

# Identification of Employees' Preferences for Health and Wellness Programmes

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## Abstract

Today's workplace has created new challenges and opportunities for managers, as employees from three generations (Millennials, Generation X and Baby boomers) with different personal characteristics now form the workforce. It is crucial for a company's management to understand employees' needs regarding benefits, since employees' satisfaction is vital to their motivation and productivity. In this study, we analysed responses from 272 employees to a survey about their preferences for Health & Wellness programmes, using the Analytical Hierarchy Process methodology. The results reveal significant differences between generations, as well as between genders. The most desired programmes for younger generations are educational packages, whereas Baby boomers tend to prefer cultural events. Despite these differences, there is consensus among all the generations about the high importance of dental care programmes.

## Keywords

Analytical Hierarchy Process (AHP), dental care, generation X, human resource management, millennials

## 1 Introduction

Paying sufficient attention to human resources and their remuneration, benefits, motivation and stimulation is considered a key area of management, vital for the long-term prosperity of every organisation worldwide. No competitive organisation can operate without employees who are motivated at least to stay in the current job, and better still to perform at the desired level. The efficient application of human resource remuneration has thus become a key to the proper functioning of organisations. Efficient use of motivation tools that contain both tangible and intangible rewards can be understood as a system of linked methodologies directed towards achieving departmental and organisational strategic objectives. However, to obtain these goals it is crucial to set up a remuneration system which contains salary, benefits and intangible rewards that respect employees' preferences, requirements and aspirations. This is important for all organisations, regardless of their sector, size or country.

Currently, we can see significant changes taking place in relation to the social responsibility of organisations, which in general tend towards to an active approach

towards employees and their remuneration management (Jain and Bhatt, 2015). It is important to realise that the efficient management of remuneration comprising both tangible and intangible rewards generally results in better employer branding and the attraction of talented staff (Jain and Bhatt, 2015; Tatoglu et al., 2016; Vetráková et al., 2020; Vnoučková et al., 2018). Furthermore, Edwards and Edwards (2013) state that the active use of modern methods of human resource management as regards both employer branding and the remuneration staff can expect is very important for every organisation. Love and Singh (2011) discuss the concept of employer image building, using attractive remuneration methods and concepts, arguing that a variable system of benefits is one of the key factors of success. Martin et al. (2011) add that the efficient building of an employer's image provides organisations with a tool to help them win the war for talent and at the same time, solve personnel problems. In summary, the concept of flexible and, at the same time, personalised employee remuneration is an increasingly important topic in all organisations because it affects organisation's reputation, as well as their people and

talent management and employee engagement activities. Moreover, results of the research of Burawat (2015) indicate that there are strong positive relationships between perceived employer branding and employee engagement, perceived employer branding and employee expectation and employee engagement. Kim et al. (2011) stress that to build the concept of employer image building requires a previously established process for other personnel systems; these naturally include an adequate remuneration system and benefits. Those have to be supported as a whole by top management and thus both reflect and at the same time be part of the formulated strategy of the organisation. When the presentation of these systems is poor, it discourages employees or applicants, and it is also a factor influencing employee turnover. Furthermore, a poor system of employee care, motivation and remuneration systems and benefits lead to employees' lower satisfaction, which reduces their commitment to their work (Krajcsák and Gyökér, 2013) as well as their motivation towards future development. Also, Festing and Schäfer (2014) prove that it is crucial to pay attention to employees' motivation through adequate remuneration and benefit systems to achieve a positive psychological contract with employees and to increase their retention. Mpofo and Hlatywayo (2015) based on their research state that incentives that could motivate employees include adequate rewards for employees' performance.

Backhaus and Tikoo (2004) state that organisations have to promote, both within and outside the organisation, a clear view of what makes it different and desirable as an employer and that being part of it brings a number of benefits to employees. The benefits of achieving this are: reduced employee turnover, improved opportunities for hiring high-quality fresh employees (Sonnenberg et al., 2014), increased satisfaction of current employees and enhanced performance (Farndale et al., 2014; Mohr et al., 2012; Sturman et al., 2012). Wilden et al. (2010) state that in today's high competition, which also contains growing competition in the labour market, requires strategic investments to be made in promoting employee satisfaction; remuneration, a system of benefits and the concept of employer image building all have to contribute to that. They further confirm that appropriate building of the employer's image is an issue in all organisations across all sectors and economies. Every organisation which plans for future success has to take actions in this area.

Al Ariss et al. (2014) further stress the need of differentiated system for different generations of employees, whereas Alcázar and Flegl (2019) stress the importance

of taking gender differences into account. In both cases, big differences are highlighted. Meanwhile, Neber (2004) supports the idea that motivational determinants should be even more considered and promoted based on the given level of every employee. Moreover, Swailes and Blackburn (2016) show in their results that employees who were recognised in their work and motivated to further development by intangible rewards such as development and talent programmes were more positive about their future prospects than employees without such intangible benefits who reported perceptions of lower recognition and support from the organisation, stronger perceptions of unfairness and lower expectations of the organisation's interest in their retention and development. The effect of work recognition as an important factor for talent retention was also confirmed by Vetráková et al. (2020). We may say that the above mentioned intangible benefits are motivating for employees and increase their enthusiasm and commitment to work in their organisation. Furthermore, they perceive it as a possible means towards their own development. Evangeline and Gopal Ragavan (2016) add that successfully managing employee satisfaction in the workplace is one of the toughest tasks that organisations face today, and it can be achieved by having the right organisational culture, one that includes both intrinsic as well as extrinsic rewards. Those factors, according to Evangeline and Gopal Ragavan (2016), improve employee retention and financial performance and thus lead to a healthier competitive advantage. Organisations can then measure employee satisfaction based on passion and pride - how committed are employees about their work, how proud they are to belong to the organisation where they work, if they trust in the organisation's mission and whether they feel their work is recognised and their competences are well used. On the other hand, we may still find organisations where employees are managed on the basis of orders, bans or penalties, or methods very much other than positive motivation and long-term intangible benefits (Horváthová, 2010; Vnoučková et al., 2015). In such cases, we must recognise that to introduce intangible benefits successfully, organisations have to completely reset the current remuneration politics and organisational culture (Koubek, 2015).

