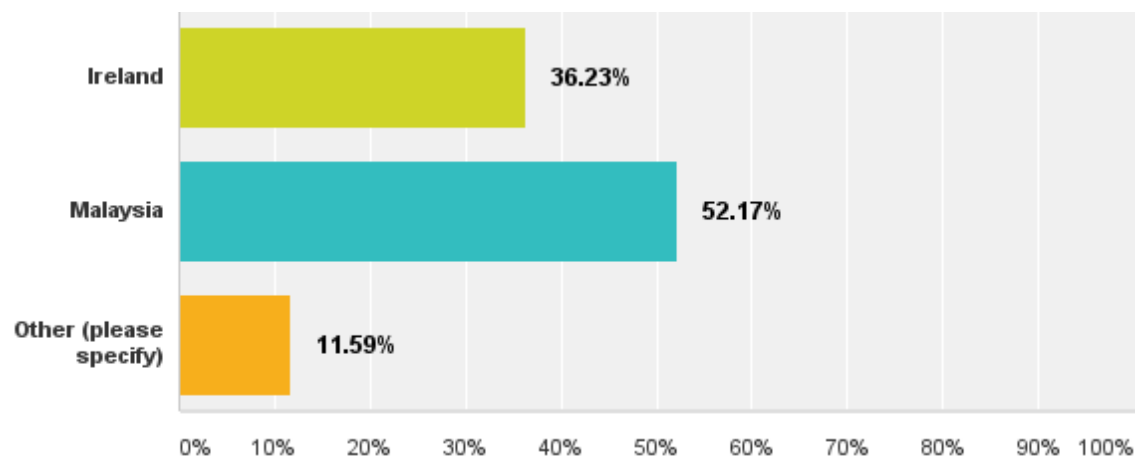
What is your age?



Answer Choices	Responses	
Below 20	2.17%	3
20 to 29	64.49%	89
30 to 39	26.81%	37
40 to 49	4.35%	6
50 to 59	2.17%	3
Above 60	0.00%	0
Total		138

Question 2:

What is your country of residence?

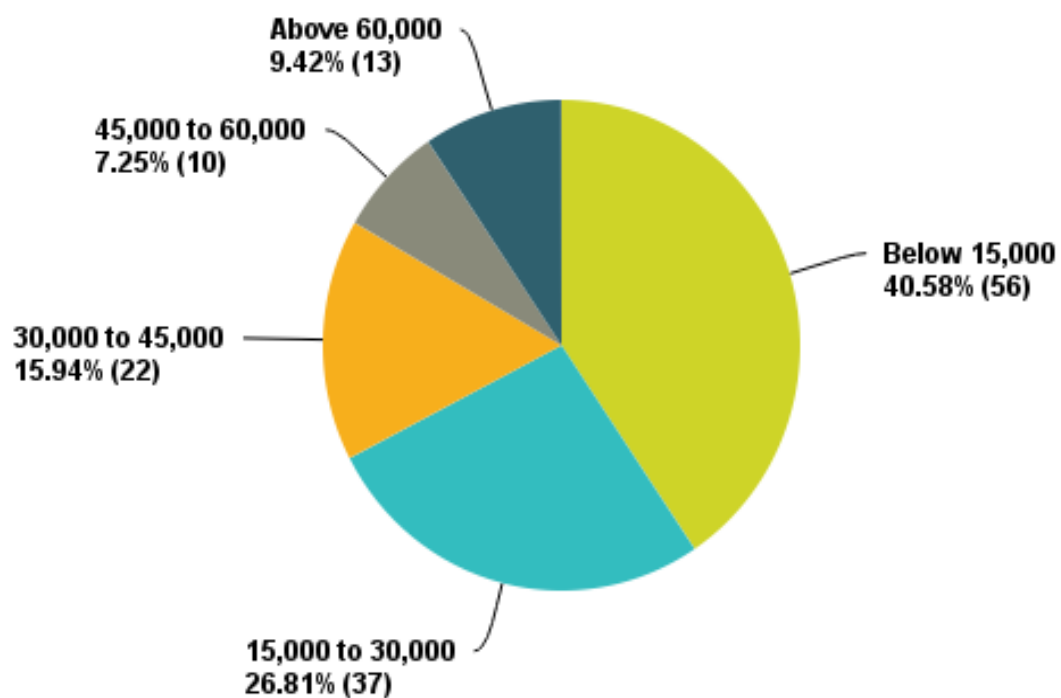


Answer Choices	Responses	
Ireland	36.23%	50
Malaysia	52.17%	72
Other (please specify)	11.59%	16
Total		138

Number	Other (please specify)
1	United States
2	Republic of Korea
3	Singapore
4	United Kingdom
5	France
6	Philippines
7	Australia
8	Chinese
9	Germany
10	German
11	Russia
12	France
13	Australia
14	Singapore
15	India
16	Philippines

Question 3:

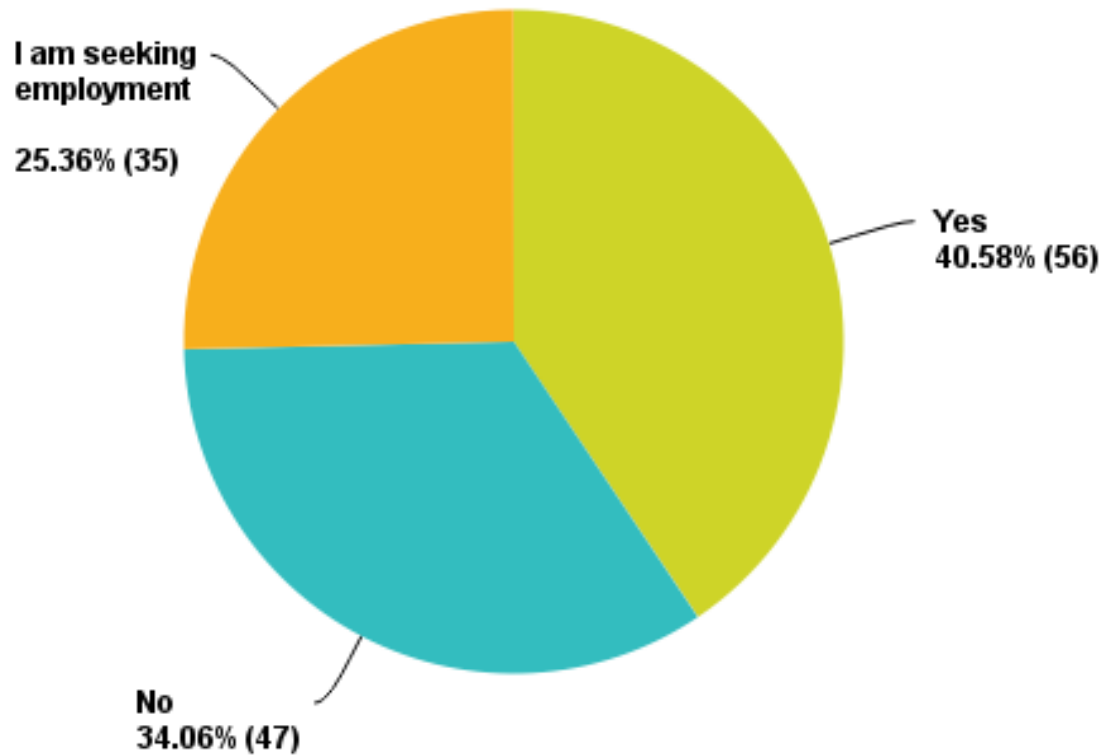
What is the range of your annual income? (€ or RM)



Answer Choices	Responses	
Below 15,000	40.58%	56
15,000 to 30,000	26.81%	37
30,000 to 45,000	15.94%	22
45,000 to 60,000	7.25%	10
Above 60,000	9.42%	13
Total		138

Question 4:

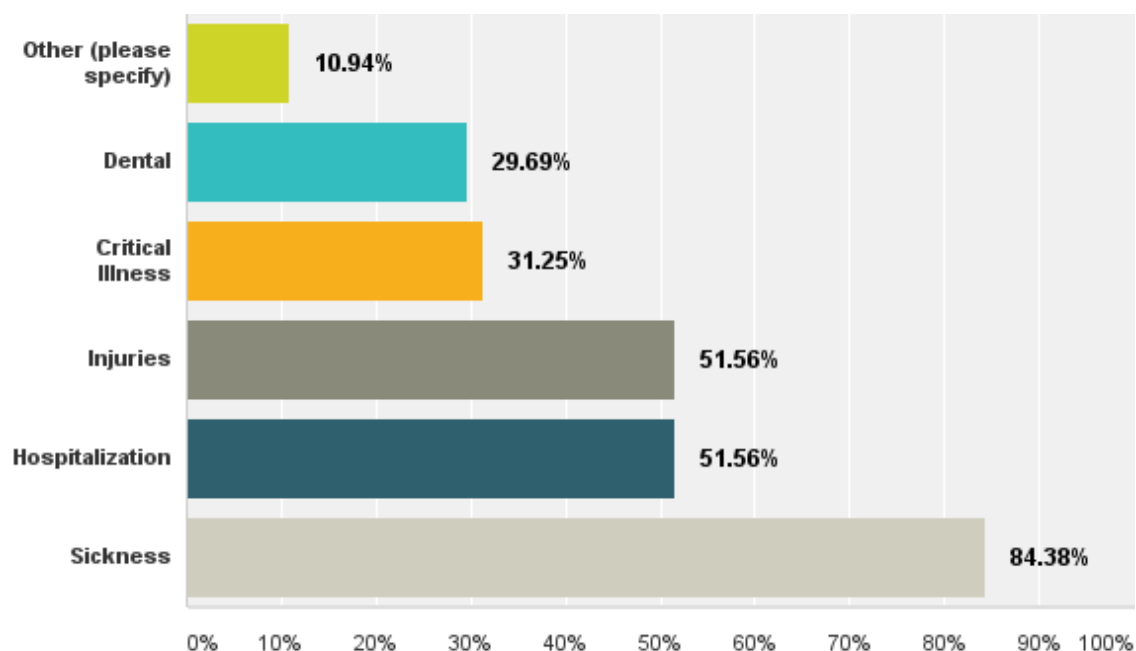
Does your employer provide healthcare benefits?



Answer Choices	Responses	
Yes	40.58%	56
No	34.06%	47
I am seeking employment	25.36%	35
Total		138

Question 5:

If "Yes", please tick the relevant healthcare benefits currently provided by your employer:

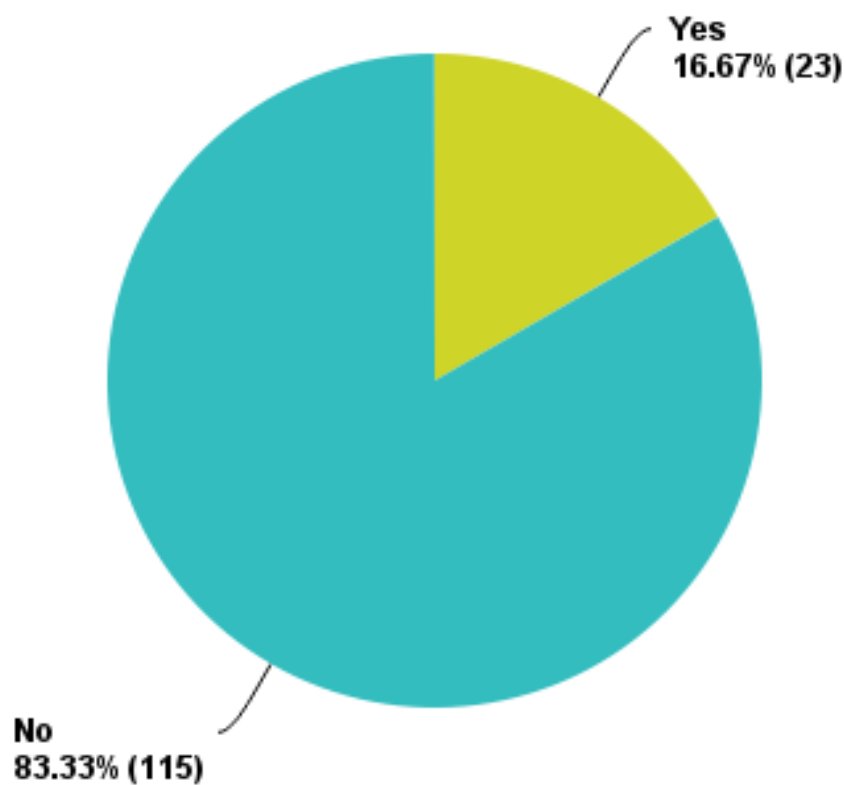


Answer Choices	Responses
Other (please specify)	10.94% 7
Dental	29.69% 19
Critical Illness	31.25% 20
Injuries	51.56% 33
Hospitalization	51.56% 33
Sickness	84.38% 54
Total Respondents: 64	

Number	Other (please specify)
1	Private Health insurance
2	Counselling services
3	not sure about the rest
4	-
5	Nothing
6	medical card
7	50pct of any insurance premium paid

Question 6:

The healthcare benefits currently provided by my employer is applicable to my family members.

