

The effect of salary and health insurance benefit on job  
satisfaction in Thailand



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การศึกษาผลกระทบของเงินเดือนและสวัสดิการด้านการรักษาพยาบาลต่อความพึงพอใจของ  
พนักงานในประเทศไทย



สารนิพนธ์นี้เป็นส่วนหนึ่งของการศึกษาตามหลักสูตรปริญญาศิลปศาสตรมหาบัณฑิต  
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ทรัพยากรมนุษย์เป็นปัจจัยที่สำคัญที่สุดในฟังก์ชันการผลิต เพื่อการดำเนินกิจกรรมและการดำเนินธุรกิจ เพื่อเพิ่มศักยภาพของพนักงาน สวัสดิการที่ดีและการได้รับการดูแลจากบริษัท เป็นสิ่งสำคัญและจะเพิ่มความพึงพอใจของพนักงานส่งผลให้พนักงานมีความตั้งใจที่จะรับผิดชอบและทุ่มเทในการทำงานมากขึ้น มีปัจจัยหลายอย่างที่น่าสนับสนุนความต้องการของพนักงานในการสร้างความภักดี เช่น ค่าจ้าง สวัสดิการด้านสุขภาพ โบนัส ทุนการศึกษา กองทุนเงินกู้ยืม ฯลฯ การศึกษาค้นคว้าตรวจสอบผลของความพึงพอใจในเงินเดือนและการประกันสุขภาพต่อความพึงพอใจของพนักงานในประเทศไทยโดยการสำรวจความสัมพันธ์ระหว่างเงินเดือนและประกันสุขภาพต่อความพึงพอใจในงานโดยรวม การศึกษาดังกล่าวนั้นพบว่าพนักงานที่ได้รับเงินเดือนที่สูงขึ้นและมีความพึงพอใจในประกันสุขภาพที่สูงขึ้น จะมีความพึงพอใจในงานโดยรวมสูงขึ้นเช่นกัน การศึกษาค้นคว้าเก็บตัวอย่างโดยใช้แบบสอบถามที่ตอบโดย 413 ตัวอย่าง ผลลัพธ์สำหรับความสัมพันธ์สหสัมพันธ์ระหว่างความพึงพอใจในเงินเดือนผลประโยชน์ประกันสุขภาพและความพึงพอใจในงานทั้งหมด มีสหสัมพันธ์สหสัมพันธ์ระดับต่ำในความสัมพันธ์เชิงบวก



สาขาวิชา	เศรษฐศาสตร์แรงงานและการจัดการ ทรัพยากรมนุษย์	ลายมือชื่อนิสิต .....
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Human resources is the most significant factor in production function to exercise activities and operate the business. In order to maximize potential of employees, a good welfare and being taken care by a company are critical and will enhance employee satisfaction, resulted in employees' intention to become more accountable and dedicated to work. There are various factors that support employees' needs in fostering loyalty i.e. wages, health benefits, bonuses, scholarships, loan funds, etc. This study examines the effect of salary and health insurance on employee satisfaction in Thailand by exploring correlation between salary satisfaction and health insurance benefits satisfaction and overall job satisfaction. The study hypothesizes that employees who are provided with higher salary satisfaction and have higher health insurance benefit satisfaction would have a higher job satisfaction. This study collected samples by using questionnaires answered by 413 samples. The result for correlation coefficient between satisfaction in salary, health insurance benefits and overall job satisfaction have a low-level correlation coefficient in positive relation.



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# Chapter 1

## Introduction

### 1.1 Background and Objectives

Human resources is the most important factor in production function in order to exercise activities and operate the business not only in the private sector but also in government and state enterprise. All types of business require human capital to utilize their maximum potential to production maximization. In order to reach an employee's maximum potential, it is essential that people are motivated to fulfill basic needs - physical need, emotional need, safety need, and environmental and social need. These needs are critical for building employee engagement and loyalty with the organization.

Human resources factor is comparable to corporate assets. Personnel that are knowledgeable, capable, skilled, and carry a positive attitude towards the organization will have a good relationship with colleagues. Employee is the main driving force in driving the organization and will create a positive impact on the success of the organization in the long run. Therefore, human resources is an important factor that executives and management should pay attention to - both in the working process and supporting facilities and environment that is suitable for work. This will create the highest efficiency because when people are not happy with the working environment, it may affect work efficiency, absence, late and leave until resignation.

It can be said that good welfare and being taken care of by the company will improve employee satisfaction, resulting in employees' intention to work and dedication. There are many factors that support employees' needs in fostering loyalty i.e. wages, monthly conditions, medical expenses, bonuses, scholarships, loan funds, etc. All of these factors will encourage employee efficiency in a company.

This study examines the effect of the employment benefits on employee satisfaction in Thailand. In Thailand the main two types of occupation can be divided into two sectors - public sector (government agencies & state enterprises) and private sectors. Generally, we assume that employees in the private sector have a higher amount of income than the public sector. However, a large number of companies are facing a problem of turnover and switching between sectors. A basic rationale for moving to the private sector is higher income and better benefits whereas the rationale for moving to the public sector is health insurance benefit.

Objectives of this study for answer the main research question “How salary and health insurance benefits affect job satisfaction in Thailand?” by author have a hypothesis that Salary and health insurance benefits satisfaction have a correlation with overall job satisfaction. And, Employees with higher salary and Health insurance benefit satisfaction have higher job satisfaction. The result of this study will help some organization to design the benefits package for increase employee overall job satisfaction that will effect to employees retention rate also increase too.

## Expected Findings

The result of this research will show the correlation between satisfaction in salary, Health insurance benefits and overall job satisfaction that will help the employer or company design the package of benefit or welfare to attract or engage to employee to stay with the company longer or increase employee retention rate and also increase job satisfaction of employees.

## 1.2 Term definition

<b>Employment benefits</b>	Salary and Health insurance benefits provided by employer
<b>Health insurance</b>	Health insurance provided by employer
<b>Self-Health insurance</b>	Employee health insurance provided by employer
<b>Family Health insurance</b>	Wife and children of employee health insurance provide by employer
<b>Parent Health insurance</b>	Parent health insurance provide by employer employer
<b>Parent Health insurance</b>	Parent health insurance provide by employer

## Chapter 2

### Literature Review

The previous study on two variables – benefits and employee service year – which guides this study, explored the effect of benefits to retirement among elderly married, single woman's labor supply and job mobility. The study found that there is no correlation between benefits and other variables. However, there are a number of articles suggesting that the future research differences in health plan offerings across large firms to determine how these differences affect workers' take-up and firms' performance. (Milbank Q. 2003)

Kanika Kapur, J. R. (2007) studied the role of health insurance in joint retirement among married couples. This paper study for medical expenditures of near-elderly by using Health and Retirement Study data collected in 1992-2002, the authors of this study investigate whether access to employer-provided retiree health insurance enabled dual working couples to time their retirement together? a behavior called 'joint retirement.'" They find that when wives had employer-provided retiree health insurance, the likelihood of joint retirement more than doubled.