Today, we can see rising competition in the labour market, something that requires new approaches towards employee relation politics. To support the use of intangible benefits which support employee retention and satisfaction, attention should be paid to career development

and psychological support (Beech and Brockbank, 1999; Gannon and Maher, 2012). The key to effective recognition and rewarding of employees is their long-term intrinsic motivation (Evangeline and Gopal Ragavan, 2016). Currently, employees also require flexibility at work and the chance to achieve personal growth. Swailes and Blackburn (2016) and Tatoglu et al. (2016) add that the key to successful motivation and remuneration of employees is to create an environment that allow employees to become self-motivated. Moreover, employees are aware that the labour market is flexible, and they want to be treated accordingly with respect to their needs, aspirations, and development by long-term intangible benefits (Linhartová, 2012).

### 1.1 Generations in workplace

Nowadays, three generations that are represented the most in a workplace are Baby boomers, Generation X and Millennials (also known as Generation Y). Baby boomers were born between 1946 and 1964. Employees from this generation have been characterised as goal-oriented or result/achievement oriented, loyal and accept hierarchical relationship in the workplace (Gursoy et al., 2013; Lyons et al., 2005). Employees from Generation X were born between 1965 and 1980. This generation is said to have a sense of teamwork, to be able to learn new things and adapt to change, to value autonomy, demonstrate flexibility and exhibit a strong work ethic (Broom, 2010; Hayes et al., 2018). On the other hand, these employees are sceptical towards hierarchical relationships and prefer to have a work-life balance. Millennials were born between 1981 and 2000. These employees are said to be highly skilled in the use of information technologies, to rate work as less central to their lives, to prefer flexible workplaces and to insist on being satisfied by their job. However, this generation is also said to need constant supervision and guidance, but with open communication (Myers and Sadaghiani, 2010; Smith and Galbraith, 2012). As each generation has its own characteristics, it is of high importance to understand employees' preferences so as to adjust managerial strategies appropriately. Ignorance of different characteristics can lead to employees experiencing frustration and greater tensions among employees (Gursoy et al., 2013).

Managing employees from different generations has created new challenges and opportunities for managers (Gursoy et al., 2008). Understanding differences between generations can lead to the development of new

motivational strategies, the addition or removal of benefits, redesigned compensation packages and the development of human resources policies that satisfy the needs of employees from each generation (Egri and Ralston, 2004; Lyons et al., 2005). It is crucial for companies to understand employees' values and preferences as these are the key motivational factors that influence an individual's work attitude and behaviour (Chiang and Jang, 2008; King et al., 2017). These values also represent outcomes that employees desire to achieve from their work (Twenge, 2010). Cugin (2012) adds to this that benefits will not increase an employee's motivation unless it is desired by the employee. Managers should listen to employees, care about employees' career growth and reward employees according to their performance (Chiang and Jang, 2008).

Currently, it is increasingly hard for companies to attract and retain talented workers, particularly those who are young and highly skilled. Thus, it is vital to offer employees' benefits that capture employees' preferences, no matter the size of a company, or its industry. Companies usually attract employees by means of financial benefits or work-life balance-related packages (i.e. extra vacation days and work flexibility). However, it is also highly important for companies to offer health and wellness benefits (such as medical care, cultural events, education scholarships). Health related problems can lead to lower employee productivity, absenteeism and turnover (Birnbaum et al., 2010; Dewa et al., 2011; Dewa and Hoch, 2015; Goetzel et al., 2018). Moreover, extra Health & Wellness programmes can be a distinctive feature of working for a company that can attract talented and highly skilled workers.

The objective of this article is to analyse employees' perception about benefits, or more precisely their thoughts about Health & Wellness programmes. For this purpose, we use tools of decision-making theory, now applied to a Mexican branch of a global business conglomerate. The rest of the article is divided as follows: in the next section we explain the Analytical Hierarchy Process methodology, present the analysed sample and describe the methodology of preference evaluation that was used. In the results section, we present the achieved findings, which have been categorised into several subsidiary models in order to capture differences between generations and gender. We then discuss the results and then propose some significant conclusions, at the same time addressing some limitations of the analysis. We conclude the article with some final remarks.

## 2 Materials and methods

### 2.1 Sample

The analysis includes responses from 272 employees from a Mexican branch of a global business conglomerate operating in consumer, chemical and automotive industry. Out of the 272 employees, 107 (39.32 %) were females and 165 (60.64 %) were males (Table 1). As the objective of the article is to evaluate differences between generations, we divided the sample into Millennials, Generation X and Baby boomers following the classification presented by Gursoy et al. (2013). The reason why this classification was used is that Gursoy et al. (2013) typify the most commonly agreed dating approach for the generational categories. Most authors define Baby boomers between end of the war till 1964–1965 (Gursoy et al., 2013; Kopecký, 2013; Lyons et al., 2005). Generation X is usually dated between 1964–1965 and 1980 (Gurău, 2012; Gursoy et al., 2013; Malik and Khera, 2014; Twenge et al., 2010). Generation Y (Millenials) is usually referred between years 1980–1981 and 1999–2000 (Gurău, 2012; Gursoy et al., 2013; Malik and Khera, 2014; Twenge et al., 2010).

The sample consist of 149 (54.78 %) Millennials, 107 (39.34 %) employees of Generation X and 16 (5.88 %) Baby boomers (Table 1).

### 2.2 Application of decision-making methods in human resources

Multiple Criteria Decision Analysis (MCDA) is a method to determine overall preference among alternatives using a set of qualitative and quantitative criteria. MCDA includes several methods, such as Analytic Hierarchy Process (AHP), Technique for Order Preferences by Similarity to Ideal Solutions (TOPSIS) or Preference Ranking Organisation Method for Enrichment Evaluation (PROMETHEE), among others. AHP is a popular MCDA technique widely used because it is a structured technique for solving complex decision-making problems (Karami and Johansson, 2014). What is more, AHP enables researchers to evaluate alternatives and criteria using soft

issues, which can be evaluated by human judges using pairwise comparison of the entire alternatives in each sub-problem (Phudphad et al., 2017).

There is wide set of examples of AHP applications in the domain of human resources management. For example, Phudphad et al. (2017) applied AHP to studied factors influencing the security of human resources information systems. Abdullah and Zulkifli (2015) applied Fuzzy AHP (FAHP) to evaluate relative weights of the most influential criteria in human resource management. Salgado et al. (2020) applied AHP to evaluate factors affecting talent retention in tech start-up, whereas Saaty et al. (2007) used AHP to optimise human resource allocation in a biotech start-up. Güngör et al. (2009) constructed FAHP to solve personnel selection problem based on 17 work-related and individual's performance factors, while Kusumawardani and Agintiara (2015) applied a combination of FAHP and TOPSIS in the personal selection problem. AHP is mainly used to estimate the criteria and sub-criteria priorities.