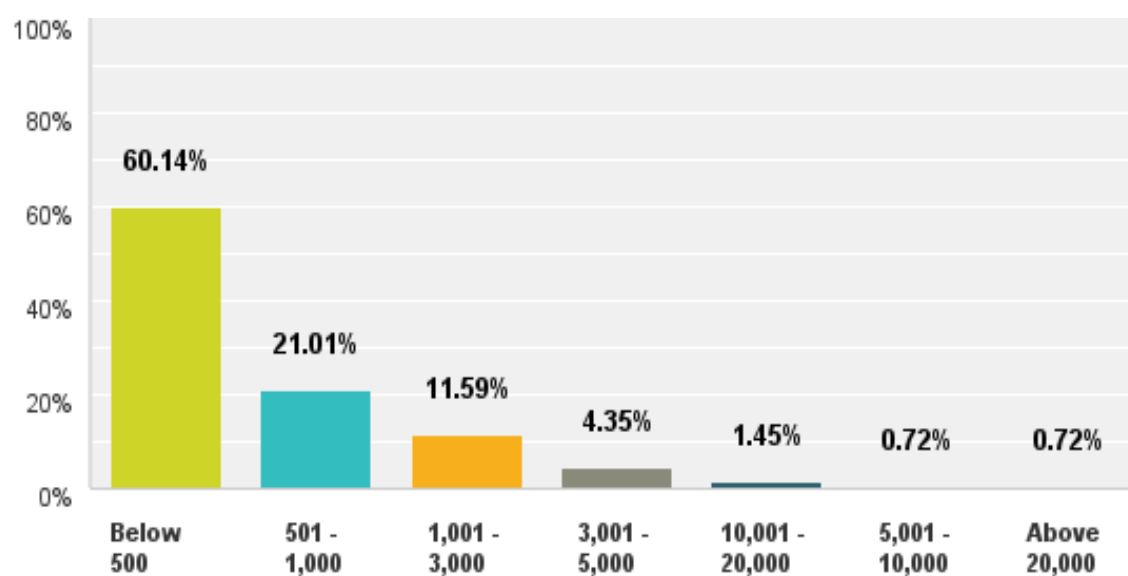


Answer Choices	Responses	
Yes	16.67%	23
No	83.33%	115
Total		138

Question 7:

How much did you spend on medical expenses last year?

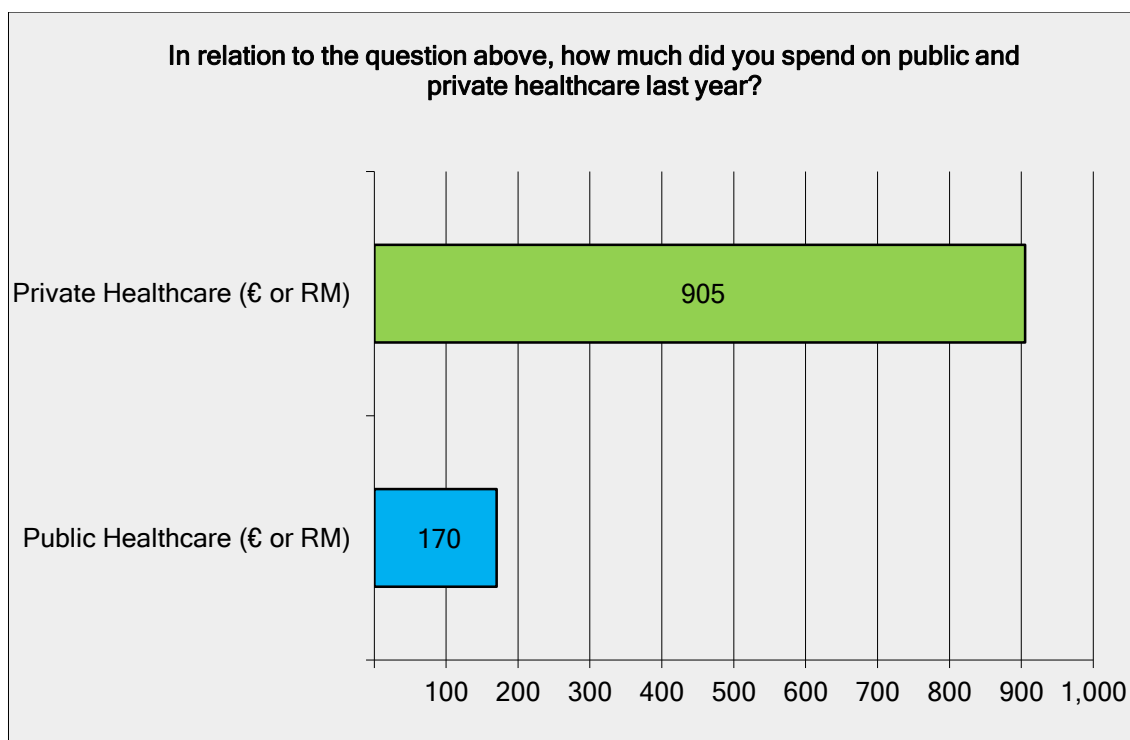
[Including Doctor consultation, GP visits, Dentist consultation, Hospitalization, Medications, Medical Insurance, etc.] (€ or RM)



Answer Choices	Responses	
Below 500	60.14%	83
501 - 1,000	21.01%	29
1,001 - 3,000	11.59%	16
3,001 - 5,000	4.35%	6
10,001 - 20,000	1.45%	2
5,001 - 10,000	0.72%	1
Above 20,000	0.72%	1
Total	138	

Question 8:

In relation to the question above, how much did you spend on public and private healthcare last year?

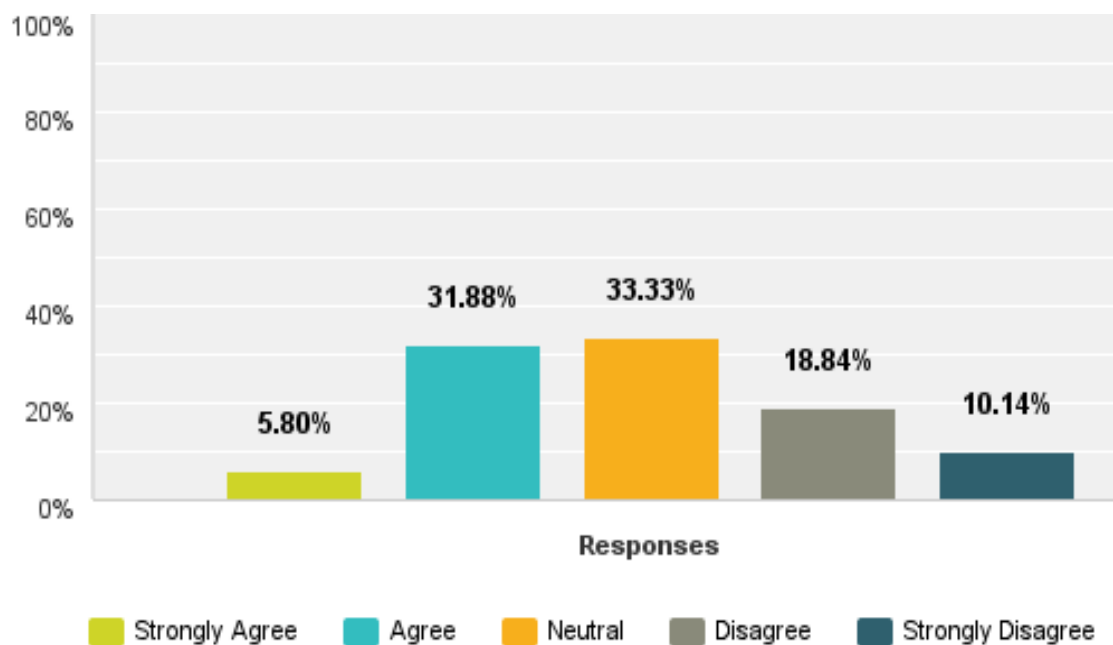


Answer Choices	Average Number	Total Number	Responses
Public Healthcare (€ or RM)	170	19,430	114
Private Healthcare (€ or RM)	905	110,428	122
Total Respondents: 138			

Basic Statistics					
	Minimum	Maximum	Median	Mean	Standard Deviation
Public Healthcare (€ or RM)	0.00	1,700.00	52.50	170.44	278.74
Private Healthcare (€ or RM)	0.00	22,222.00	200.00	905.15	2,676.54

Question 9:

The current public healthcare welfare system in my country is sufficient to meet my needs.

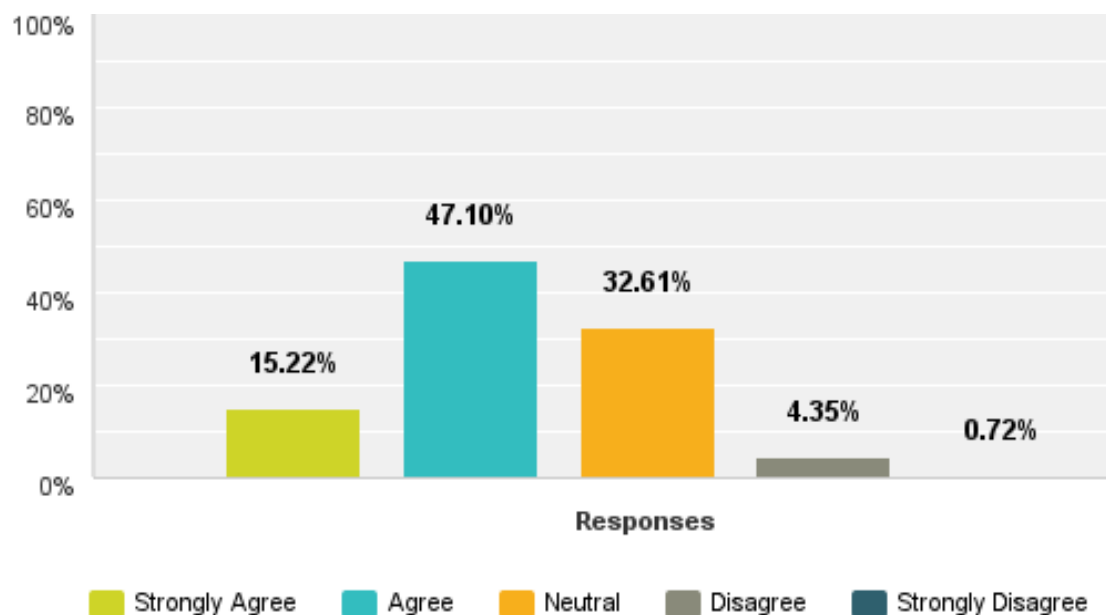


	Strongly Agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Strongly Disagree (5)	Total	Weighted Average
Responses	5.80% 8	31.88% 44	33.33% 46	18.84% 26	10.14% 14	138	3.04

Basic Statistics				
Minimum 1.00	Maximum 5.00	Median 3.00	Mean 2.96	Standard Deviation 1.07

Question 10:

The provision of healthcare packages affects my personal rating of the employer.