Strumpf, E. (2011) studied the Medicaid's effect on single women's labor supply since the introduction of Medicaid. This paper examines the impact of the introduction of the Medicaid program on labor supply decisions among single women in the late 1960s and early 1970s. The Authors use a differences-in-differences methodology to estimate the effect of Medicaid on eligible women's labor force participation, using variation in the timing of Medicaid implementation across states and in eligibility across demographic groups. Using March supplements to the CPS from 1963 to 1975, They found no evidence that women who were eligible for Medicaid decreased their labor supply relative to ineligible women, in contrast to clear theoretical predictions of a negative supply response. Positive point estimates suggest that health benefits from health insurance coverage may have contributed to relative increases in labor supply.

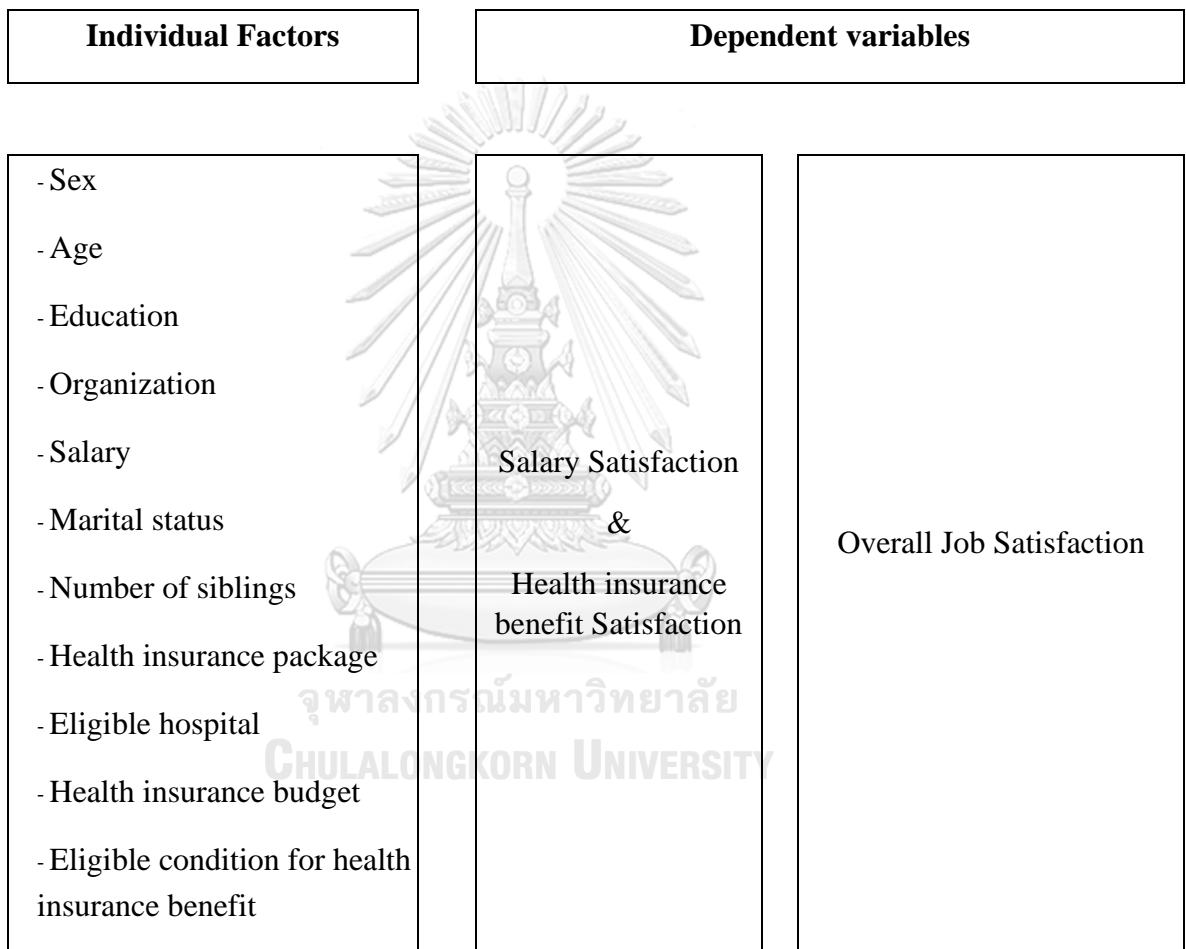
James Bailey, A. C. (2016) studied the relationship between employer-provided health insurance and job Mobility. This paper studied whether Health insurance reduces labor market mobility in the United States, causing a "job lock" effect. By using data from Job Mobility in the Current Population Survey The expansion of dependent coverage did not increase job mobility, suggesting that job lock is not a major concern for young adults.

## Chapter 3 Methodology

### 3.1 Research Question

How salary and health insurance benefits affect job satisfaction in Thailand?

### 3.2 Conceptual framework



### 3.3 Hypothesis Testing

**Hypothesis 1:** Salary and health insurance benefits have a correlation with overall job satisfaction.

**Hypothesis 2:** Employees with higher salary satisfaction and Health insurance benefit Satisfaction will have higher job satisfaction.

To test the abovementioned hypotheses, the study conducts mean different testing with independent sample T-test by considering the individual factors - Organization, Sex, Education, Age, Salary, Status, Number of siblings, Health insurance package, Eligible hospital, Health insurance budget, and Eligible condition for health insurance benefit.

This study conducted One-Way ANOVA LSD for equality of Means in Salary satisfaction, Health insurance benefit Satisfaction and Overall job satisfaction by consider factor as Organization, Sex, Education, Age, Salary, Status, Number of siblings, Health insurance package, Eligible hospital, Health insurance budget and Eligible condition for health insurance benefit.

### 3.3 Data Source

The study collected data from questionnaire survey. In order to calculate the size of sample, Tora Yamane formula is used for calculation.

Population: sample population by Tora Yamane formula

$$n = \frac{N}{1 + Ne^2} \quad \text{Where}$$

- n = corrected sample size  
 N = population size  
 e = Margin of error (MoE), e = 0.05 based on the research condition.

### 3.4 Population and Sampling

Formal sector labor force in Thailand 2019 total 17.1 million people (NSO, 2019)

The sample size from population calculate by Tora Yamane formula

$$\begin{aligned} n &= \frac{N}{1 + Ne^2} \\ &= 17,100,000 / (1 + (17,100,000 \times 0.05^2)) \\ &= 400 \end{aligned}$$

According to the calculation using the Yamane Formula, the sample size of this study

is 400 samples at the minimum. The sample size of this study is 413 samples, resulting in data collected from questionnaires answered by 413 people using an online survey by Google Form and paper survey.