### 2.3 Analytical Hierarchy Process (AHP)

Analytic Hierarchy Process was developed by Saaty (1977; 1980) and works with both qualitative and quantitative evaluation of preferences. To obtain criteria priorities, pairwise comparisons based on the fundamental verbal/numerical 1–9 scale is required (Table 8 in the Appendix, Saaty, 1987). The number of necessary comparisons for each comparison matrix is  $n(n - 1)/2$ , where  $n$  is the number of criteria. Each criterion gains a geometric mean of its comparisons, which are then normalised.

An important requirement is to test the consistency of our stated preferences, as human-made decisions can be mutually inconsistent due to human nature. The most commonly used method for consistency checking was developed by Saaty (1977), who proposed a Consistency Index (CI) related to eigenvalue method. CI is obtained as

$$CI = \frac{\lambda_{max} - n}{n - 1}, \tag{1}$$

where  $\lambda_{max}$  is the maximal eigenvalue of the pairwise comparison matrix the Consistency Ratio (CR) is given by

$$CR = \frac{CI}{RI}, \tag{2}$$

where RI is the Random Index obtained in Table 2.

**Table 1** Descriptive statistics of the sample

	Millennials	Generation X	Baby boomers	Total
Males	74 (49.67 %)	77 (71.97 %)	14 (87.50 %)	165 (60.67 %)
Females	75 (50.33 %)	30 (28.03 %)	2 (12.50 %)	107 (39.33 %)
Total	149 (54.78 %)	107 (39.34 %)	16 (5.88 %)	272 (100 %)

**Table 2** AHP – random indices (Saaty, 1977)

	3	4	5	6	7	8	9	10
RI	0.58	0.9	1.12	1.24	1.32	1.41	1.45	1.49



The priorities are considered consistent if the consistency ration is less than 10 %. Super Decisions software is used to count the criteria preferences and to test consistency of the preferences.

## 2.4 Criteria importance

The employees were asked to evaluate the importance of Health & Wellness programmes listed in Table 3. The participants were asked "Rate your interest of the following benefits related to Health & Wellbeing". Each benefit was evaluated on a principal scale 1–4, where 1 meant "Not interested at all", 2 – "Not interested", 3 – "Moderately interested" and 4 – "Very interested". The questionnaire was disseminated on-line and all employees participated anonymously and voluntarily.

To assign priorities to each category, we used the AHP methodology. In this case, "Not interested at all" received a priority of 4.25 %, "Not interested" of 8.49 %, "Moderately interested" of 28.95 % and "Very interested" of 58.31 % (inconsistency of 6.16 %). To evaluate the importance of the Health & Wellness (H&W) programmes, we created evaluation scales (intervals) for each category respecting frequencies of the responses (Table 4). For example, the frequency of responses *Not interested at all* to evaluate the H&W programmes varied between 1 and 50. Based on this, we have created scale of five options (1–10, 11–20, 21–30, 31–40 and 41–50), to which we have assigned priorities based on our expert opinion. The highest importance was given to the frequency of 1–10 (41.85 %), as we seek to identify H&W programmes that are preferred the most among the employees and not those that are the least desired. In this way, the higher the disinterest is, the least favourable this H&W programme will be. The same principle is used in case of *Not interested*. However, the options *Moderately interested* and *Very interested* are both favourable options and, thus, higher importance is assigned to the highest number of interests (such as 35.42 % to 91–100 range in *Moderately interested*). There are more intervals in case of *Moderately interested* and *Very interested* as more respondents used these two options and variability of responses was higher. However, all evaluations are consistent, with the inconsistency level varying between 1.51 % and 2.41 %. In the case of models for each generation and gender, 5-option scales were used with the same evaluation (but inverted) as for *Not interested*.

## 3 Results

Twelve models were built with the aim of analysing perceptions regarding the Health & Wellness programmes. In this section, we first analyse the general perception about these programmes, then extend this analysis by taking the generations' point of view into account. Next, we analyse the overall perception according to gender, likewise taking the different generations' point of view into consideration. Finally, we discuss the identified differences in all models.

### 3.1 Overall model and generation differences

The general model represents all employees without any difference related to generations or gender, giving an initial view of the main preferences among the employees (Table 3). According to the results, the highest evaluated H&W programmes (considering the frequency of responses) are Language Scholarships (100 %<sup>1</sup>), High School & University Scholarships (98.51 %), Dental care (83.50 %), Medical insurance (75.86 %) and Travel agency discounts (75.54 %). On the other hand, the lowest evaluated programmes are Eye care (54.59 %), Fitness centre membership (47.19 %), Migratory procedure consultancy (36.95 %), Mental Care (29.57 %) and Travel insurance (28.61 %). Based on these results, the company should mainly offer employees packages related to education and physical care. What is interesting is that the physical care does not include fitness centre memberships (evaluated among the least desired). We can assume that employees prefer procedures generating immediate results, or alternatively, they view fitness centre memberships as already a part of their daily routine and it is not considered as a benefit anymore.

General results only give us the employees' overall perception, which does not allow us to adjust H&W packages precisely for each employee as the analysed sample consists of variety employees of different generations. Therefore, it is important to divide the general model with respect to each generation (Table 3). For Millennials, the most preferred programme is Dental care (100 %), followed tightly by Travel agency discounts (99.38 %) and High school & University scholarships (96.24 %) and Language scholarships (96.24 %).

<sup>1</sup> For the results we use the ideal scores from SuperDecisions. In this case, the best evaluated Health & Wellness programme is evaluated as 100 %, and the other programmes correspondingly. We view the ideal scores as more suitable as they enable us to see the proportional difference among the alternatives.