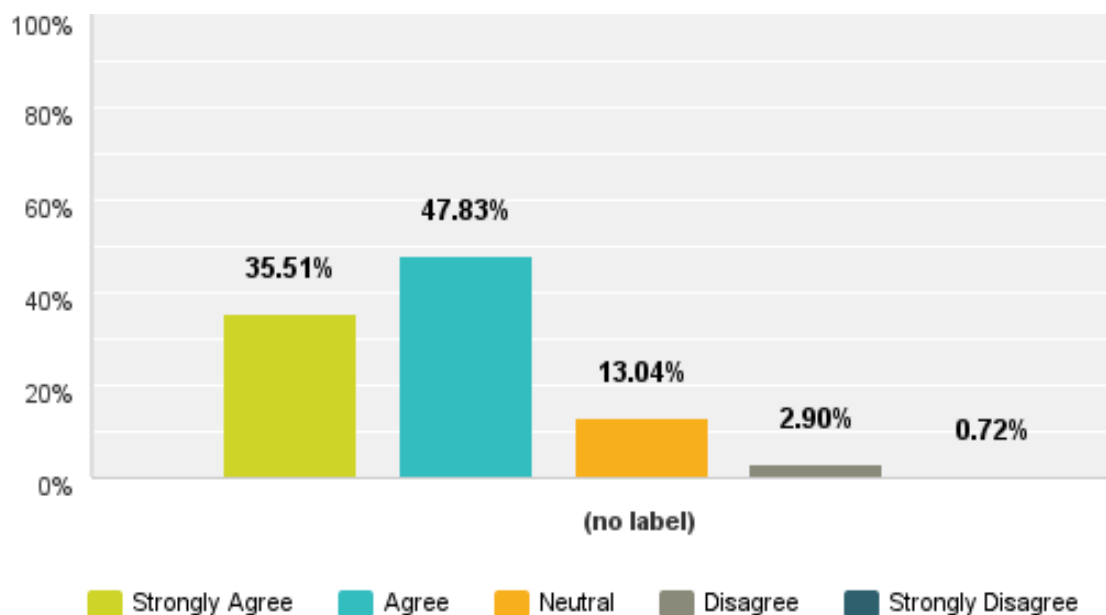


	Strongly Agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Strongly Disagree (5)	Total	Weighted Average
Responses	15.22% 21	47.10% 65	32.61% 45	4.35% 6	0.72% 1	138	3.72

Basic Statistics				
Minimum 1.00	Maximum 5.00	Median 2.00	Mean 2.28	Standard Deviation 0.80

Question 11:

My productivity at work will be hugely affected if I am facing healthcare burdens.

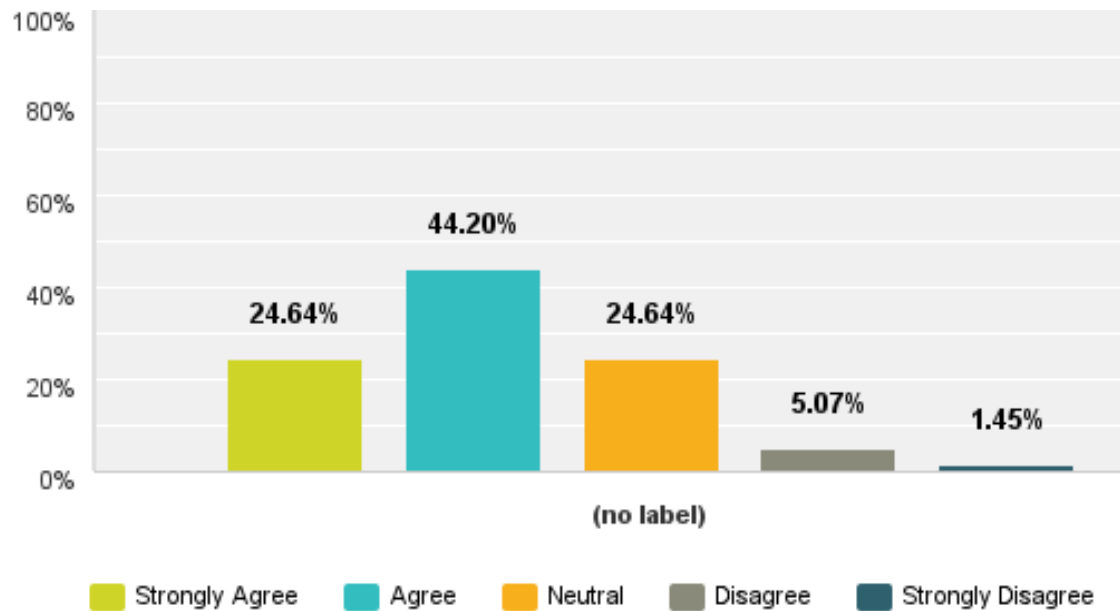


	Strongly Agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Strongly Disagree (5)	Total	Weighted Average
(no label)	35.51% 49	47.83% 66	13.04% 18	2.90% 4	0.72% 1	138	4.14

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	5.00	2.00	1.86	0.80

Question 12:

The provision of healthcare benefits by my employer should be extended to my family members.

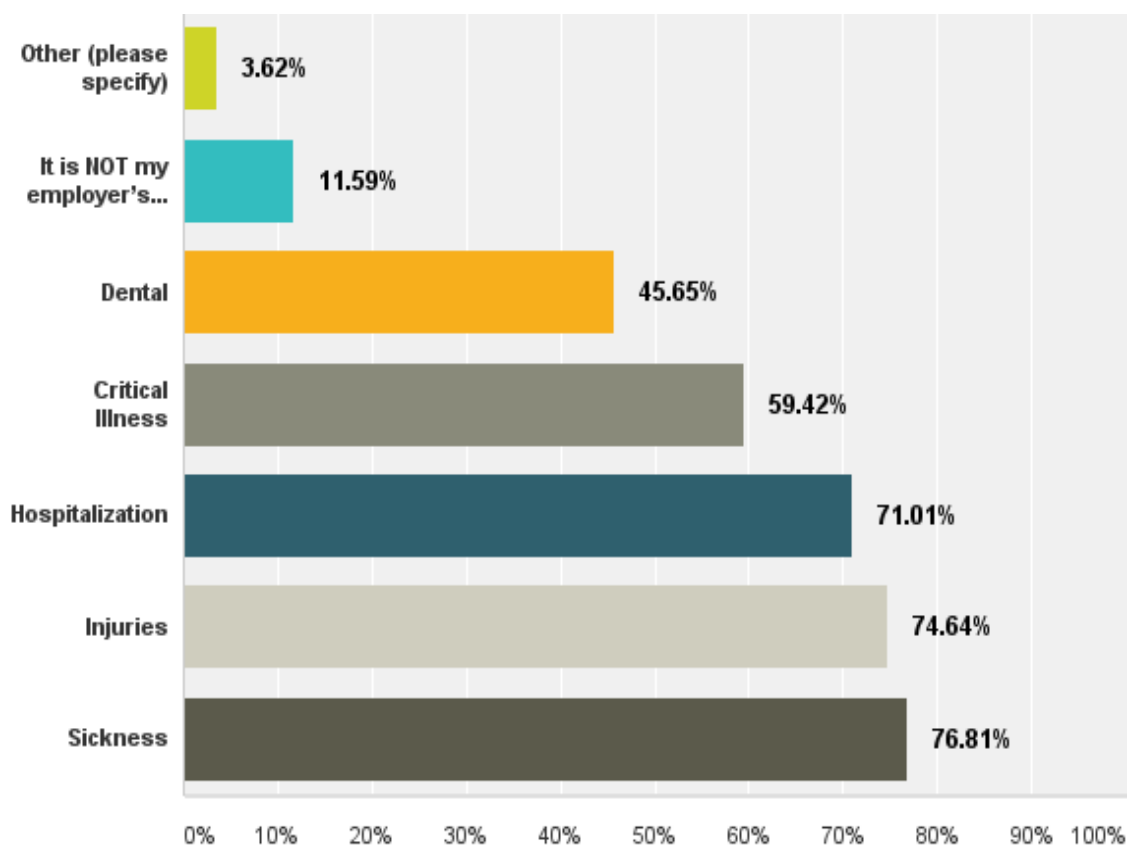


	Strongly Agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Strongly Disagree (5)	Total	Weighted Average
(no label)	24.64% 34	44.20% 61	24.64% 34	5.07% 7	1.45% 2	138	3.86

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	5.00	2.00	2.14	0.90

Question 13:

It is my employer's responsibility to provide healthcare benefits that covers:
(Please tick the relevant items)



Answer Choices	Responses	
Other (please specify) (7)	3.62%	5
It is NOT my employer's responsibility to provide healthcare benefits (1)	11.59%	16
Dental (4)	45.65%	63
Critical Illness (6)	59.42%	82
Hospitalization (5)	71.01%	98
Injuries (3)	74.64%	103
Sickness (2)	76.81%	106
Total Respondents: 138		

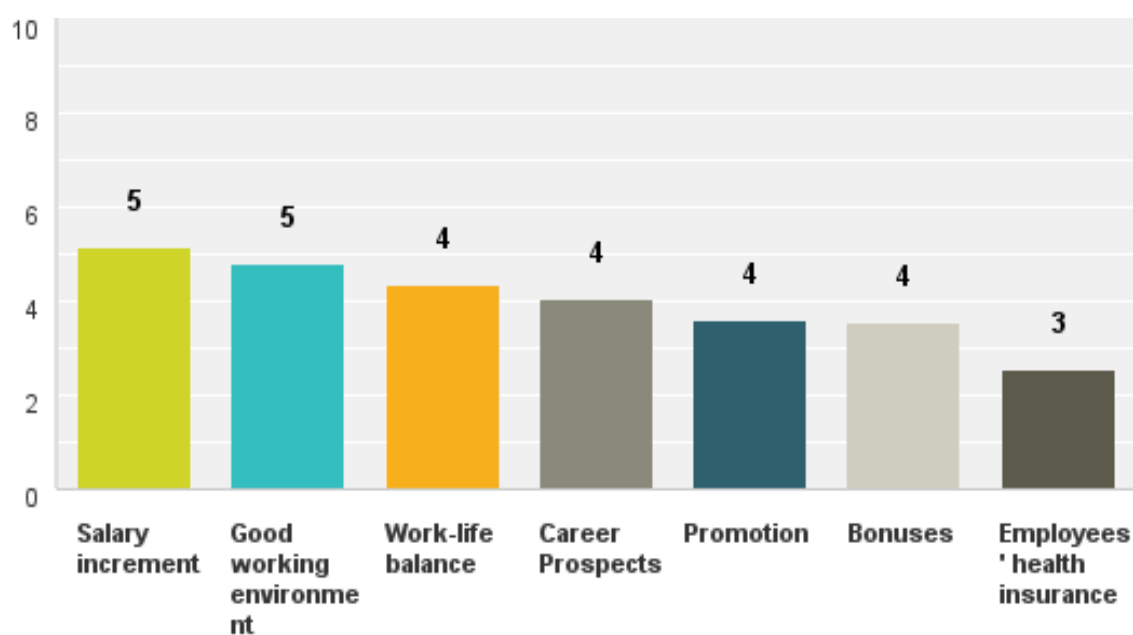
Question 13 (Continues):

Number	Other (please specify)
1	emotion
2	permanent diseases & injuries
3	Maternity
4	Injuries due to working environment
5	Consultation

Basic Statistics				
Minimum 1.00	Maximum 7.00	Median 4.00	Mean 3.82	Standard Deviation 1.54

Question 14:

Please kindly rank the 7 following aspects of your employment that would motivate you the MOST to have higher morale in your job, starting with “1” as the most important factor.