### 3.5 Variables

Control variables: Health care insurance package

Dependent variable: Sex, Age, Education, Organization, Department, Service Year, Salary, Marital Status, and Number of Family Member

### 3.6 Empirical Method

#### Descriptive Analysis

Descriptive statistics are brief descriptive coefficients that summarize a given data set, which can be either a representation of the entire or a sample of a population.

**1. Percentage:** a number or ratio that represents a fraction of 100. It is often denoted by the symbol "%" or simply as "percent" or "pct." For example, 35% is equivalent to the decimal 0.35, or the fraction.

**2. Mean (average)** of a data set is found by adding all numbers in the data set and then dividing by the number of values in the set.

**3. Standard deviation (S.D.)** - A measure of the amount of variation or dispersion of a set of values

#### Correlation and Variance Analysis

Statistical inference is the process of using data analysis to deduce properties of an underlying distribution of probability. Inferential statistical analysis infers properties of a population, for example by testing hypotheses and deriving estimates.

**1. Pearson's correlation coefficient** is the test statistics that measures the statistical relationship, or association, between two continuous variables.

**2. T-test:** used to determine if there is a significant difference between the means of two groups, which may be related in certain features.

**3. One–Way Analysis of Variance (ANOVA):** used to determine whether there are any statistically significant differences between the means of three or more independent (unrelated) groups.

**4. Least Significant Difference (LSD):** calculates the smallest significant between two means as if a test had been run on those two means (as opposed to all of the groups together).



## Chapter 4

### Results

#### 4.1 General Information of the Subject

	Item	Frequency (persons)	Percent
1. Sex	Male	165	40.0
	Female	248	60.0
	Total	413	100.0
	2. Age		
	15 - 20 year	2	0.5
	21 - 25 year	75	18.2
	26 - 30 year	202	48.9
	31 - 35 year	86	20.8
	36 - 40 year	13	3.1
	41 - 45 year	21	5.1
	46 - 50 year	6	1.5
	51 years and above	8	1.9
	Total	413	100.0
3. Education			
	Below Bachelor's Degree	10	2.4
	Bachelor's Degree	299	72.4
	Master's Degree	103	24.9
	Doctoral Degree	1	0.2
	Total	413	100.0
4. Organization			
	Private Sector	253	61.3
	State Enterprise or Civil Servant	160	38.7
	Total	413	100.0
5. Salary			
	0 - 15,000 Baht	10	2.4
	15,001 - 25,000 Baht	142	34.4
	25,000 - 40,000 Baht	148	35.8
	40,000 - 60,000 Baht	65	15.7
	60,001 - 80,000 Baht	23	5.6
	80,001 - 100,000 Baht	10	2.4
	100,001 Baht and above	15	3.6
	Total	413	100.0
6. Status			
	Single	341	82.6
	Married	72	17.4
	Total	413	100.0



<b>7. No. of siblings</b>			
	None	69	16.7
	2 Siblings	221	53.5
	3 Siblings and above	123	29.8
	<b>Total</b>	<b>413</b>	<b>100.0</b>
<b>8. Health insurance package</b>			
	Only employee	190	46.0
	Cover employee, partner, children	63	15.3
	Cover employee, partner, children and parents	160	38.7
	<b>Total</b>	<b>413</b>	<b>100.0</b>
<b>9. Eligible Hospital</b>			
	Only public hospitals	152	36.8
	Only private hospital	30	7.3
	Every hospital	184	44.6
	Social security	47	11.4
	<b>Total</b>	<b>413</b>	<b>100.0</b>
<b>10. Health insurance budget</b>			
	Annual limit	177	42.9
	Limit per time but no annual limit	68	16.5
	Unlimited	166	40.2
	Other	2	0.5
	<b>Total</b>	<b>413</b>	<b>100.0</b>
<b>11. Condition to eligible for Health insurance benefit</b>			
	With condition Ex. minimum service term	77	18.6
	No condition	336	81.4
	<b>Total</b>	<b>413</b>	<b>100.0</b>

Table 4.1 found that survey respondents total 413 persons mainly are female 60% and male 40%, age around 26 - 30 years 48.9%, 31-35 years 20.8%, 21-25 years 18.2%, 41-45 years 5.1%, 36-40 years 3.1% 51 year and above 1.9%, 46-50 years 1.5% and 15-20 years 0.5%.

For education in bachelor's degree 72.4%, master's degree 24.9% below bachelor's degree 2.4% and doctoral degree 0.2%.

Respondents are working in private sector 61.3% and in public sector 38.7%. For range of salary respondents got 25k - 40k 35.8%, 15k - 25k 34.4%, 40k-60k 15.7%, 60k-80k 5.6%, 100k and above 3.6% and 2.4% for 0-15k & 80k-100k.

Status single 82.6% and married 17.4%. Number of sibling 2 siblings 53.5%, 3

siblings and above 29.8% and none 16.7%.

For health insurance package covers only employees 46%, cover employee, partner, children and parents 38.7% and covers employee, partner and children 15.3%.

Eligible hospital to every hospital 44.6%, only public hospitals 36.8%, hospitals in social security 11.4% and eligible only private hospital 7.3%.

Budget for health insurance benefits have annual limit 42.9%, unlimited 40.2%, limit per time but no annual limit 16.5% and other 0.5%. Respondents no condition to eligible for health insurance benefit 81.4% and have condition ex. minimum service term 18.6%

#### 4.2 General Information of satisfaction

Table 4.2 – Frequency and Percentage of Satisfaction in Salary, Health Insurance Benefits and Overall Job Satisfaction.