**Table 3** Preferences of health & wellness programmes, overall model

Benefit	General	Ranking	Millennial	Ranking	Generation X	Ranking	Baby boomer	Ranking
Cultural events	71.62 %	6	63.90 %	8	72.13 %	6	100.00 %	1
Dental care	85.50 %	3	100.00 %	1	100.00 %	1	100.00%	1
Discount memberships	58.35 %	8	71.68 %	7	56.14 %	9	57.62 %	7
Eye care	54.59 %	9	55.45 %	10	62.47 %	7	73.39 %	5
Fitness centre membership	47.19 %	10	60.55 %	9	33.58 %	11	51.98 %	9
High School & University Scholarships	98.51 %	2	96.24 %	3	91.73 %	3	53.41 %	8
Languages scholarships	100.00 %	1	96.24 %	3	91.73 %	3	38.66 %	12
Medical insurance	75.86 %	4	77.69 %	5	82.17 %	5	91.90 %	3
Mental Care	29.57 %	12	40.32 %	12	20.96 %	13	29.04 %	13
Migratory procedure consultancy	36.95 %	11	45.92 %	11	36.10 %	10	42.98 %	10
Retail store membership	68.59 %	7	74.34 %	6	60.22 %	8	59.32 %	6
Travel agency discounts	75.54 %	5	99.38 %	2	94.72 %	2	91.90 %	3
Travel insurance	28.61 %	13	36.60 %	13	26.68 %	12	42.22 %	11

**Table 4** Scales and their importance for health & wellness benefits, overall model (own calculation)

Not interested at all		Not interested		Moderately interested		Very interested	
Scale	Imp.	Scale	Imp.	Scale	Imp.	Scale	Imp.
1–10	41.85 %	11–30	41.85 %	31–40	3.12 %	51–80	4.28 %
11–20	26.25 %	31–50	26.25 %	41–50	4.48 %	81–110	6.41 %
21–30	15.99 %	51–70	15.99 %	51–60	6.76 %	111–140	10.06 %
31–40	9.73 %	71–90	9.73 %	61–70	10.36 %	141–170	15.96 %
41–50	6.18 %	91–110	6.18 %	71–80	15.87 %	171–200	25.04 %
				81–90	23.99 %	201–230	38.25 %
				91–100	35.43 %		
CR	1.52 %	CR	1.52 %	CR	2.41 %	CR	1.96 %

Similarly, as in the general model, Millennials rank as the most important Dental care, which may be linked to popular media influence, such as social media, television and magazines (Galarza Montelongo and Martínez González, 2016; Theobald et al., 2006), as well as to the positive impact on professional career as physical appearance matters (Chiang and Saw, 2018; Hamermesh and Biddle, 1994).

However, what is more evident is that the youngest generation of employees (between 21 and 35 years) seeks opportunities for additional education to acquire new skills needed for their future career development (Gursoy et al., 2013; Stewart et al., 2017). Many of the Millennials may have a bachelor's degree and may wish to proceed to master's level. As the education system in Mexico is mainly private, the costs of additional education may be financed out of their budgets (COMEPO, 2015). On the other hand, the least desired H&W programmes for Millennials are Migratory procedures (45.92 %), Mental care (40.32 %) and Travel insurance (36.60 %). Interestingly, Millennials want to obtain Travel discounts (2<sup>nd</sup> most desired), but do not ask for Travel insurance (the least desired), as well

Migratory procedure consultancy (11<sup>th</sup>). In these cases, Millennials might not see these options as benefits, as they are able to obtain these on their own initiative.

For employees from the Generation X (employees between 36 and 55 years), the most desired H&W programmes are again Dental care (100 %), Travel agency discounts (94.72 %) and Languages scholarships (91.73 %) and High school & University scholarships (91.73 %). The top listed benefits follow the identified pattern of Millennials. However, there is a little shift in educational programmes importance, as the importance of Language and University scholarships decreases by 4.51 %. The highest negative shift in preferences can be observed in the case of Fitness centre membership (−26.97 %), which ranks it among the least three desired H&W programmes (11<sup>th</sup>), together with Travel insurance (26.68 %, −9.92 % compare to Millennials) and Mental care (20.96 %, −19.35 %). On the other hand, we can observe the highest positive change in case of Cultural events (ranked 6<sup>th</sup> most desired with a score 72.13 %, +8.22 %), Eye care (7<sup>th</sup>, 62.47 %, +7.01 %) and Medical insurance (5<sup>th</sup>, 82.17 %, +4.48 %).

Fig. 1 presents all the differences of the preferences between generations in the overall model.

The recognised pattern shift in the preferences for Generation X (as compared with Millennials) is even more significant in the case of For Baby boomers (the oldest employees, aged 56+). The positive inclination towards Cultural events continues as this programme is the most desired for this generation (+27.87 % compare to the Generation X and +36.10 % compare to Millennials). Dental care remains as the most desired programme, along similar lines to the other two generations. The complete shift of the Baby boomers towards medical programmes is supported by the increased importance of Medical insurance (3<sup>rd</sup> most important, 91.90 %, +9.73 %) and Eye care (5<sup>th</sup>, 73.39 %, +10.92 %), i.e. medically oriented programmes (Fig. 1). The identified drop in educational programmes importance for Generation X positively plummeted among Baby boomers. Language scholarships

are among the least desired programmes (12<sup>th</sup>, 38.66 %, –53.07 % as compared to Generation X) and High school & University scholarships (8<sup>th</sup>, 53.41 %, –38.32 %).

### 3.2 Effect of gender on Health & Wellness programmes

Table 5 and Fig. 2 summarises results of male employees' preferences. In the general model, the most important Health & Wellness programmes are Travel agency discounts (100 %), High school & University scholarships (91.73 %) and Languages scholarships (91.73 %). Dental care, which was the most desired in the previous models as the most preferred, is ranked as the 4<sup>th</sup> most important programme for male employees (82.17 %). The least important programmes are Migratory procedure consultancy (43.00 %), Mental care (34.89 %) and Travel Insurance (34.89 %). Similarly, Fitness centre membership (10<sup>th</sup>, 43.77 %) is considered among the least desired benefits. In case of Millennials, we can identify similar patterns

Health & wellness program	Millennials	Change Generation X to Millennials	Change Baby boomers to Generation X	Change Baby boomers to Millennials
Cultural events	63.90%	8.22%	27.87%	36.10%
Dental care	100.00%	0.00%	0.00%	0.00%
Discount memberships	71.68%	-15.54%	1.48%	-14.06%
Eye care	55.45%	7.01%	10.92%	17.94%
Fitness center membership	60.55%	-26.97%	18.40%	-8.57%
High school & university scholarships	96.24%	-4.51%	-38.32%	-42.83%
Languages scholarships	96.24%	-4.51%	-53.07%	-57.58%
Medical insurance	77.69%	4.48%	9.73%	14.21%
Mental care	40.32%	-19.35%	8.08%	-11.28%
Migratory procedure consultancy	45.92%	-9.82%	6.88%	-2.94%
Retail store membership	74.34%	-14.12%	-0.90%	-15.02%
Travel agency discounts	99.38%	-4.65%	-2.82%	-7.47%
Travel insurance	36.60%	-9.92%	15.54%	5.62%