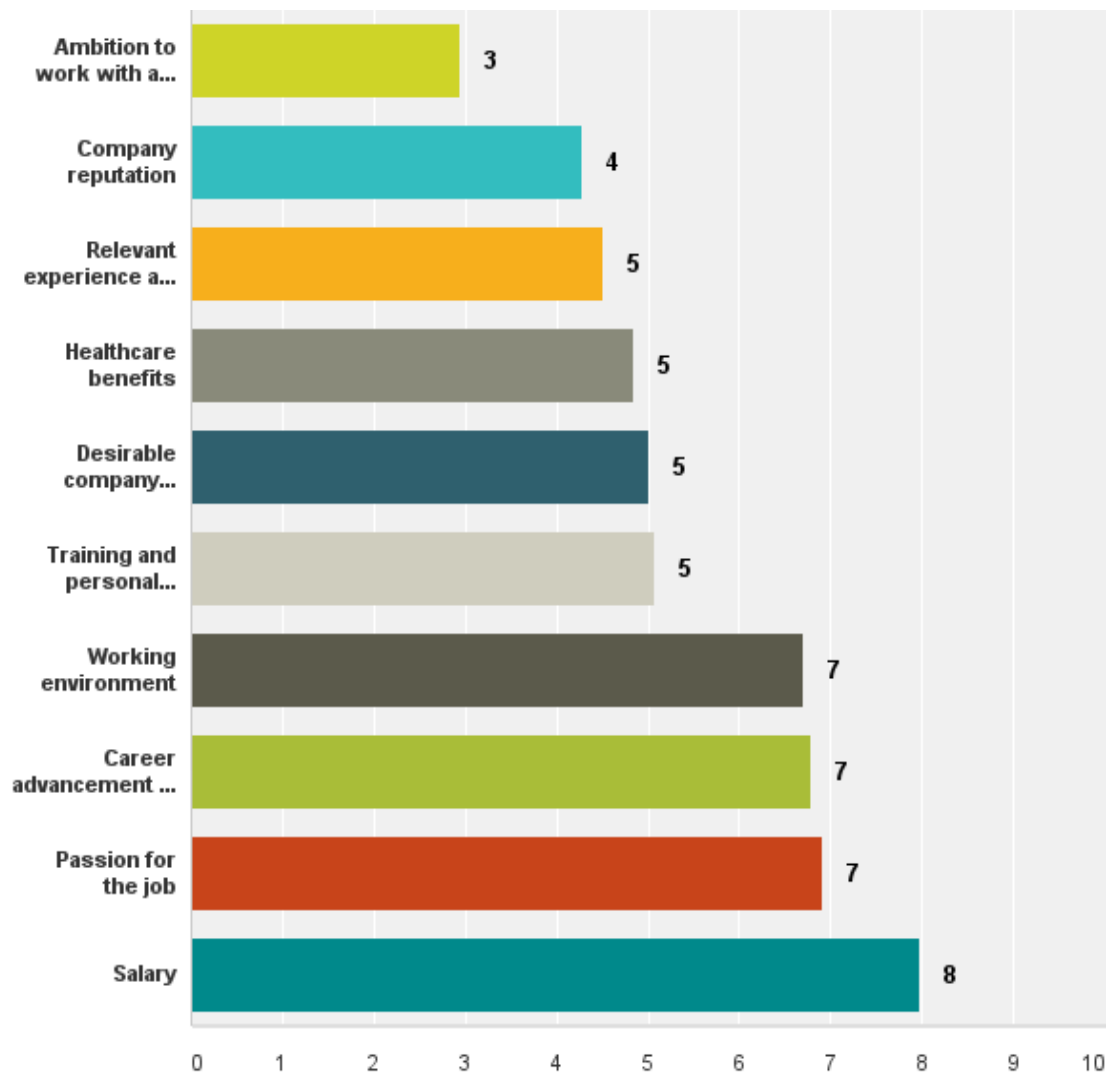
	1	2	3	4	5	6	7	Total	Score
Salary increment	29.71% 41	21.01% 29	18.84% 26	9.42% 13	9.42% 13	7.25% 10	4.35% 6	138	5.13
Good working environment	17.39% 24	23.19% 32	17.39% 24	16.67% 23	14.49% 20	8.70% 12	2.17% 3	138	4.78
Work-life balance	21.74% 30	18.84% 26	11.59% 16	9.42% 13	9.42% 13	14.49% 20	14.49% 20	138	4.33
Career Prospects	18.84% 26	11.59% 16	15.94% 22	10.87% 15	12.32% 17	12.32% 17	18.12% 25	138	4.04
Promotion	6.52% 9	7.97% 11	16.67% 23	21.01% 29	17.39% 24	18.12% 25	12.32% 17	138	3.62
Bonuses	5.07% 7	13.77% 19	14.49% 20	14.49% 20	19.57% 27	15.94% 22	16.67% 23	138	3.56
Employees' health insurance	0.72% 1	3.62% 5	5.07% 7	18.12% 25	17.39% 24	23.19% 32	31.88% 44	138	2.55

Question 14 (Continues):

Basic Statistics					
	Minimum	Maximum	Median	Mean	Standard Deviation
Salary increment	1.00	7.00	2.00	2.87	1.79
Bonuses	1.00	7.00	5.00	4.44	1.81
Promotion	1.00	7.00	4.00	4.38	1.71
Employees' health insurance	1.00	7.00	6.00	5.45	1.46
Good working environment	1.00	7.00	3.00	3.22	1.66
Work-life balance	1.00	7.00	3.00	3.67	2.17
Career Prospects	1.00	7.00	4.00	3.96	2.14

Question 15:

Please kindly rank the 10 following deciding factors when you choose to take up or stay in an employment, starting with “1” as the most important factor.



Question 15 (Continues):

	1	2	3	4	5	6	7	8	9	10	Total	Score
Ambition to work with a specific employer	2.90% 4	2.90% 4	1.45% 2	2.90% 4	2.90% 4	6.52% 9	8.70% 12	15.22% 21	20.29% 28	36.23% 50	138	2.94
Company reputation	1.45% 2	5.07% 7	2.90% 4	8.70% 12	10.87% 15	13.77% 19	13.77% 19	17.39% 24	15.22% 21	10.87% 15	138	4.27
Relevant experience and education	2.90% 4	6.52% 9	8.70% 12	7.25% 10	7.97% 11	6.52% 9	15.94% 22	18.12% 25	18.84% 26	7.25% 10	138	4.51
Healthcare benefits	2.17% 3	7.97% 11	5.07% 7	15.94% 22	6.52% 9	13.77% 19	12.32% 17	17.39% 24	10.14% 14	8.70% 12	138	4.84
Desirable company location	1.45% 2	10.14% 14	11.59% 16	8.70% 12	15.94% 22	7.97% 11	10.14% 14	11.59% 16	9.42% 13	13.04% 18	138	5.02
Training and personal development	5.80% 8	7.25% 10	7.97% 11	15.22% 21	9.42% 13	11.59% 16	10.14% 14	7.25% 10	10.87% 15	14.49% 20	138	5.07
Working environment	7.25% 10	20.29% 28	20.29% 28	10.14% 14	9.42% 13	10.87% 15	11.59% 16	5.07% 7	4.35% 6	0.72% 1	138	6.70
Career advancement and prospect	13.77% 19	11.59% 16	17.39% 24	17.39% 24	11.59% 16	10.87% 15	7.97% 11	2.90% 4	3.62% 5	2.90% 4	138	6.78
Passion for the job	26.09% 36	11.59% 16	10.87% 15	6.52% 9	13.77% 19	12.32% 17	5.07% 7	4.35% 6	5.07% 7	4.35% 6	138	6.90
Salary	36.23% 50	16.67% 23	13.77% 19	7.25% 10	11.59% 16	5.80% 8	4.35% 6	0.72% 1	2.17% 3	1.45% 2	138	7.97

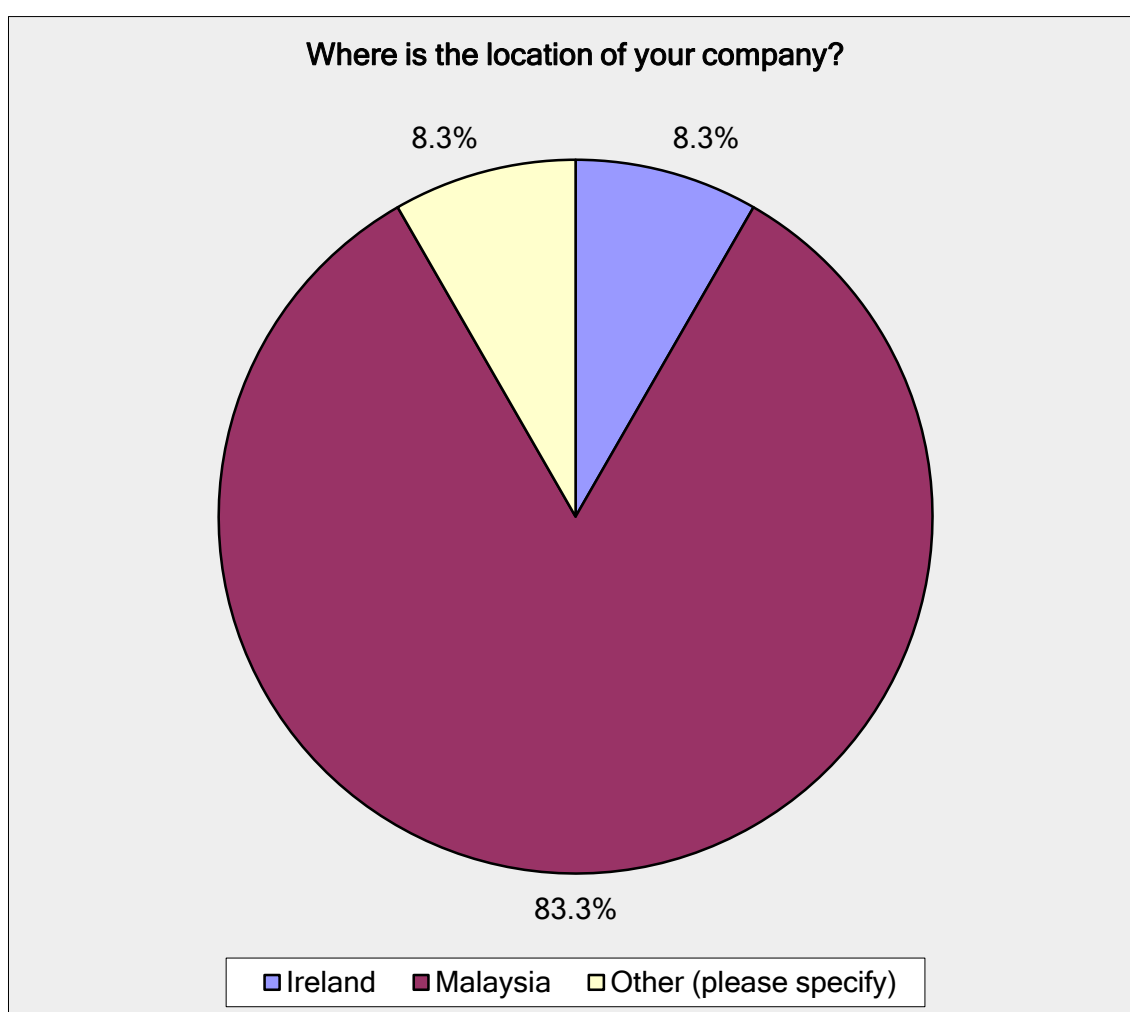
Basic Statistics					
	Minimum	Maximum	Median	Mean	Standard Deviation
Salary	1.00	10.00	2.00	3.03	2.25
Healthcare benefits	1.00	10.00	6.00	6.16	2.46
Desirable company location	1.00	10.00	6.00	5.98	2.65
Career advancement and prospect	1.00	10.00	4.00	4.22	2.35
Company reputation	1.00	10.00	7.00	6.73	2.30
Passion for the job	1.00	10.00	4.00	4.10	2.74
Working environment	1.00	10.00	4.00	4.30	2.30
Relevant experience and education	1.00	10.00	7.00	6.49	2.53
Ambition to work with a specific employer	1.00	10.00	9.00	8.06	2.36
Training and personal development	1.00	10.00	6.00	5.93	2.78