Topic	Very Satisfied % (persons)	Satisfied % (persons)	Neutral % (persons)	Unsatisfied % (persons)	Very Unsatisfied % (persons)	Mean	Std. Deviation
I am satisfied with salary	13.1 (54)	37.8 (156)	31.5 (130)	13.3 (55)	4.4 (18)	3.420	1.017
Your salary covers your expenditure	11.6 (48)	32.4 (134)	34.4 (142)	17.9 (74)	3.6 (15)	3.310	1.012
Salary is the most attractive factor of the company	50.1 (207)	34.9 (144)	11.6 (48)	2.9 (12)	0.5 (2)	4.310	0.825
Salary is the main factor for retaining the employees	41.9 (173)	40.9 (169)	15 (62)	2.2 (9)	0 (0)	4.230	0.779
Salary is the main consideration for applying the company	21.5 (89)	37 (153)	31 (128)	7.7 (32)	2.7 (11)	3.670	0.984
You don't need to have other incomes for covering your expenditure	11.9 (49)	27.4 (113)	35.8 (148)	18.2 (75)	6.8 (28)	3.190	1.080
You compare the offered salary with other companies before applying	24.5 (101)	41.4 (171)	24.9 (103)	5.3 (22)	3.9 (16)	3.770	1.003
<b>Salary Satisfaction</b>						<b>3.700</b>	<b>0.624</b>
I am satisfied with benefits I receive	26.2 (108)	36.8 (152)	26.6 (110)	6.8 (28)	3.6 (15)	3.750	1.033
Health insurance benefits cover what you need	27.8 (115)	39 (161)	21.8 (90)	9.4 (39)	1.9 (8)	3.810	1.008
Health insurance benefit is the most attractive factor of this company	29.3 (121)	39 (161)	25.4 (105)	5.3 (22)	1 (4)	3.900	0.917
Health insurance benefit is the main factor for retain the employees	28.1 (116)	32.2 (133)	32.9 (136)	4.4 (18)	2.4 (10)	3.790	0.981
Health insurance benefit is the main consideration for applying the company	11.1 (46)	26.6 (110)	37 (153)	15.5 (64)	9.7 (40)	3.140	1.112
You don't need to have other health insurance for covering your health expenditure	18.4 (76)	25.2 (104)	33.4 (138)	15 (62)	8 (33)	3.310	1.168
You compare the offered health insurance benefit with other companies before applying	12.6 (52)	30.8 (127)	32.4 (134)	14.3 (59)	9.9 (41)	3.220	1.143
<b>Health insurance benefit Satisfaction</b>						<b>3.561</b>	<b>0.750</b>

I like the organization's environment	28.8 (119)	40.2 (166)	23.7 (98)	5.1 (21)	2.2 (9)	3.880	0.956
I always mention positive image of the organization	31.2 (129)	42.9 (177)	22.8 (94)	1.5 (6)	1.7 (7)	4.000	0.867
I enjoy to work with my coworkers	32.4 (134)	39 (161)	24.2 (100)	1.9 (8)	2.4 (10)	3.970	0.929
I work with my supervisor smoothly	33.4 (138)	42.1 (174)	20.6 (85)	2.9 (12)	1 (4)	4.040	0.862
I am pleased with my current assignment	25.4 (105)	44.1 (182)	25.7 (106)	3.4 (14)	1.5 (6)	3.890	0.875
In past 6 month, I do not think about changing job	32.7 (135)	24.2 (100)	21.5 (89)	7 (29)	14.5 (60)	3.540	1.385
I work with maximum potential	48.9 (202)	39 (161)	10.7 (44)	1.5 (6)	0 (0)	4.350	0.728
I am pleased organization culture	28.1 (116)	34.9 (144)	24.9 (103)	7.7 (32)	4.4 (18)	3.750	1.082
I will recommend my friend to work with the company	28.6 (118)	34.1 (141)	24.7 (102)	6.8 (28)	5.8 (24)	3.730	1.121
I feel a sense of pride in the organization	38.5 (159)	32.2 (133)	23.5 (9.7)	4.4 (18)	1.5 (6)	4.020	0.963
<b>Overall job Satisfaction</b>						<b>3.917</b>	<b>0.740</b>

### 4.3 Correlation coefficient

Table 4.3 – Correlation coefficient between satisfaction in salary, Health insurance benefits and overall job satisfaction.

Correlations			
		Health insurance benefit Satisfaction	Overall job Satisfaction
Salary Satisfaction	Pearson Correlation	.314**	.414**
	Sig. (2-tailed)	0.00	0.00
	N	413	413
Health insurance benefit Satisfaction	Pearson Correlation		.478**
	Sig. (2-tailed)		0.00
	N		413
** Correlation is significant at the 0.01 level (2-tailed).			
* Correlation is significant at the 0.05 level (2-tailed).			

Salary satisfaction, Health insurance benefit satisfaction and Overall job satisfaction have a low-level correlation coefficient in positive relation.

### 4.4 Hypothesis of Overall Job Satisfaction

#### A) By Type of Organization

#### Hypothesis

H0: There is no difference in job satisfaction as measured by salary satisfaction, health insurance benefit, and overall job satisfaction between employees at public and private organizations

Table 4.4 – Determinants of Job Satisfaction by Organization (N=413)

		Levene's Test for Equality of Variances				t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Salary Satisfaction	Equal variances assumed	6.258	0.013	6.983	411.000	0.000	0.416	0.060	0.299	0.534
	Equal variances not assumed			6.758	302.080	0.000	0.416	0.062	0.295	0.538
Health insurance benefit Satisfaction	Equal variances assumed	6.090	0.014	-5.985	411.000	0.000	-0.435	0.073	-0.578	-0.292
	Equal variances not assumed			-6.112	361.272	0.000	-0.435	0.071	-0.575	-0.295
Overall job Satisfaction	Equal variances assumed	14.935	0.000	-0.108	411.000	0.914	-0.008	0.075	-0.155	0.139
	Equal variances not assumed			-0.112	379.932	0.911	-0.008	0.072	-0.149	0.133

By using an independent sample t-test, the results from Table 4.4 shows that salary satisfaction and health insurance benefit satisfaction is different between employees at public and private organizations ( $\alpha = 0.05$ ), whereas the overall job satisfaction is not different between employees at public and private organizations.

The reason is because the characteristics of these different types of organization are different in salary - private sector organizations offer higher salary than the public sector. However, the public sector offers an extensive health insurance benefit package - far better than the private sector. In conclusion, the overall job satisfaction is not different between these two types of organization.

Table 4.4.1 – Group statistics of organization factor

	Organization	N	Mean	Std. Deviation	Std. Error Mean
Salary Satisfaction	Private Sector	253	3.861	0.555	0.035
	State Enterprise or Civil Servant	160	3.445	0.642	0.051
Health insurance benefit Satisfaction	Private Sector	253	3.392	0.745	0.047
	State Enterprise or Civil Servant	160	3.828	0.679	0.054
Overall job Satisfaction	Private Sector	253	3.914	0.787	0.050
	State Enterprise or Civil Servant	160	3.922	0.660	0.052

Information from table 4.4.1 show the mean of two organizations, for the salary satisfaction's mean of private sector higher than public sector but health insurance benefit satisfaction's mean of private sector lower than public sector. whereas the overall job satisfaction is not different.

## B) By Gender

### Hypothesis

H0: There is no difference in job satisfaction as measured by salary satisfaction, health insurance benefit, and overall job satisfaction between male and female employees

Table 4.5 – Determinants of Job Satisfaction by Gender (N=413)

		Levene's Test for Equality of Variances				t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Salary Satisfaction	Equal variances assumed	0.743	0.389	-1.295	411.000	0.196	-0.081	0.063	-0.204	0.042
	Equal variances not assumed			-1.280	337.950	0.201	-0.081	0.063	-0.206	0.043
Health insurance benefit Satisfaction	Equal variances assumed	1.359	0.244	0.727	411.000	0.468	0.055	0.075	-0.093	0.203
	Equal variances not assumed			0.713	328.246	0.476	0.055	0.077	-0.096	0.206
Overall job Satisfaction	Equal variances assumed	0.445	0.505	2.308	411.000	0.021	0.171	0.074	0.025	0.316
	Equal variances not assumed			2.309	352.156	0.022	0.171	0.074	0.025	0.316

By using an independent sample t-test, the results from Table 4.5 shows that salary satisfaction and health insurance benefit satisfaction is not different between males and females ( $\alpha = 0.05$ ), whereas the overall job satisfaction is different between males and females. This is because there could be a preferential treatment between different genders in organizations.