Fig. 1 Differences in preferences of health & wellness programmes, overall model

Table 5 Preferences of health & wellness programmes, males

Benefit	General	Ranking	Millennial	Ranking	Generation X	Ranking	Baby boomer	Ranking
Cultural events	72.13 %	6	60.91 %	8	72.13 %	6	100.00 %	1
Dental care	82.17 %	4	78.32 %	5	100.00 %	1	95.22 %	4
Discount memberships	57.69 %	9	60.22 %	9	50.12 %	8	62.70 %	7
Eye care	58.98 %	8	47.80 %	10	71.60 %	7	79.86 %	5
Fitness centre membership	43.77 %	10	80.24 %	4	27.12 %	12	53.98 %	9
High School & University Scholarships	91.73 %	2	91.73 %	2	91.73 %	3	55.98 %	8
Languages scholarships	91.73 %	2	91.73 %	2	90.87 %	4	42.07 %	12
Medical insurance	74.05 %	5	74.05 %	6	95.32 %	2	100.00 %	1
Mental Care	34.89 %	12	35.76 %	12	28.67 %	11	19.56 %	13
Migratory procedure consultancy	43.00 %	11	35.90 %	11	50.12 %	8	50.70 %	10
Retail store membership	60.22 %	7	61.49 %	7	44.55 %	10	64.55 %	6
Travel agency discounts	100.00 %	1	100.00 %	1	73.53 %	5	100.00 %	1
Travel insurance	34.89 %	12	35.32 %	13	26.24 %	13	43.86 %	11

	Millennials	Change Generation X to Millennials	Change Baby boomers to Generation X	Change Baby boomers to Millennials
Health & wellness program				
Cultural events	60.91%	11.22%	27.87%	39.09%
Dental care	78.32%	21.68%	-4.78%	16.91%
Discount memberships	60.22%	-10.10%	12.58%	2.48%
Eye care	47.80%	23.80%	8.26%	32.05%
Fitness center membership	80.24%	-53.12%	26.86%	-26.26%
High school & university scholarships	91.73%	0.00%	-35.75%	-35.75%
Languages scholarships	91.73%	-0.86%	-48.80%	-49.66%
Medical insurance	74.05%	21.26%	4.68%	25.95%
Mental care	35.76%	-7.10%	-9.10%	-16.20%
Migratory procedure consultancy	35.90%	14.22%	0.58%	14.80%
Retail store membership	61.49%	-16.95%	20.00%	3.06%
Travel agency discounts	100.00%	-26.47%	26.47%	0.00%
Travel insurance	35.32%	-9.08%	17.62%	8.54%

Fig. 2 Differences in preferences of health & wellness programmes, males

as in the general model. The most important difference is the importance growth of Fitness centre membership (4<sup>th</sup>, 80.24 %). Dental care is even less important for male Millennials (5<sup>th</sup>, 78.32 %).

The identified drop in the perceived importance of educational programmes for Generation X in general models, is minimal in case of males from the Generation X. Both Languages scholarships (4<sup>th</sup>, 90.87 %) and High school & University scholarships (3<sup>rd</sup>, 91.73 %) remain among the highest ranked programmes. We can identify growth in interest in Cultural events, Dental care and Medical insurance. On the other hand, the importance of Fitness centre memberships (12<sup>th</sup>, 27.12 %, -53.12 % as compared to Millennials) and Travel agency discounts (5<sup>th</sup>, 73.53 %, -26.47 %) dropped significantly. What is more, males from Generation X pay much lower importance to Retail store memberships (10<sup>th</sup>, 44.55 %, -16.95 %). Male Baby boomers incline to Cultural events (100 %), Medical insurance (100 %) and Travel agency discounts (100 %), all ranked as the most desired. In case of this generation, the lack of interest in further education follows the observed pattern in Baby boomers in the overall model.

The results for female employees are presented in Table 6. In general, the results follow all the identified pattern observed in the overall results (Table 3) and results of male employees (Table 5). However, several significant differences can be identified. Females are the ones who tend more to the Dental care benefit, as it is ranked as the most important in all cases except Millennials. Further, females in Generation X rank Languages scholarships as the most preferred (1<sup>st</sup>, 100 %), its preference plummets until Baby boomers (8<sup>th</sup>, 42.56 %, -57.44 %). The significance of High school & University scholarships decreases since it loses its

importance for Generation X and Baby boomers (Fig. 3). Fitness centre memberships are not important for females at all<sup>2</sup>. Females rather incline towards Dental care benefits. Last but not least, females attach higher importance to Retail store memberships than males. What is more, this tendency persists through the generations for females, whereas males exhibit a decreasing tendency as they get older. This is particularly visible in Generation X, where females rank it as 4<sup>th</sup> most important (80.215 %) compare to males from this generation who ranked it as 10<sup>th</sup> most important (44.545 %). Summaries of the overall changes in preferences are shown for male employees in Fig. 4 in the Appendix and for female employees in Fig. 5 in the Appendix.