Survey 2

Employers - Impact of Health Care Packages on Decision Making

Question 1:

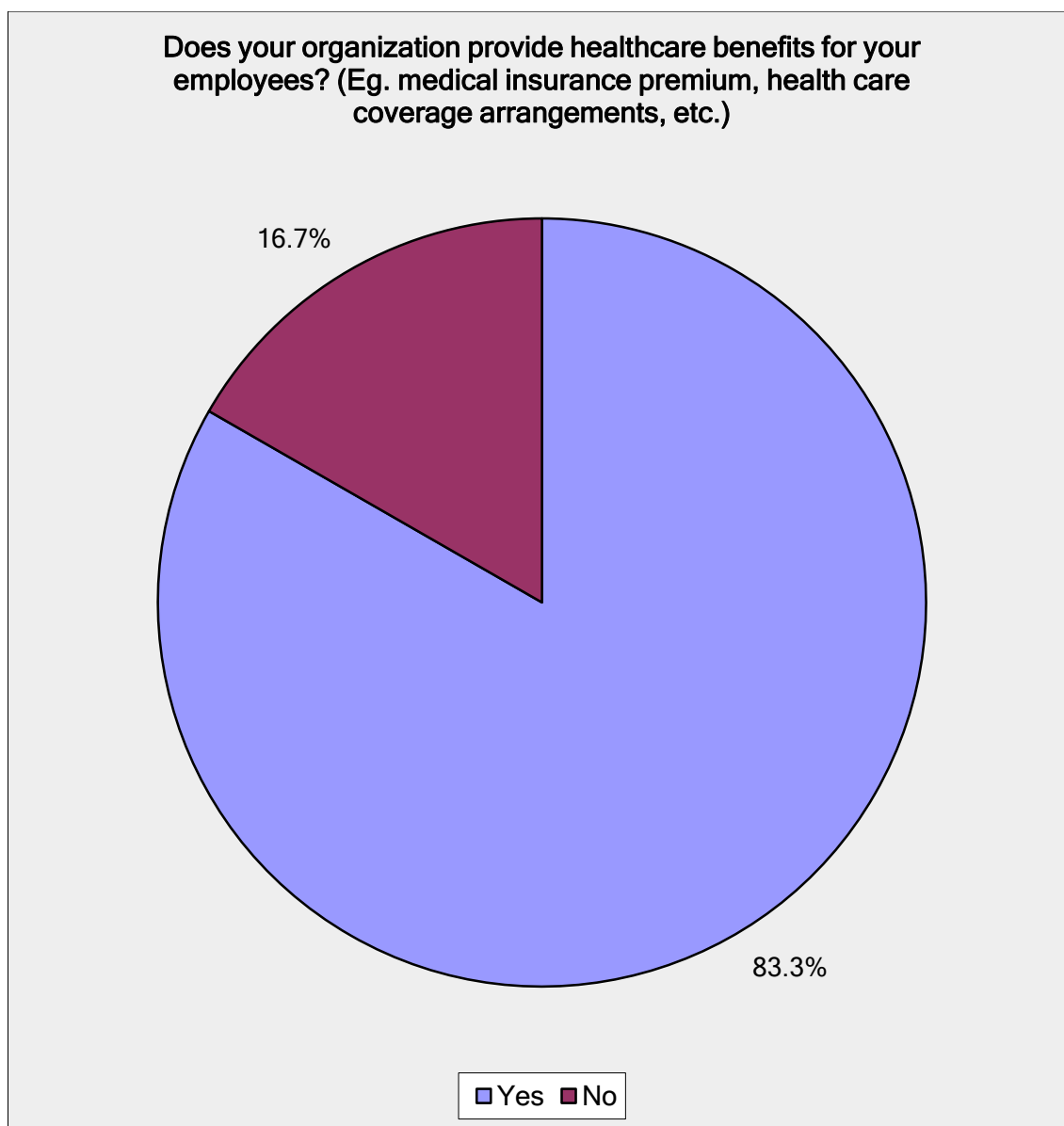
Where is the location of your company?



Answer Choices	Responses
Ireland	8.33%
Malaysia	83.33%
Other (please specify)	8.33%

Question 2:

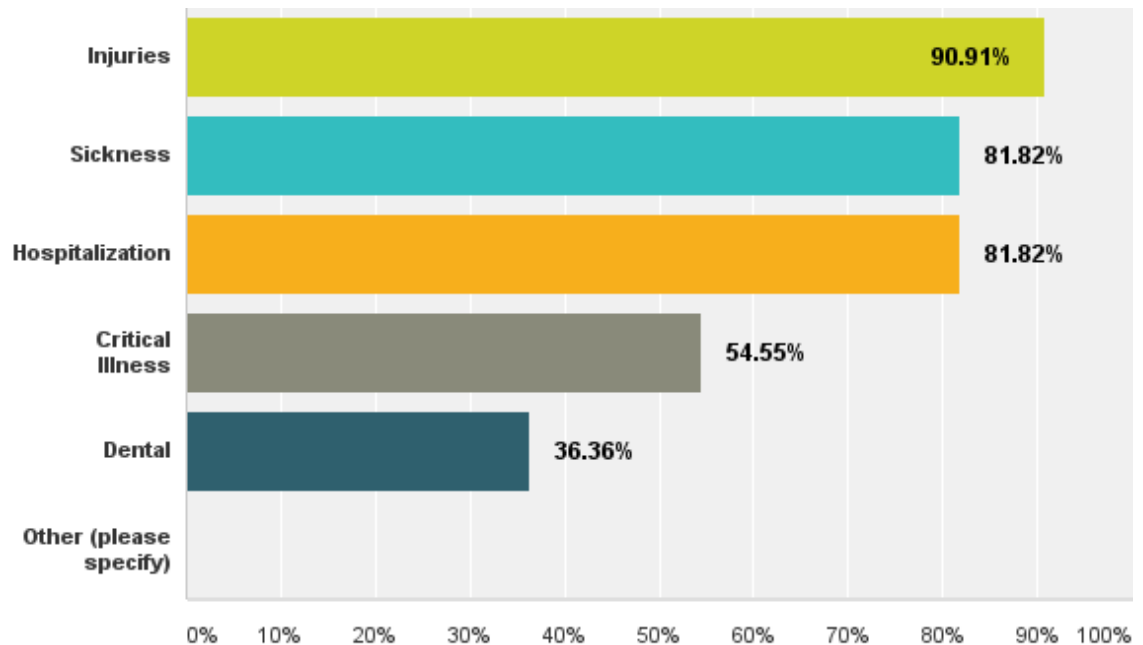
Does your organization provide healthcare benefits for your employees?
(E.g. medical insurance premium, health care coverage arrangements, etc.)



Answer Choices	Responses
Yes	83.33%
No	16.67%

Question 3:

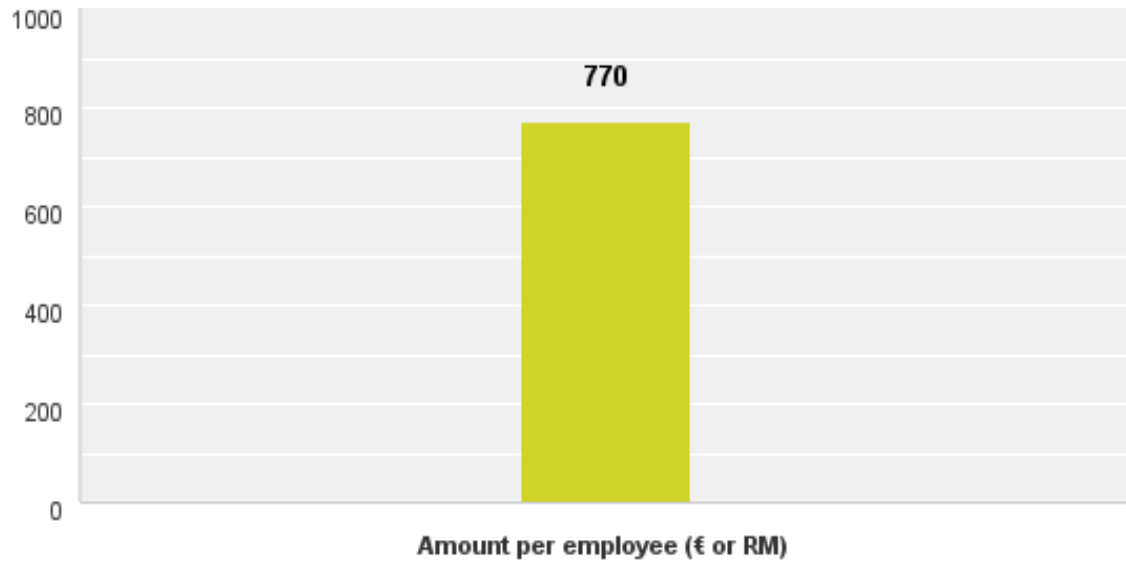
If "Yes", which of the following is included in the healthcare benefits that is currently provided to your employees? (Please tick the relevant items)



Answer Choices	Responses
Injuries	90.91%
Sickness	81.82%
Hospitalization	81.82%
Critical Illness	54.55%
Dental	36.36%
Other (please specify)	0.00%

Question 4:

How much did you spend on healthcare per employee last year?