### C) By Condition to eligible for health insurance benefit.

#### Hypothesis

H0: Employees who have different condition to eligible for health insurance benefit will have a different satisfaction in Salary satisfaction, Health insurance benefit Satisfaction and Overall job satisfaction.

Table 4.6 - Determinants of Job Satisfaction by Condition to eligible for health insurance benefit

		Levene's Test for Equality of Variances								
		F	Sig.	t	df	Sig.	2-tailed	Mean Difference	Std. Error Difference	
									Lower	Upper
Salary Satisfaction	Equal variances assumed	1.63	0.202	2.648	411	0.008	0.207	0.078	0.053	0.361
	Equal variances not assumed			2.522	107.808	0.013	0.207	0.082	0.044	0.370
Health insurance benefit Satisfaction	Equal variances assumed	4.091	0.044	-2.284	411	0.023	-0.215	0.094	-0.401	-0.030
	Equal variances not assumed			-2.141	106.139	0.035	-0.215	0.101	-0.415	-0.016
Overall job Satisfaction	Equal variances assumed	8.593	0.004	-1.558	411	0.120	-0.145	0.093	-0.329	0.038
	Equal variances not assumed			-1.363	99.837	0.176	-0.145	0.107	-0.357	0.066

By using an independent sample t-test, the results from Table 4.6 shows that salary satisfaction and health insurance benefit satisfaction is different between employees at public and private organizations ( $\alpha = 0.05$ ), whereas the overall job satisfaction is not different between who have different condition to eligible for health insurance benefit. Because employees who have to wait to be eligible for health insurance benefits may feel insecure, the health issue sometime is an accident, an unfortunate incident that happens unexpectedly but for time conditions say employees have to wait until before they are eligible for health benefit.

### Hypothesis testing for; One Way ANOVA LSD (Sample are more than 2 group)

#### D) By Salary

#### Hypothesis

H0: Employees who get different salaries will have a different satisfaction in Salary satisfaction, Health insurance benefit Satisfaction and Overall job satisfaction.

Table 4.7 – Determinants of Job Satisfaction by Salary

		Sum of Squares	df	Mean Square	F	Sig.
Salary Satisfaction	Between Groups	26.514	6.000	4.419	13.412	0.000
	Within Groups	133.766	406.000	0.329		
	Total	160.280	412.000			
Health insurance benefit Satisfaction	Between Groups	9.779	6.000	1.630	2.983	0.007
	Within Groups	221.850	406.000	0.546		
	Total	231.629	412.000			
Overall job Satisfaction	Between Groups	22.249	6.000	3.708	7.412	0.000
	Within Groups	203.132	406.000	0.500		
	Total	225.381	412.000			

LSD

Dependent Variable	(I) Salary	(J) Salary	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Salary Satisfaction	0 - 15,000 Baht	15,001 - 25,000 I	.188	0.188	0.319	-0.182	0.557
		25,000 - 40,000 I	-.129	0.188	0.493	-0.497	0.240
		40,000 - 60,000 I	-.402197802226373*	0.195	0.040	-0.785	-0.019
		60,001 - 80,000 I	-.294	0.217	0.176	-0.722	0.133
		80,001 - 100,000 I	-.443	0.257	0.085	-0.947	0.062
	15,001 - 25,000 Baht	100,001 Baht an	-.761904761933335*	0.234	0.001	-1.223	-0.301
		0 - 15,000 Baht	-.188	0.188	0.319	-0.557	0.182
		25,000 - 40,000 I	-.316289629669912*	0.067	0.000	-0.449	-0.184
		40,000 - 60,000 I	-.589722953103235*	0.086	0.000	-0.759	-0.421
		60,001 - 80,000 I	-.4819350887934631*	0.129	0.000	-0.736	-0.228
	25,000 - 40,000 Baht	80,001 - 100,000 I	-.630382293762577*	0.188	0.001	-1.000	-0.261
		100,001 Baht an	-.949429912810197*	0.156	0.000	-1.256	-0.643
		0 - 15,000 Baht	.129	0.188	0.493	-0.240	0.497
		15,001 - 25,000 I	.316289629669912*	0.067	0.000	0.184	0.449
		40,000 - 60,000 I	-.273433323433323*	0.085	0.001	-0.441	-0.106
40,000 - 60,000 Baht	60,001 - 80,000 I	-.166	0.129	0.199	-0.419	0.087	
	80,001 - 100,000 I	-.314	0.188	0.095	-0.683	0.055	
	100,001 Baht an	.633140283140285*	0.156	0.000	-0.939	-0.327	
	0 - 15,000 Baht	.402197802226373*	0.195	0.040	0.019	0.785	
	15,001 - 25,000 I	.589722953103235*	0.086	0.000	0.421	0.759	
60,001 - 80,000 Baht	25,000 - 40,000 I	.273433323433323*	0.085	0.001	0.106	0.441	
	40,000 - 60,000 I	.108	0.139	0.439	-0.166	0.382	
	60,001 - 100,000 I	-.041	0.195	0.835	-0.424	0.343	
	80,001 - 100,000 I	-.359706959706962*	0.164	0.029	-0.683	-0.036	
	100,001 Baht an	.294	0.217	0.176	-0.133	0.722	
80,001 - 100,000 Baht	0 - 15,000 Baht	.481935088793631*	0.129	0.000	0.228	0.736	
	15,001 - 25,000 I	.166	0.129	0.199	-0.087	0.419	
	25,000 - 40,000 I	-.108	0.139	0.439	-0.382	0.166	
	40,000 - 60,000 I	-.148	0.217	0.495	-0.576	0.279	
	60,001 - 100,000 I	.443	0.190	0.015	-0.842	-0.093	
100,001 Baht and above	0 - 15,000 Baht	.630382293762577*	0.257	0.085	-0.062	0.947	
	15,001 - 25,000 I	.314	0.188	0.001	0.261	1.000	
	25,000 - 40,000 I	.041	0.195	0.835	-0.055	0.683	
	40,000 - 60,000 I	.148	0.217	0.495	-0.343	0.424	
	60,001 - 80,000 I	-.319	0.234	0.174	-0.279	0.576	
100,001 Baht and above	100,001 Baht an	-.319	0.234	0.174	-0.780	0.142	
	0 - 15,000 Baht	.761904761933335*	0.234	0.001	0.301	1.223	
	15,001 - 25,000 I	.949429912810197*	0.156	0.000	0.643	1.256	
	25,000 - 40,000 I	.633140283140285*	0.156	0.000	0.327	0.939	
	40,000 - 60,000 I	.359706959706962*	0.164	0.029	0.036	0.683	
80,001 - 100,000 Baht	60,001 - 80,000 I	.467494824016566*	0.190	0.015	0.093	0.842	
	100,001 Baht an	.319	0.234	0.174	-0.142	0.780	