#### 4 Discussion

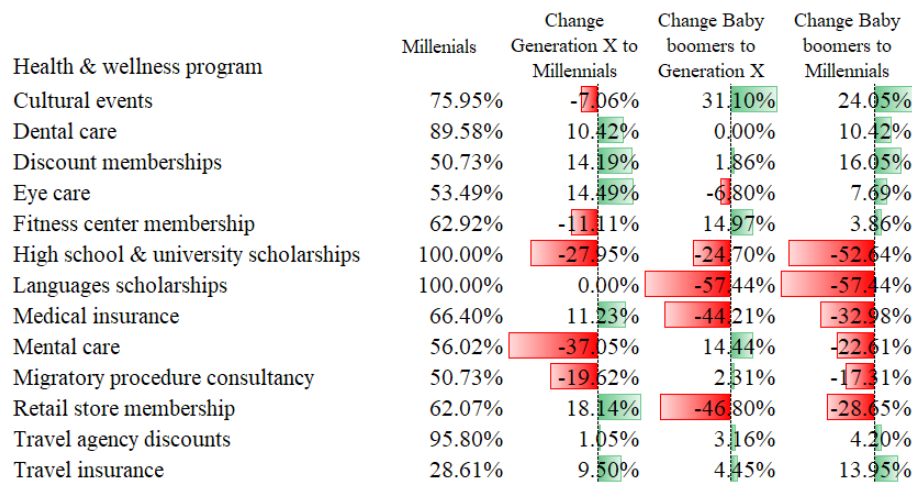
The aim of the article was to identify benefits that are important for each generation, in order to design H&W programmes according to their preferences. Companies should consider both the most requested benefits and the least ones, when designing a workplace wellness programme, as these are the indicators of what employees desire and need, or vice versa. As employees spend most of their days at work, specialised packages can have a positive impact on the employees' productivity, reduction of the organisational health care costs and reduction of employee turnover (Birnbbaum et al., 2010; Dewa et al., 2011; Goetzl et al., 2018; Lerner and Henke, 2008). However, it is very important to differentiate

<sup>2</sup> The result in Baby boomers might be a bit misleading as the sample only consists of two female Baby boomers (Table 1). The results cannot be generalised as individual responses here have a high impact on the overall evaluation. We decided not to exclude this tiny sample from the analysis so as to be able to confirm the tendency of preferences identified in Overall and Males models.



**Table 6** Preferences of health & wellness programmes, females

Benefit	General	Ranking	Millennial	Ranking	Generation X	Ranking	Baby boomer	Ranking
Cultural events	73.10 %	9	75.95 %	5	68.90 %	7	100.00 %	1
Dental care	100.00 %	1	89.58 %	4	100.00 %	1	100.00 %	1
Discount memberships	74.34 %	6	50.73 %	11	64.92 %	9	66.78 %	4
Eye care	61.88 %	10	53.49 %	10	67.98 %	8	61.18 %	6
Fitness centre membership	73.53 %	8	62.92 %	7	51.80 %	10	66.78 %	4
High School & University Scholarships	99.38 %	2	100.00 %	1	72.05 %	6	47.36 %	7
Languages scholarships	96.24 %	3	100.00 %	1	100.00 %	1	42.56 %	8
Medical insurance	95.96 %	4	66.40 %	6	77.63 %	5	33.42 %	10
Mental Care	51.31 %	11	56.02 %	9	18.97 %	13	33.42 %	10
Migratory procedure consultancy	46.73 %	12	50.73 %	11	31.11 %	12	33.42 %	10
Retail store membership	74.34 %	6	62.07 %	8	80.22 %	4	33.42 %	10
Travel agency discounts	92.19 %	5	95.80 %	3	96.84 %	3	100.00 %	1
Travel insurance	36.60 %	13	28.61 %	13	38.11 %	11	42.56 %	8



**Fig. 3** Differences in preferences of health & wellness programmes, females

benefit packages taking into account not only employees' age, but also their gender (Alcázar and Flegl, 2019). In accordance with PwC (2015), female Millennials make up a significant proportion of the current and future talent pool. Attracting the best of this group of Millennial workers is critical to the future of business.

The achieved results indicate different preferences among employees that tend to reflect both their generation membership and gender. It is not surprising as today's working environment includes workers from different generations, where each generation tends to have its own set of values, skills, characteristics and goals (Gursoy et al., 2008; King et al., 2017). As Gursoy et al. (2008) pointed out, managing employees from different generations has created new challenges and opportunities for managers. Understanding the differences between generations, as well as genders, can lead to development of

new motivational strategies, add or remove benefits, redesign compensation packages and develop human resources policies that satisfy specific employees' needs (Egri and Ralston, 2004; Lyons et al., 2005). It is crucial for companies to understand employees' values and preferences as these are key motivational factors that influence an individual's working attitude and behaviour (King et al., 2017). These values also represent outcomes that employees desire to achieve from their work (Twenge, 2010). Benefits will not increase employee's motivation unless they are desired by the employee (Cogin, 2012). Motivational factors differ across generations. For example, Millennials seek flexible and enjoyable working environment which enables them to spend time on things that are important to them (Smith and Galbraith, 2012). Employees from Generation X have ability to learn new things and prefer autonomy and flexibility at workplace. Developing

flexible policies and practices, as well as flexible H&W programmes can help companies to attract and retain talented employees (Gursoy et al., 2013).

Results reveal that Dental Care in their workplace is one of the most preferred benefits among all three generations. This result might be surprising as it is not the first benefit that is always considered as demanded. However, Burton et al. (2017) emphasise its importance regarding employees' health conditions that can negatively affect company's performance. Employees with no dental claims are significantly more likely to have a variety of health risk factors (such as obesity and tobacco use), health conditions (such as diabetes), absenteeism, and lost on-the-job productivity. On the other hand, employees with preventive dental claims had fewer health risks and medical conditions and better health and productivity measures. Thus, employers should incorporate preventive dental care awareness into their worksite wellness programmes as an obligatory part of their packages.

What is more, there is an evidence that physical attractiveness has other benefits, such as better likelihood of new job offers, earn better salary or gain promotion (Hamermesh and Biddle, 1994). As our physical appearance matter (Chiang and Saw, 2018), there is a higher demand for cosmetic intervention, such as dermatology as patients desire better looking smiles (Christensen, 2002). According to our results, dental care is more preferred by female workers (Table 6), as they ranked it on the first place compare to male workers who give a little bit lower importance to this benefit (Table 5). This result corresponds with Theobald et al. (2006), who observed higher demand for tooth whitening by females than males, and by younger generations. Dental care benefit should be accompanied by the general medical insurance package, as the medical insurance is preferred across the generations with an importance increase by elder employees (Fig. 1). This is a logical shift, as elder generations require more medical assistance than the younger generations. The negative tendency in case of Baby boomers (Fig. 3) can be linked to insufficient sample size.