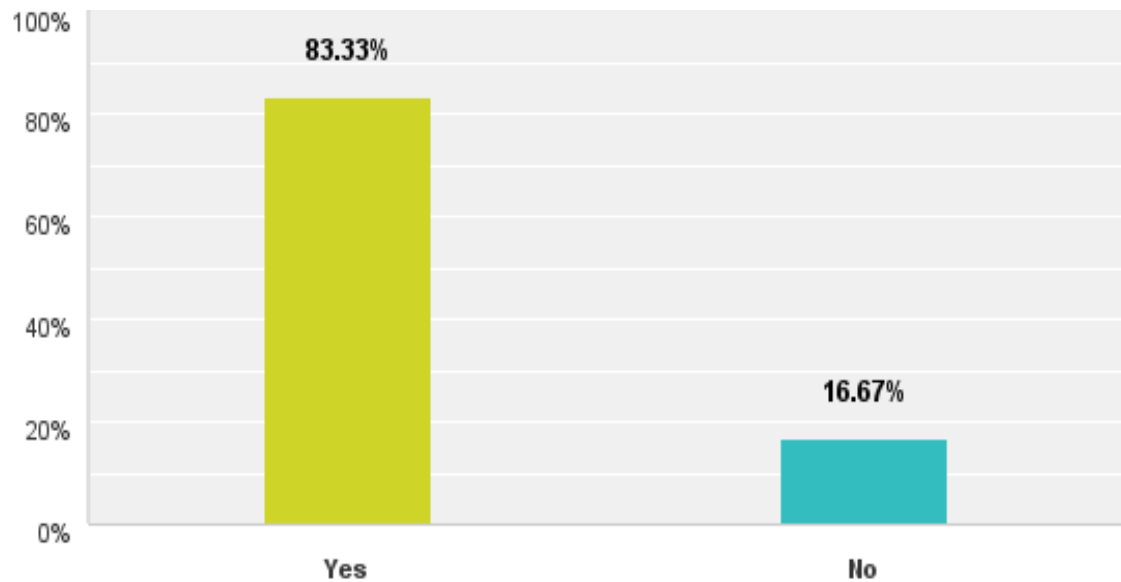


Answer Choices	Average Number	Total Number
Amount per employee (€ or RM)	770	9,245

Basic Statistics					
	Minimum	Maximum	Median	Mean	Standard Deviation
Amount per employee (€ or RM)	0.00	2,000.00	350.00	770.42	783.61

Question 5:

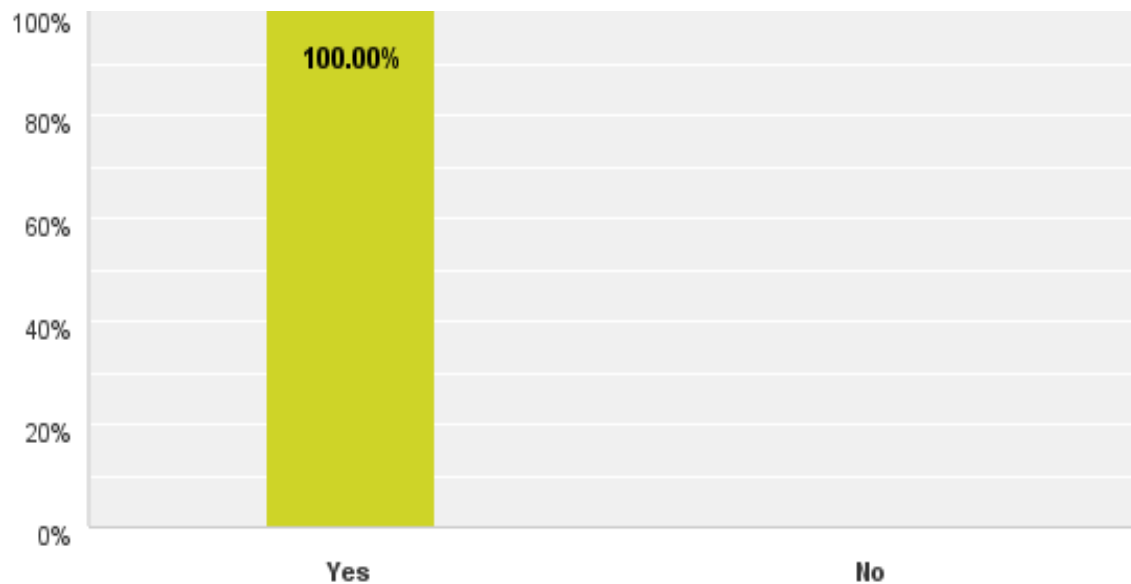
Would your organization be willing to provide healthcare benefits for your employees in the future?



Answer Choices	Responses
Yes	83.33%
No	16.67%

Question 6:

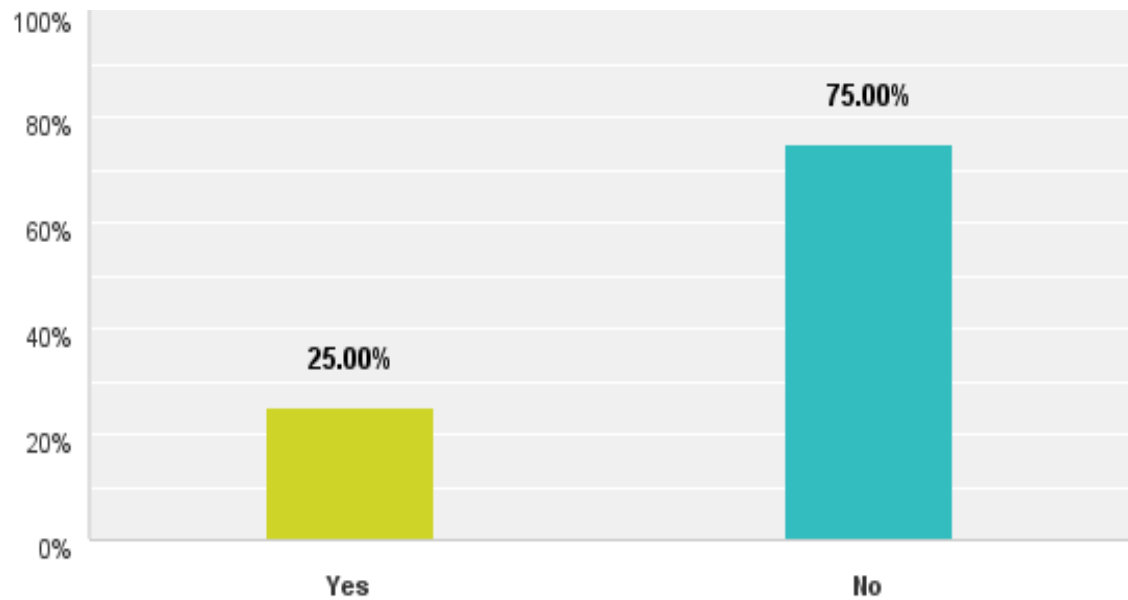
If you answer "No" for Q5, if tax incentives were available, would your organization be willing to provide healthcare benefits for your employees in the future?



Answer Choices	Responses
Yes	100.00%
No	0.00%

Question 7:

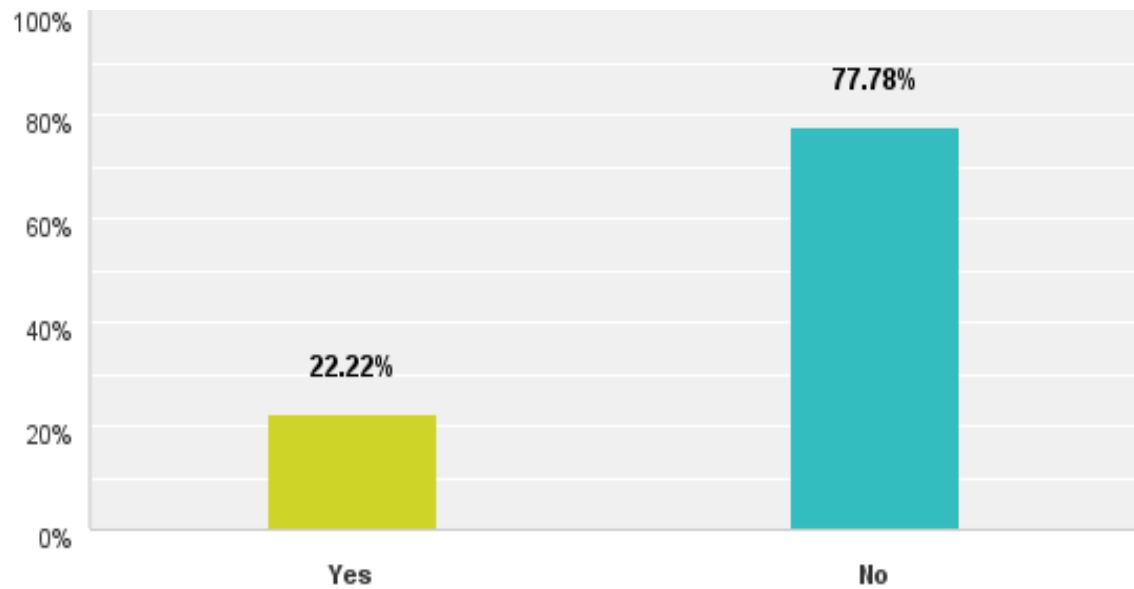
The family members of your employees are also covered under employees' healthcare benefits that is currently provided by your organization.



Answer Choices	Responses
Yes	25.00%
No	75.00%

Question 8:

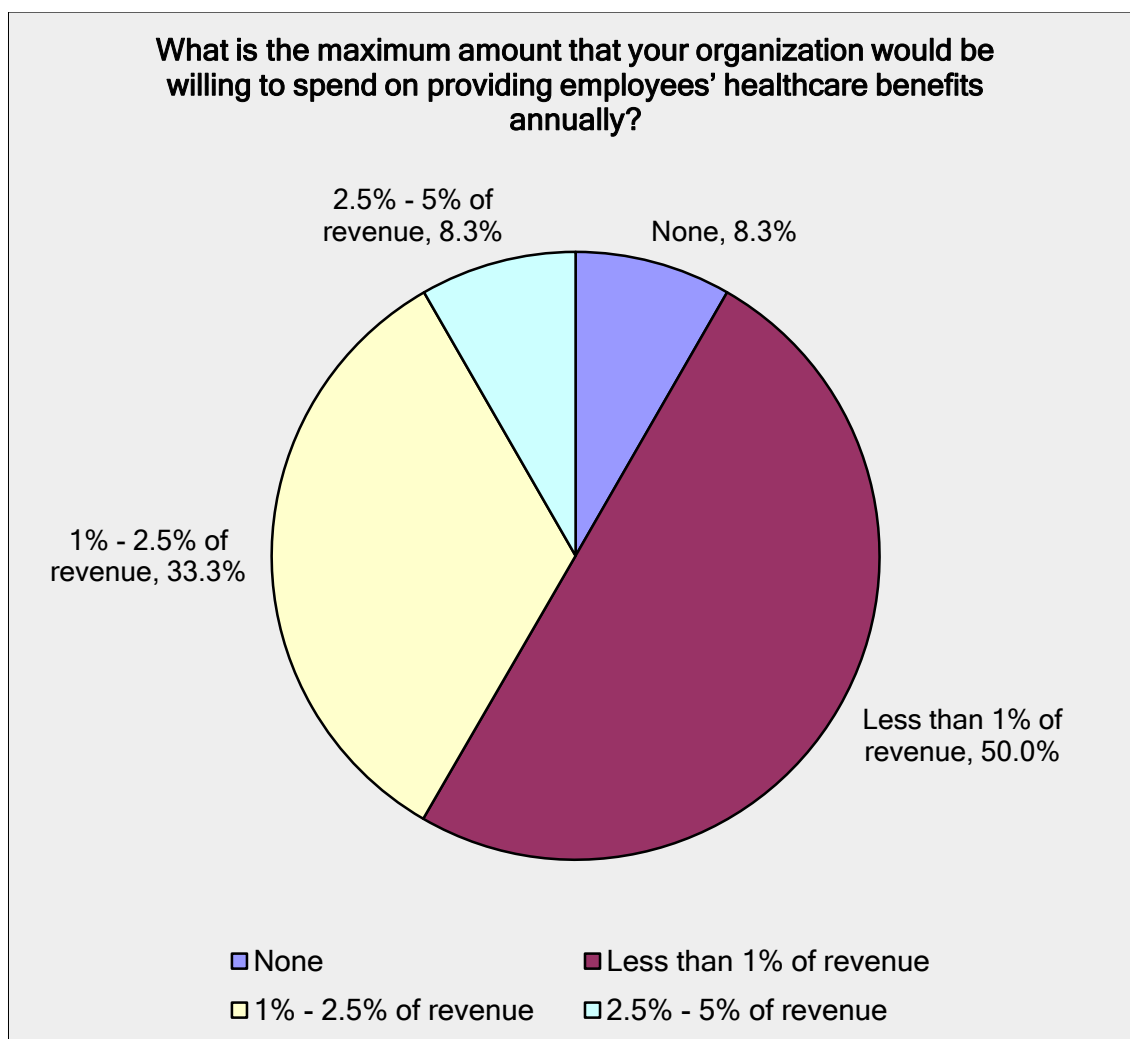
If you answered "No" for Q7, is your organization willing to extend the provision of employees' healthcare benefits to their family members?