Health insurance benefit Satisfaction	0 - 15,000 Baht	15,001 - 25,000 Baht	25,000 - 40,000 Baht	40,000 - 60,000 Baht	60,001 - 80,000 Baht	80,001 - 100,000 Baht	100,001 Baht and above
		-486921529160765*	-0.398	0.242	0.045	-0.962	-0.011
			-0.341	0.251	0.100	-0.872	0.077
			-0.137	0.280	0.176	-0.834	0.153
			-0.443	0.331	0.181	-0.687	0.414
				0.302	0.001	-1.593	-0.407
				0.242	0.045	0.011	0.962
				0.089	0.305	-0.081	0.260
				0.146	0.187	-0.071	0.364
				0.166	0.036	0.024	0.677
				0.242	0.856	-0.431	0.519
				0.201	0.100	-0.908	-0.119
				0.242	0.100	-0.077	0.872
				0.089	0.305	-0.260	0.081
				0.111	0.604	-0.159	0.273
				0.166	0.116	-0.065	0.587
				0.242	0.852	-0.520	0.430
				0.200	0.003	-0.996	-0.209
				0.251	0.176	-0.153	0.834
				0.111	0.187	-0.364	0.071
				0.179	0.604	-0.273	0.159
				0.251	0.256	-0.149	0.557
				0.212	0.684	-0.596	0.391
				0.280	0.002	-1.076	-0.243
				0.166	0.626	-0.414	0.687
				0.179	0.036	-0.677	-0.024
				0.280	0.116	-0.587	0.065
				0.245	0.256	-0.557	0.149
				0.331	0.275	-0.857	0.244
				0.242	0.000	-1.346	-0.381
				0.242	0.181	-0.207	1.093
				0.242	0.856	-0.519	0.431
				0.251	0.852	-0.430	0.520
				0.280	0.684	-0.391	0.596
				0.302	0.275	-0.244	0.857
				0.302	0.066	-1.150	0.036
				0.302	0.001	0.407	1.593
				0.201	0.011	0.119	0.908
				0.200	0.003	0.209	0.996
				0.212	0.002	0.243	1.076
				0.245	0.000	0.381	1.346
				0.302	0.066	-0.036	1.150
				0.557	0.302		



Overall job Satisfaction													
0 - 15,000 Baht	15,001 - 25,000 Baht	-0.043	0.231	0.852	-0.498	0.412							
	25,000 - 40,000 Baht	-0.182	0.231	0.431	-0.636	0.272							
	40,000 - 60,000 Baht	-0.468	0.240	0.052	-0.940	0.005							
	60,001 - 80,000 Baht	-5.983*	0.268	0.026	-1.125	-0.072							
	80,001 - 100,000 Baht	-0.600	0.316	0.059	-1.222	0.022							
15,001 - 25,000 Baht	100,001 Baht and above	-9.733*	0.289	0.001	-1.541	-0.406							
	0 - 15,000 Baht	0.043	0.231	0.852	-0.412	0.498							
	25,000 - 40,000 Baht	-0.139	0.083	0.095	-0.302	0.024							
	40,000 - 60,000 Baht	-4.245*	0.106	0.000	-0.633	-0.216							
	60,001 - 80,000 Baht	-5.550*	0.159	0.001	-0.868	-0.242							
	80,001 - 100,000 Baht	-5.568*	0.231	0.017	-1.012	-0.102							
25,000 - 40,000 Baht	100,001 Baht and above	-9.901*	0.192	0.000	-1.308	-0.553							
	0 - 15,000 Baht	0.182	0.231	0.431	-0.272	0.636							
	15,001 - 25,000 Baht	0.139	0.083	0.095	-0.024	0.302							
	40,000 - 60,000 Baht	-2.855*	0.105	0.007	-0.492	-0.079							
	60,001 - 80,000 Baht	-4.161*	0.159	0.009	-0.728	-0.104							
	80,001 - 100,000 Baht	-0.418	0.231	0.071	-0.872	0.036							
40,000 - 60,000 Baht	100,001 Baht and above	-7.912*	0.192	0.000	-1.168	-0.414							
	0 - 15,000 Baht	0.468	0.240	0.052	-0.005	0.940							
	15,001 - 25,000 Baht	4.245*	0.106	0.000	0.216	0.633							
	25,000 - 40,000 Baht	2.855*	0.105	0.007	0.079	0.492							
	60,001 - 80,000 Baht	-0.131	0.172	0.447	-0.468	0.207							
	80,001 - 100,000 Baht	-0.132	0.240	0.582	-0.605	0.340							
60,001 - 80,000 Baht	100,001 Baht and above	-5.056*	0.203	0.013	-0.904	-0.107							
	0 - 15,000 Baht	5.983*	0.268	0.026	0.072	1.125							
	15,001 - 25,000 Baht	5.550*	0.159	0.001	0.242	0.868							
	25,000 - 40,000 Baht	4.161*	0.159	0.009	0.104	0.728							
	40,000 - 60,000 Baht	0.131	0.172	0.447	-0.207	0.468							
	80,001 - 100,000 Baht	-0.002	0.268	0.995	-0.528	0.525							
80,001 - 100,000 Baht	100,001 Baht and above	-0.375	0.235	0.111	-0.837	0.086							
	0 - 15,000 Baht	0.600	0.316	0.059	-0.022	1.222							
	15,001 - 25,000 Baht	5.568*	0.231	0.017	0.102	1.012							
	25,000 - 40,000 Baht	0.418	0.231	0.071	-0.036	0.872							
	40,000 - 60,000 Baht	0.132	0.240	0.582	-0.340	0.605							
	60,001 - 80,000 Baht	0.002	0.268	0.995	-0.525	0.528							
100,001 Baht and above	100,001 Baht and above	-0.373	0.289	0.197	-0.941	0.194							
	0 - 15,000 Baht	9.733*	0.289	0.001	0.406	1.541							
	15,001 - 25,000 Baht	9.901*	0.192	0.000	0.553	1.308							
	25,000 - 40,000 Baht	7.912*	0.192	0.000	0.414	1.168							
	40,000 - 60,000 Baht	5.056*	0.203	0.013	0.107	0.904							
	60,001 - 80,000 Baht	0.375	0.235	0.111	-0.086	0.837							
	80,001 - 100,000 Baht	0.373	0.289	0.197	-0.194	0.941							

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

By using a One-Way ANOVA LSD, the results from Table 4.7 shows that salary satisfaction, health insurance benefit satisfaction and overall job satisfaction are different between employees who got different amount of salary ( $\alpha = 0.05$ ). Because salary is the main factor for employees who dedicate their efforts and willingness for company, expecting they will receive a reasonable salary in return.