On the other hand, we can observe that employees do not attach high importance to Eye care and Mental Care. Although the importance of Eye care grows in Generation X and even more in Baby boomers, its preference stays between 60 % and 70 %. The preference of Mental care lays significantly lower with an average of 29.572 % (34.886 % for males and 51.311 % for females), with the highest preference among Millennials. This last

point might nevertheless be very important indicator for companies, and they should sensitise its workforce with regard to the importance of mental health. Goetzel et al. (2018) noted that mental and behavioural health are important public health issues, affecting between one third and one half of the population sometime in their life. What is more, mental health problems negatively affect employees' productivity (Birnbaum et al., 2010; Dewa et al., 2011; Goetzel et al., 2018), increases absenteeism and, consequently, increases the likelihood of job loss (Lerner and Henke, 2008). Since most of life is spent in working years, the workplace is an ideal setting for public health-informed initiatives that promote mental and behavioural health and prevent illness. As Dewa and Hoch (2015) have observed, more than half of employees who experience depression do not recognise a need for treatment. Similarly, as in the case of Dental care, employers should increase an awareness about the importance of mental care at the workplace and incorporate Mental care packages into their Health & Wellness packages.

Another important observation is related to educational benefits and the evolution of this across the generations. The most preferred benefit by Millennials are Languages and University scholarships. On the other hand, educational programmes lose their importance for Generation X and Baby boomers. As Millennials are the youngest generation in the workplace, they are usually the latest graduates from universities. Most of them might look for further education to obtain new skills, which consequently gives them more working opportunities, and this creates a demand for educational benefits (Gursoy et al., 2013; Stewart et al., 2017). Nowadays, Millennials look for fast career development. It is common that young workers change their job more than three times during the first 10 years in the labour market (Martin, 2005; Morison et al., 2006). As Lyons et al. (2005) pointed out, Baby boomers attach higher importance to traditions and respect hierarchical structures, tendencies that are the direct opposite of Generation X and Millennials. Consequently, companies should prioritise educational programmes to avoid turnover of Millennials. These programmes lose their importance for Generation X, as most of them might have had the opportunity already to obtain master's and higher degrees, and Baby boomers as these usually occupy managing positions.

On the other hand, the results reveal a significant shift towards preferring cultural events and medically oriented H&W programmes among the older generations. This might see as a logical change as elder employees

are less interested in the professional side of the benefits. As these employees have reached managerial positions, they incline more towards work-life balanced benefits for themselves, and potentially for their partners.

We may therefore suggest employers set benefit packages according to the main results of the article. It is recommended to offer dental care to female workers. Dental care benefit should be accompanied by the general medical insurance package, as the medical insurance is preferred across the generations with an importance increase by elder employees. Eye care should be offered to Generation X and Baby boomers. Mental care may be offered to females, especially among Millennials. Millennials should be also offered by languages courses and University scholarships, as those are their most preferred benefits. On the other hand, these benefits are not suitable for Generation X and Baby boomers. Older generations may be offered packages relating to cultural events, work-life balanced benefits and medically oriented H&W programmes.

#### 4.1 Sensitivity of the analysis

Decision-making is commonly influenced by the subjectivity of a decision-maker. Achieved results can be biased by inappropriate decision-maker's expert evaluation. The initial model (Model A) used priorities of 4.25 % for "Not interested at all", 8.49 % for "Not interested", 28.95 % for "Moderately interested" and 58.31 % "Very interested" with an inconsistency of 6.16 %. To demonstrate the sensitivity (robustness) of the achieved results, we have constructed two more models with the same basic structure as the model described in Criteria importance chapter, but with different priorities of the main scale. In Model B, we used criteria importance 5.53 %, 11.75 %, 26.22 %

and 56.50 % with an inconsistency 4.38 %, whereas in Model C we used importance 7.78 %, 12.48 %, 30.56 % and 49.18 % with an inconsistency 1.81 %. In these two models we lowered the importance of the favourable criteria and increased the importance of the unfavourable ones.

However, as Table 7 demonstrates, the results indicate the same preferences towards the H&W programmes (in terms of absolute ranking), with only one exception: Medical insurance and Travel agency discounts in Model B. In this case, the difference between these two programmes is tiny (only 0.322 % in Model A) and, thus, not sensitive. We obtained very same results for Model B and Model C taking both generation membership and gender into account. As a result, the expressed preferences for Health & Wellness programmes can be considered as robust and representative.

#### 4.2 Limitation and future research

The presented analysis has several limitations. First, the findings can be generalised to the whole company only in case of the Millennials and Generation X. However, we did not receive a representative sample for the employees of the Baby boomer generation. This is especially evident for the female employees, where the achieved results are highly impacted by the personalities of the two respondents. Second, although the sample includes employees from a global business conglomerate operating in consumer, chemical and automotive industry, the results may be influenced significantly by the Mexican corporate culture (different working habits, different benefits packages, etc.).

To control and identify possible effects that were not covered in this initial study, future research can include more variables, such as the socio-economic characteristics of the employees and the length of time they have been employed

**Table 7** Comparison of preference of the sensibility analysis, overall general model

Benefit	Model A	Ranking	Model B	Ranking	Model C	Ranking
Cultural events	71.625 %	6	70.341 %	6	77.513 %	6
Dental care	85.503 %	3	85.623 %	3	90.228 %	3
Discount memberships	58.347 %	8	54.853 %	8	63.485 %	8
Eye care	54.594 %	9	54.583 %	9	57.520 %	9
Fitness centre membership	47.191 %	10	46.812 %	10	51.052 %	10
High School & University Scholarships	98.513 %	2	98.695 %	2	98.400 %	2
Languages scholarships	100.000 %	1	100.000 %	1	100.000 %	1
Medical insurance	75.861 %	4	76.023 %	5	83.860 %	4
Mental Care	29.572 %	12	28.034 %	12	31.699 %	12
Migratory procedure consultancy	36.946 %	11	36.072 %	11	40.468 %	11
Retail store membership	68.591 %	7	65.593 %	7	74.070 %	7
Travel agency discounts	75.539 %	5	76.878 %	4	79.511 %	5
Travel insurance	28.608 %	13	26.742 %	13	30.256 %	13

by their company. Such extended data would enhance the validity of the analysis and provide a still better understanding in relation to employees' preferences. Finally, this article differentiates according to generation membership and gender. Taking into account socio-economic characteristics as well can enable more precise results, which would potentially be valuable for understanding employees' motivation.

## 5 Conclusion

In this study, we analysed employees' preference in relation to Health & Wellness programmes across generations. The results indicate the importance of tailoring H&W packages considering gender and generations, as there are significant differences between these. In general, Millennials desire to receive educational packages and dental care programmes. On the other hand, there is a significant shift towards cultural events discernible among the Baby boomer generation. Moreover, there is a general preference for dental care and medical insurance. Understanding these differences is crucial, as employees' benefits are key motivational factors that influence work attitude and behaviour. Companies can develop new motivational strategies, add or remove benefits, redesign compensation packages and develop human resources policies that satisfy employees' needs and consider company culture. Thus, the results of this introductory study can serve as an evidence for the necessity of company management making adjustments to benefit programmes.