Answer Choices	Responses
Yes	22.22%
No	77.78%

Question 9:

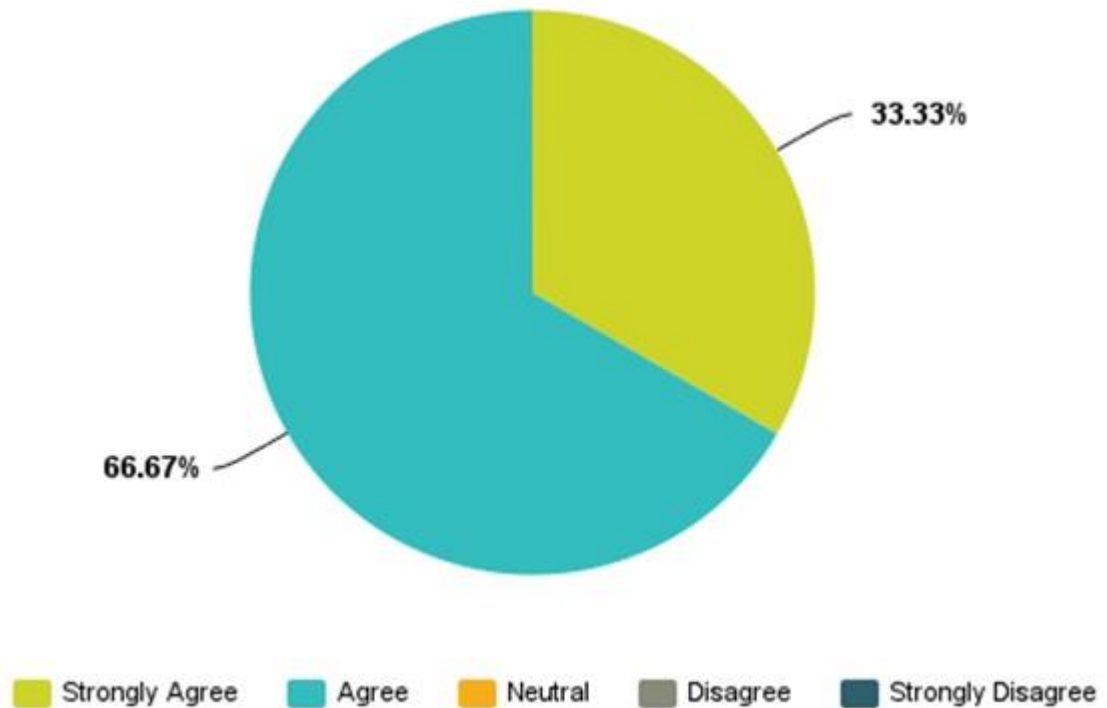
What is the maximum amount that your organization would be willing to spend on providing employees' healthcare benefits annually?



Answer Choices	Responses
None	8.33%
Less than 1% of revenue	50.00%
1% - 2.5% of revenue	33.33%
2.5% - 5% of revenue	8.33%
More than 5% of revenue	0.00%
Other (please specify)	0.00%

Question 10:

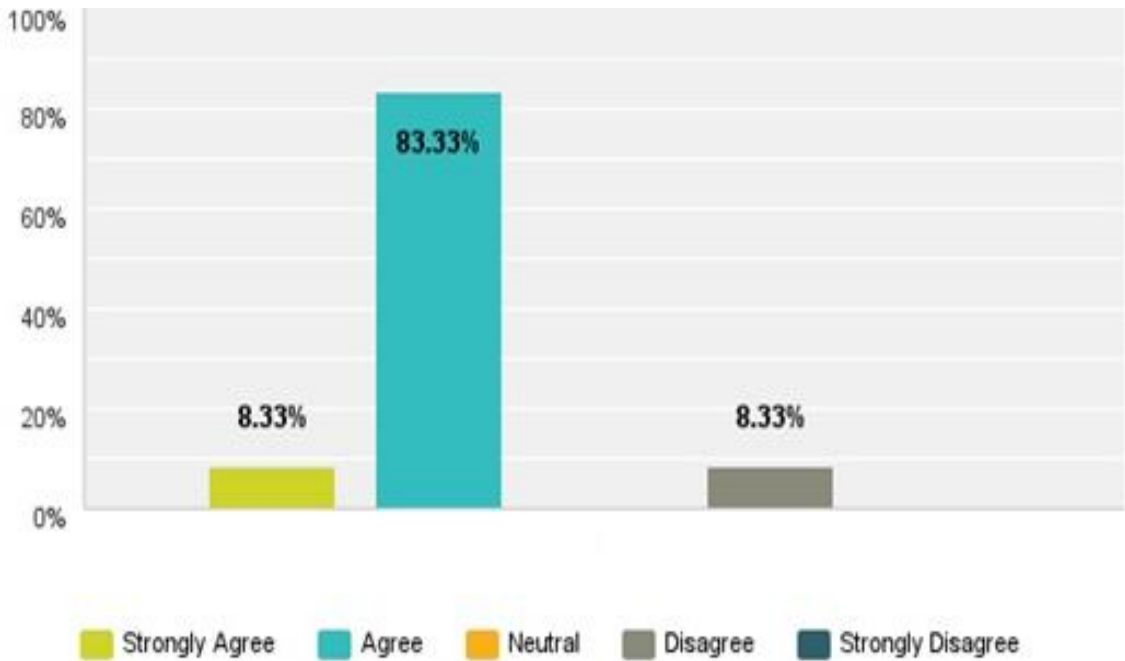
The provision of healthcare benefits for employees is a crucial strategy for the recruiting and retaining valuable staff for your organization.



Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
33.33%	66.67%	0.00%	0.00%	0.00%

Question 11:

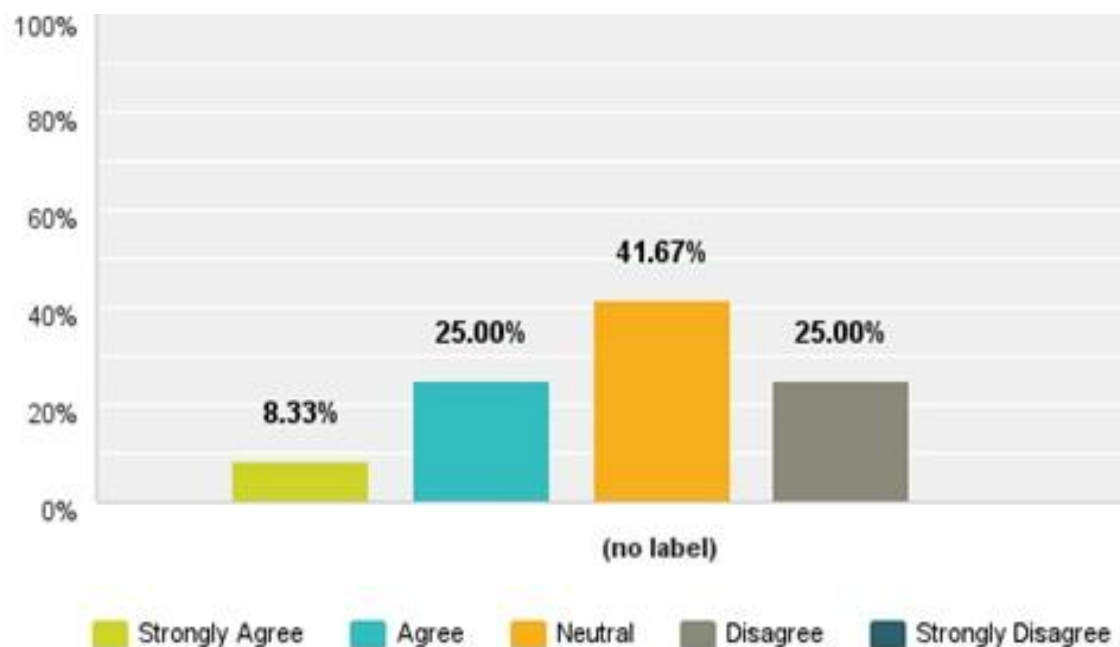
The benefit exceeds the costs of providing healthcare packages to employees.



Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
8.33%	83.33%	0.00%	8.33%	0.00%

Question 12:

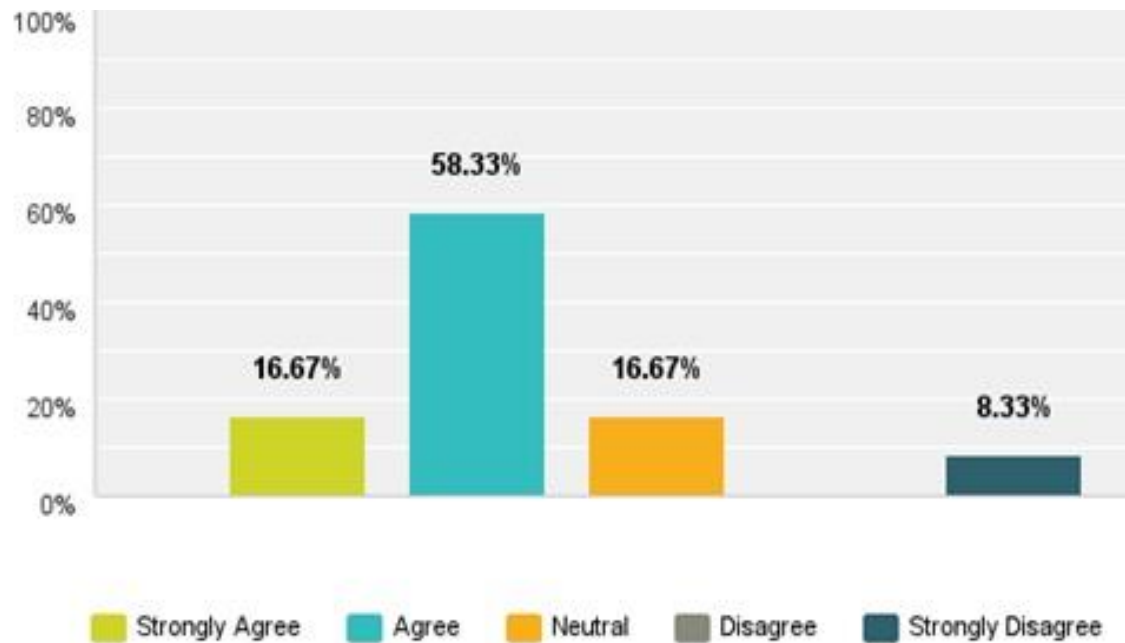
The current state of public healthcare welfare system in your country is sufficient to meet the needs of your employees.



Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
8.33%	25.00%	41.67%	25.00%	0.00%

Question 13:

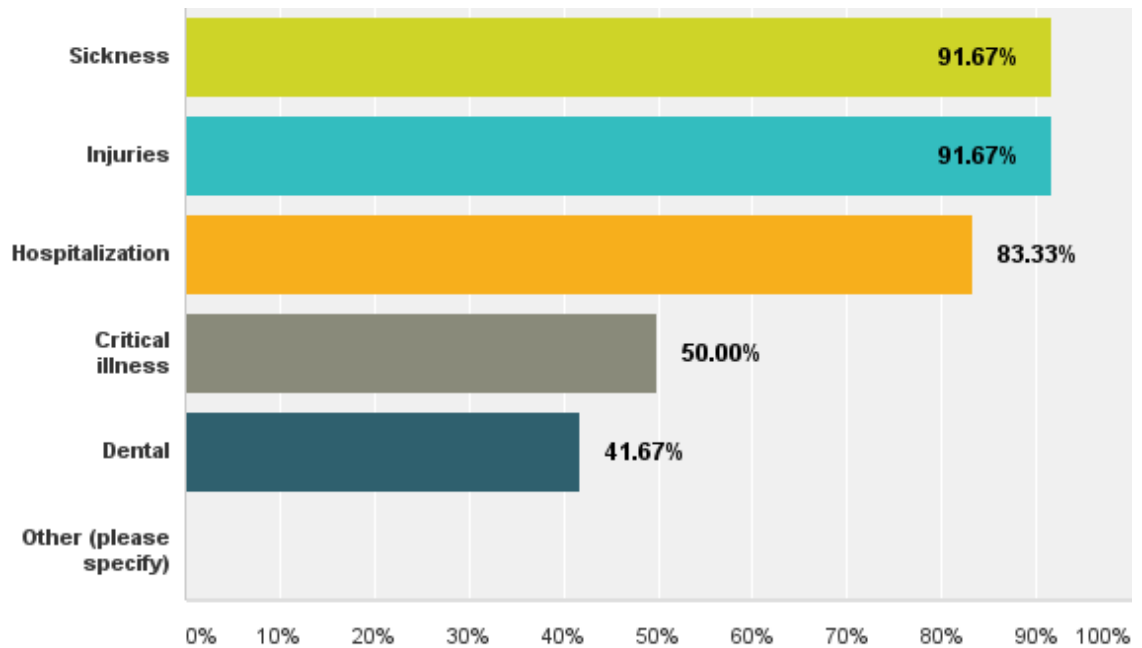
The provision of healthcare benefits for employees hugely affects the reputation and ranking of your organization when it comes to attracting and retaining talent.



Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
16.67%	58.33%	16.67%	0.00%	8.33%

Question 14:

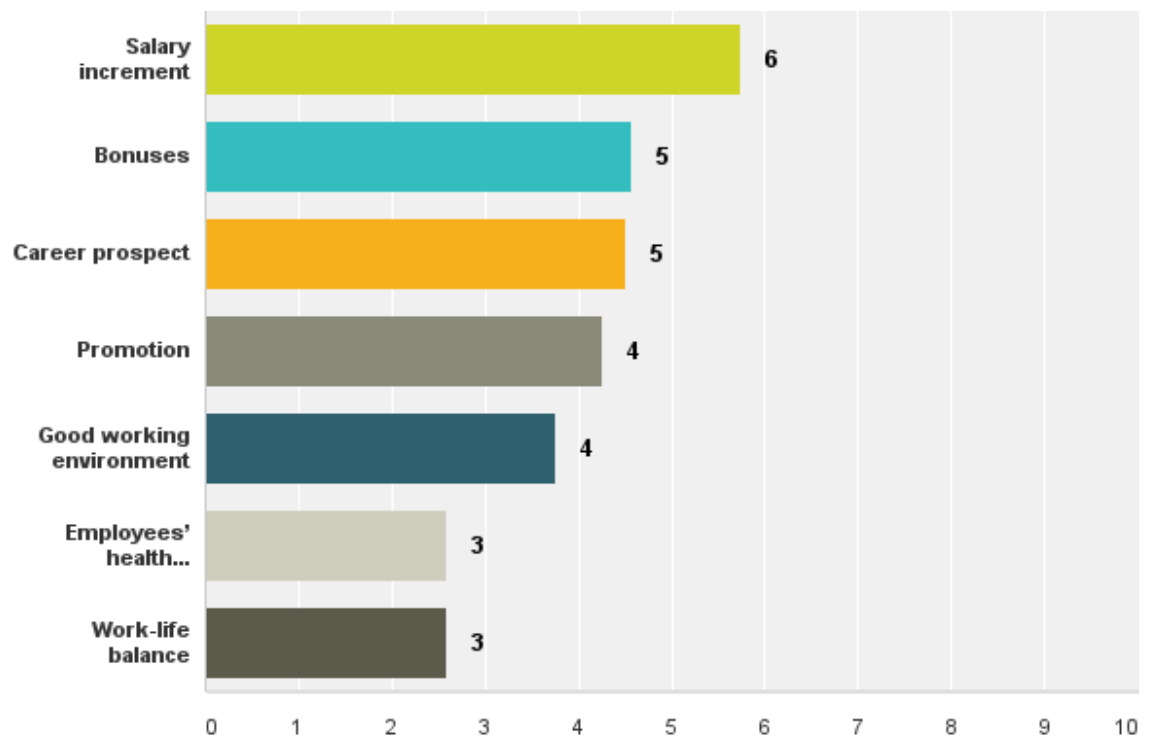
In my opinion, it is the employer's responsibility to provide healthcare benefits that covers: (Please tick the relevant items)



Answer Choices	Responses
Sickness	91.67%
Injuries	91.67%
Hospitalization	83.33%
Critical illness	50.00%
Dental	41.67%
Other (please specify)	0.00%

Question 15:

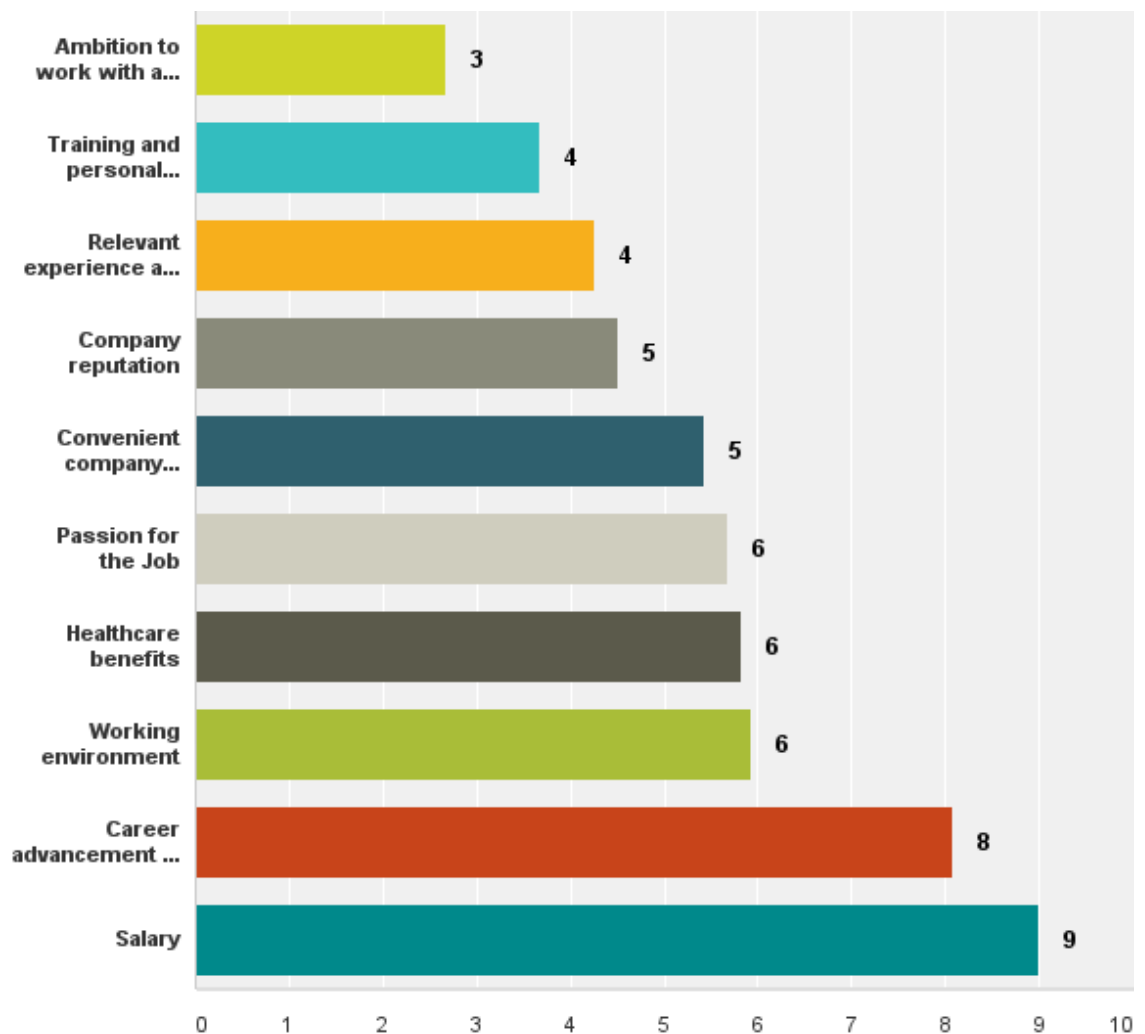
Please kindly rank the 7 aspect that, in your opinion, best motivates your employees to have higher morale in their job, starting with “1” as the highest factor.



	1	2	3	4	5	6	7
Salary increment	50.00%	16.67%	8.33%	16.67%	0.00%	8.33%	0.00%
Bonuses	8.33%	50.00%	0.00%	8.33%	16.67%	0.00%	16.67%
Career prospect	16.67%	0.00%	41.67%	8.33%	25.00%	8.33%	0.00%
Promotion	0.00%	16.67%	25.00%	33.33%	16.67%	8.33%	0.00%
Good working environment	16.67%	8.33%	16.67%	8.33%	8.33%	25.00%	16.67%
Employees' health insurance	0.00%	0.00%	0.00%	25.00%	25.00%	33.33%	16.67%
Work-life balance	8.33%	8.33%	8.33%	0.00%	8.33%	16.67%	50.00%

Question 16:

Please kindly rank the 10 following deciding factors which you think best attracts employees to take up or stay in an employment, starting with "1" as the most important factor.



Question 16 (Continues):

	1	2	3	4	5	6	7	8	9	10
Ambition to work with a specific employer	0.00%	0.00%	0.00%	0.00%	16.67%	0.00%	16.67%	0.00%	33.33%	33.33%
Training and personal development	0.00%	8.33%	0.00%	16.67%	8.33%	0.00%	8.33%	8.33%	16.67%	33.33%
Relevant experience and education	0.00%	8.33%	8.33%	8.33%	16.67%	0.00%	0.00%	16.67%	33.33%	8.33%
Company reputation	0.00%	0.00%	8.33%	0.00%	16.67%	33.33%	8.33%	25.00%	0.00%	8.33%
Convenient company location	0.00%	8.33%	16.67%	8.33%	25.00%	16.67%	0.00%	0.00%	16.67%	8.33%
Passion for the Job	8.33%	16.67%	0.00%	16.67%	0.00%	16.67%	8.33%	33.33%	0.00%	0.00%
Healthcare benefits	0.00%	8.33%	33.33%	8.33%	0.00%	16.67%	16.67%	8.33%	0.00%	8.33%
Working environment	8.33%	0.00%	8.33%	25.00%	8.33%	16.67%	33.33%	0.00%	0.00%	0.00%
Career advancement or prospect	16.67%	41.67%	16.67%	8.33%	8.33%	0.00%	0.00%	8.33%	0.00%	0.00%
Salary	66.67%	8.33%	8.33%	8.33%	0.00%	0.00%	8.33%	0.00%	0.00%	0.00%