### E) By Education

#### Hypothesis

H0: Employees who have different education will have a different satisfaction in Salary satisfaction, Health insurance benefit Satisfaction and Overall job satisfaction.

Table 4.8 – Determinants of Job Satisfaction by Education

		Sum of Squares	df	Mean Square	F	Sig.
Salary Satisfaction	Between Groups	1.394	3.000	0.465	1.196	0.311
	Within Groups	158.886	409.000	0.388		
	Total	160.280	412.000			
Health insurance benefit Satisfaction	Between Groups	3.759	3.000	1.253	2.249	0.082
	Within Groups	227.870	409.000	0.557		
	Total	231.629	412.000			
Overall job Satisfaction	Between Groups	3.198	3.000	1.066	1.962	0.119
	Within Groups	222.183	409.000	0.543		
	Total	225.381	412.000			

By using a One-Way ANOVA LSD, the results from Table 4.8 shows that salary satisfaction, health insurance benefit satisfaction and overall job satisfaction are not different between employees who have different education ( $\alpha = 0.05$ ).

From the result, it is surprising that employees with different education but not different in salary Satisfaction, Health insurance benefit Satisfaction and Overall job satisfaction event the education and salary have a strong correlation between 2 factors as shown in Table 4.8.1

Table 4.8.1 – Correlation between Salary and Education

Correlations		Education
Salary	Pearson Correlation	.294**
	Sig.	0.00
	N	413

\*\* Correlation is significant at the 0.01 level

This is possibly because of unobserved factors that affect and correlate with education factor. Every respondent satisfied with salary and benefit they receive, and no education mismatch exist.

### F) By Number of siblings

#### Hypothesis

H0: Employees who have different numbers of siblings will have a different satisfaction in Salary satisfaction, Health insurance benefit Satisfaction and Overall job satisfaction.

Table 4.9 – Determinants of Job Satisfaction by Number of siblings

		Sum of Squares	df	Mean Square	F	Sig.
Salary Satisfaction	Between Groups	2.133	2.000	1.066	2.765	0.064
	Within Groups	158.147	410.000	0.386		
	Total	160.280	412.000			
Health insurance benefit Satisfaction	Between Groups	6.735	2.000	3.368	6.139	0.002
	Within Groups	224.894	410.000	0.549		
	Total	231.629	412.000			
Overall job Satisfaction	Between Groups	6.363	2.000	3.181	5.955	0.003
	Within Groups	219.019	410.000	0.534		
	Total	225.381	412.000			

#### LSD

Dependent Variable	(I) No. of siblings	(J) No. of siblings	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
						Lower Bound	Upper Bound	
Salary Satisfaction	None	2 Siblings	-0.092	0.086	0.283	-0.260398135	0.076329859	
		3 Siblings and above	-.209917689239004*	0.093	0.025	-0.393548024	-0.026287355	
	2 Siblings	None	0.092	0.086	0.283	-0.076329859	0.260398135	
		3 Siblings and above	-0.118	0.070	0.092	-0.255224942	0.019457839	
	Health insurance benefit Satisfaction	None	2 Siblings	.315233785821376*	0.102	0.002	0.114459888	0.516007684
			3 Siblings and above	0.108	0.111	0.333	-0.110965052	0.326992927
2 Siblings		None	-.315233785821376*	0.102	0.002	-0.516007684	-0.114459888	
		3 Siblings and above	-.207219848539145*	0.083	0.013	-0.370999319	-0.043440378	
Overall job Satisfaction	None	2 Siblings	0.195	0.101	0.054	-0.003	0.393	
		3 Siblings and above	-0.076	0.110	0.488	-0.292	0.14	
	2 Siblings	None	-0.195	0.101	0.054	-0.393	0.003	
		3 Siblings and above	-.2712*	0.082	0.001	-0.433	-0.11	

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

By using a One-Way ANOVA LSD, the results from Table 4.9 shows that salary satisfaction, is different between employees who have different numbers of siblings ( $\alpha = 0.05$ ). whereas the health insurance benefit satisfaction and overall job satisfaction are not different between who have different numbers of siblings. Because of the differences in health insurance package between private sector and public sector, employees with an obligation to take care their parents and their own family are most likely prefer a health insurance benefit provided by employers. They expect such benefit to support health expenditure for themselves whereas for employees in private companies they have to save some amount of salary to cover other expenditure instead.

## G) By Eligible hospital

### Hypothesis

H0: Employees who have different eligible hospital will have a different satisfaction in Salary satisfaction, Health insurance benefit Satisfaction and Overall job satisfaction.

Table 4.10 – Determinants of Job Satisfaction by Eligible hospital

		Sum of Squares	df	Mean Square	F	Sig.
Salary Satisfaction	Between Groups	17.663	3.000	5.888	16.885	0.000
	Within Groups	142.617	409.000	0.349		
	Total	160.280	412.000			
Health insurance benefit Satisfaction	Between Groups	14.503	3.000	4.834	9.107	0.000
	Within Groups	217.126	409.000	0.531		
	Total	231.629	412.000			
Overall job Satisfaction	Between Groups	0.994	3.000	0.331	0.604	0.613
	Within Groups	224.387	409.000	0.549		
	Total	225.381	412.000			