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Based on the results, employers and the Human Resources managers in practice are encouraged to respond to generational values and the requirements of individual groups of employees in order to stimulate and satisfy properly individual groups of employees and contribute to retention of employees and personnel marketing. This personnel practices impact of both organisational culture and strategic human resource management.

Furthermore, the practical contribution lies in the identification of the key variables which affect the efficient setting of H&W benefits and programmes that lead to acceptance by, and the satisfaction of, different generations of employees. The contribution also lies in presenting concrete results from a real world organisation that is working on a redesign of its system of benefits so as to support its preferred culture and identify the most important variables in its implementation. The results are also important for the development of innovative approaches to human resource marketing and to redesign organisational culture.

The topic of this article is currently highly relevant for employers from the perspectives of establishing a suitable organisational culture, employee satisfaction, retention of quality employees and human resource marketing. The article also reflects the progress being made in H&W programme development based on what is known about the different generations of a company's employees, as the preferences of the generations differ significantly

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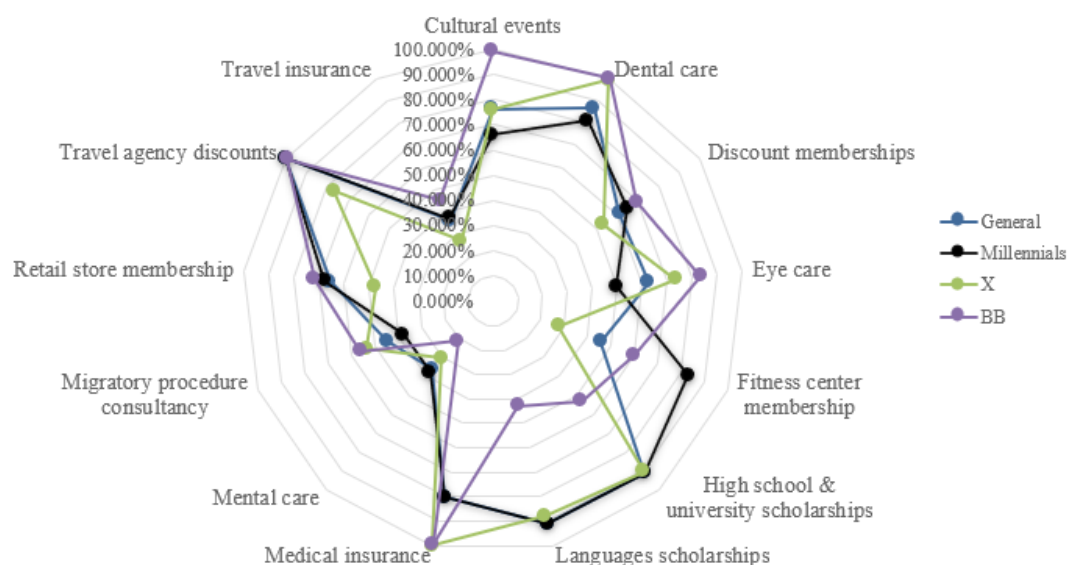
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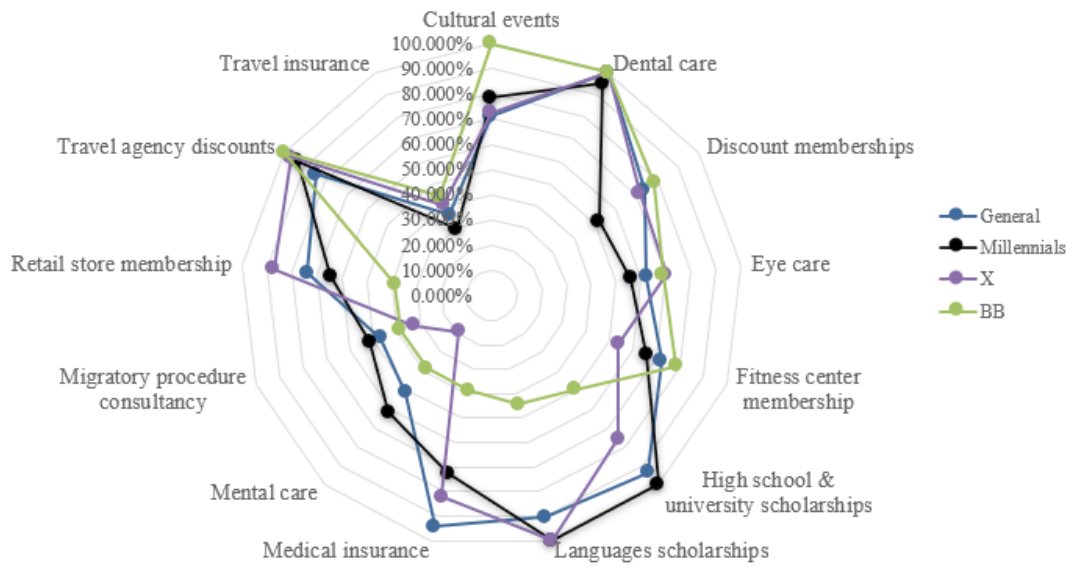
## Appendix

**Table 8** AHP – fundamental scale (Saaty, 1987:p.165)

Intensity of importance on an absolute scale	Definition	Explanation
1	Equal importance	Two activities contribute equally to the objective
3	Moderate importance of one over another	Experience and judgement strongly favour one activity over another
5	Essential or strong importance	Experience and judgement strongly favour one activity over another
7	Very strong importance	An activity is strongly favoured, and its dominance demonstrated in practice
9	Extreme importance	The evidence favouring one activity over another is of the highest possible order of affirmation
2, 4, 6, 8	Intermediate values between the two adjacent judgements	When compromise is needed
Reciprocals	If activity has one of the above numbers assigned to it when compared with activity , then has the reciprocal value when compared with	
Rationales	Ratios arising from the scale	If consistency were to be forced by obtaining numerical values to span the matrix



**Fig. 4** Differences in preferences of health & wellness programmes in case of males and generations



**Fig. 5** Differences in preferences of health & wellness programmes in case of females and generations