LSD	Dependent Variable	(I) Eligible Hospital	(J) Eligible Hospital	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
							Lower Bound	Upper Bound	
Salary Satisfaction	Only public hospitals	Only private hospital		-.591541353373936*	0.118	0.000	-0.823	-0.360	
			Every hospital		-.389056881333770*	0.065	0.000	-0.516	-0.262
			Social security		-.407954727243641*	0.099	0.000	-0.602	-0.214
	Only private hospital	Only public hospitals		.591541353373936*	0.118	0.000	0.360	0.823	
			Every hospital		0.202484472	0.116	0.082	-0.026	0.431
			Social security		0.183586626	0.138	0.184	-0.088	0.455
	Every hospital	Only public hospitals		.389056881333770*	0.065	0.000	0.262	0.516	
			Only private hospital		-.202484472	0.116	0.082	-0.431	0.026
			Social security		-.018897846	0.097	0.845	-0.209	0.171
	Social security	Only public hospitals		.407954727243641*	0.099	0.000	0.214	0.602	
			Only private hospital		-.183586626	0.138	0.184	-0.455	0.088
			Every hospital		0.018897846	0.097	0.845	-0.171	0.209
Health insurance benefit Satisfaction	Only public hospitals	Only private hospital		-0.10783208	0.146	0.459	-0.394	0.178	
			Every hospital		.260542661000327*	0.080	0.001	0.104	0.418
			Social security		.535734282514798*	0.122	0.000	0.297	0.775
	Only private hospital	Only public hospitals		0.10783208	0.146	0.459	-0.178	0.394	
			Every hospital		.368374741205590*	0.143	0.011	0.086	0.650
			Social security		.643566362720061*	0.170	0.000	0.309	0.978
	Every hospital	Only public hospitals		-.260542661000327*	0.080	0.001	-0.418	-0.104	
			Only private hospital		-.368374741205590*	0.143	0.011	-0.650	-0.086
			Social security		.275191621514471*	0.119	0.021	0.041	0.509
	Social security	Only public hospitals		-.535734282514797*	0.122	0.000	-0.775	-0.297	
			Only private hospital		-.643566362720061*	0.170	0.000	-0.978	-0.309
			Every hospital		-.275191621514471*	0.119	0.021	-0.509	-0.041
Overall job Satisfaction	Only public hospitals	Only private hospital		-0.1717	0.148	0.247	-0.463	0.119	
			Every hospital		-0.0674	0.081	0.407	-0.227	0.092
			Social security		0.0048	0.124	0.969	-0.238	0.248
	Only private hospital	Only public hospitals		0.1717	0.148	0.247	-0.119	0.463	
			Every hospital		0.1043	0.146	0.475	-0.182	0.391
			Social security		0.1765	0.173	0.309	-0.164	0.517
	Every hospital	Only public hospitals		0.0674	0.081	0.407	-0.092	0.227	
			Only private hospital		-0.1043	0.146	0.475	-0.391	0.182
			Social security		0.0722	0.121	0.551	-0.166	0.310
	Social security	Only public hospitals		-0.0048	0.124	0.969	-0.248	0.238	
			Only private hospital		-0.1765	0.173	0.309	-0.517	0.164
			Every hospital		-0.0722	0.121	0.551	-0.310	0.166

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

By using a One-Way ANOVA LSD, the results from Table 4.10 shows that salary satisfaction and health insurance benefit satisfaction are different between employees

who have different education ( $\alpha = 0.05$ ). whereas the overall job satisfaction is not different between who have different eligible hospital.



## Chapter 5

### Conclusion

#### 5.1 Conclusion

The results of this study show there is a correlation between salary satisfaction, health insurance and overall job satisfaction. There exists a correlation between satisfaction in salary, health insurance benefits and overall job satisfaction. That salary satisfaction, health insurance benefit satisfaction and overall job satisfaction have a low-level correlation coefficient in positive relation.

Hypothesis testing for satisfaction in salary satisfaction, health insurance and overall job satisfaction by individual factors can summary as follows

- 1) For organization factor H<sub>0</sub>: There is no difference in job satisfaction as measured by salary satisfaction, health insurance benefit, and overall job satisfaction between employees at public and private organizations. By using an independent sample t-test, the results from Table 4.4 shows that salary satisfaction and health insurance benefit satisfaction is different between employees at public and private organizations, whereas the overall job satisfaction is not different between employees at public and private organizations.
- 2) For gender factor H<sub>0</sub>: There is no difference in job satisfaction as measured by salary satisfaction, health insurance benefit, and overall job satisfaction between male and female employees. By using an independent sample t-test, the results from Table 4.5 shows that salary satisfaction and health insurance benefit satisfaction is not different between male and female, whereas the overall job satisfaction is different between males and females.
- 3) For salary factor H<sub>0</sub>: Employees who get different salaries will have a different satisfaction in Salary satisfaction, Health insurance benefit Satisfaction and Overall job satisfaction. By using a One-Way ANOVA LSD, the results from Table 4.7 shows that salary satisfaction, health insurance benefit satisfaction and overall job satisfaction are different between employees who got different amount of salary.
- 4) For education factor H<sub>0</sub>: Employees who have different education will have a different satisfaction in Salary satisfaction, Health insurance benefit Satisfaction and Overall job satisfaction. By using a One-Way ANOVA LSD, the results from Table 4.8 shows that salary satisfaction, health insurance benefit satisfaction and overall job satisfaction are not different between employees who have different education.

5) For number of sibling factor H0: Employees who have different numbers of siblings will have a different satisfaction in Salary satisfaction, Health insurance benefit Satisfaction and Overall job satisfaction. By using a One-Way ANOVA LSD, the results from Table 4.9 shows that salary satisfaction, is different between employees who have different numbers of siblings. Whereas the health insurance benefit satisfaction and overall job satisfaction are not different between employees who have different numbers of siblings.

6) For eligible hospital factor H0: Employees who have different eligible hospital will have a different satisfaction in Salary satisfaction, Health insurance benefit Satisfaction and Overall job satisfaction. By using a One-Way ANOVA LSD, the results from Table 4.10 shows that salary satisfaction and health insurance benefit satisfaction are different between employees who have different education. Whereas the overall job satisfaction is not different between who have different eligible hospitals.

7) For eligible conditions for health insurance benefit factor H0: Employees who have different conditions eligible for health insurance benefit will have a different satisfaction in Salary satisfaction, Health insurance benefit Satisfaction and Overall job satisfaction. By using an independent sample t-test, the results from Table 4.6 shows that salary satisfaction and health insurance benefit satisfaction is different between employees at public and private organizations, whereas the overall job satisfaction is not different between who have different conditions to eligible for health insurance benefit.

## 5.2 Limitation

The limitation of this study are 1) the unanticipated pandemic COVID-19, resulting in limited of survey sample by close friends and colleagues and 2) short period of study time.

## 5.3 Suggestion and Future studies

### Suggestion

The results of this study that show the correlation between salary satisfaction and health insurance benefit satisfaction with overall job satisfaction have a correlation coefficient in positive relation. The organization factor shows that salary satisfaction and health insurance benefit satisfaction is different between employees at public and private sector, whereas the overall job satisfaction is not different between employees at public and private sector.

From this result each organization has a distinctive point employees in private sector get the high amount of income and employees in public sector even receive lower income than private sector but they get the extensive health insurance benefit than employees in private sector. So, the company should concentrate in their distinctive point better than try to improve other one because first it leads to increase hiring cost. Organization should promote their own distinctive point and communicate to employees because some people may not recognize what distinctive point they got from the organization on salary or benefits they receive.

### **Future study**

- 1) For study in detail the substitution effect between salary and health insurance benefit between private organization and public sector.
- 2) For education factor events there are many studies about education effect to the salary but in this study the result shows different correlation between education and salary factor effect to the salary satisfaction, health insurance satisfaction and overall job satisfaction.



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