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## Job Expectations of Millennials in Poland, Germany and Chile

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**Abstract:** Millennials are the first age cohort that grew up in an internationally connected world. Globalisation has seen the emergence of a global culture that affects national cultures. Millennials will soon represent the majority of the global workforce. Therefore, understanding their job expectations in light of cultural globalisation is crucial for organisations to attract and retain them as employees. This study explores whether millennials' job expectations depend on their cultural background. A questionnaire-based research project was conducted in Poland, Germany and Chile, countries characterised by significant cultural differences according to a six-dimension model developed by Geert Hofstede. The research compared the job-related expectations of the young age cohort that may be culture-dependent and independent. The findings and recommendations can be useful for leaders of organisations to create a millennial attractive work environment and for further academic research.

**Keywords:** millennials, generation Y, generations, labour market, globalisation, workplace, job expectations, culture, cultural background, cultural dimensions, Poland, Germany, Chile

**JEL classification codes:** M12, M16, M54

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### Introduction

Millennials are not only the youngest generation present on the labour market, but also the first age cohort that has grown up and lived in a highly globalised world. As accepted in this article, members of this generation

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were born between 1980 and 2000 [Huylér *et al.*, 2015]. However, the lower limit for this generation may be as low as 1978, while the upper limit may be as high as 2002 [Tolbize, 2008]. The international connection through technology and travel results in the emergence of a global culture that may be diminishing the role of the cultural heritage of individual societies. Millennials are known for reshaping their workplace and redefining the way organisations function. In this regard, a vital question is whether traits characterising millennials are culturally dependent or rather similar worldwide resulting from globalisation. The purpose of this study was to explore whether the cultural background influences millennials' job expectations. This was examined by comparing millennials in three different countries: Poland, Germany and Chile. Quantitative data collection was preceded by secondary research on the workplace characteristics of this age cohort as well as on the cultural and economic background of the considered countries. In the final research, the computer-assisted web interviewing (CAWI) methodology was used. The source of primary data was an online questionnaire distributed among participants living in Poland, Germany and Chile. Data collection took place in January and February 2018. In the last part of the article, the results obtained were presented and compared with information collected during secondary research.

### **Workplace of the millennial generation**

Today's world is formed by generations demonstrating different traits and values and formed by diverse environments and history. This is reflected in the modern workplace, which represents a blend of multigenerational values and different perceptions of companies, job tasks and colleagues. The work environment is shaped by various preferences according to leadership styles, technology integration, tools needed to interact with others and motivation [Universum, 2017]. At the same time, organisations aspire to optimise their environment and policies for the multigenerational workforce, focusing on adjusting their cultures to attract and retain millennials, the youngest generation in the job market. The "war for talent" among companies has its roots in 1998 when McKinsey & Company published its report affirming that better talent is worth fighting for. Ever since then organisations have been challenged with fighting for the most skilled and gifted workforce [Beecheler, Woodward, 2009].

First, during their fight for talent, companies face not only natural, demographic challenges such as the retirement of the oldest age cohort, but also more complex generational issues, such as those related to the mindset of the youngest generation in the labour market [Burr, McGraw, 2011]. Second, talent available in companies is no longer dominated by a homogenous group of white men, but by employees coming from an immense array of life backgrounds [Bedi *et al.*, 2014]. Having realised the opportunities coming from workforce variety, companies are striving to hire people from diverse

cultural backgrounds. This creates other management challenges in areas such as recognising the values of differences, combating discrimination and promoting inclusiveness [Green *et al.*, 2002]. Therefore, the multi-generational, culturally mixed environment creates a diversity challenge to worldwide HR organisations [Shah, 2011] in terms of both generational and cultural aspects.

However, the workplace faces issues related to not only diversification but also convergence resulting from deepening similarities and international dependence. In the wake of globalisation, "the world society" is affected and shaped by a multiplicity of social circles, lifestyles, communication networks and market relations. These aspects are undermining the importance of the national state as they are not specific to any particular locality [Beck, 2015]. Globalisation influences not only people, but also the way transnational organisations function nowadays. It impacts how their practices are transferred among different parts of the world. First, they may benefit from exporting jobs to parts of the world with the lowest labour costs and workplace obligations. Second, they are able to disperse goods and services and to divide production between labour in different parts of the world. Moreover, they are in a position to choose countries with the least expensive fiscal conditions and most favourable in terms of investment and infrastructure, which can lead to a sort of "punishment" for the less cost-effective countries. Namely, multinational companies may decide on investment, production, tax and residence sites that are most advantageous to them [Beck, 2015].

### **Millennial employees around the world**

The role of millennials in the workplace is constantly growing. They account for 24 percent of the adult population in the European Union and for 27 percent in the United States [Stokes, 2015]. According to the EY report on Global Generations [2015], competitive pay and benefits are generally the most important factor for all age cohorts when seeking a job. Millennials are no exception: they are mainly driven by financial benefits in their choice of employers. However, they are slightly less likely than other cohorts to be guided by pay and benefits as the main criterion. In the EY survey, 80 percent of millennials named financial benefits as the most important factor, compared with 85 percent for both Generation X and Baby Boomers. When salary and financial perks are excluded from the considered factors, work-life balance and opportunities of career progression combined with developing leadership skills proved to take the lead on the millennials' priority list (Figure 1). These factors are followed by flexible arrangements, meaningful work, programmes supporting professional development, and the fact that an organisation impacts society and delivers quality products or services. Meanwhile, millennials placed less emphasis on factors such as international travel opportunities, work environment dynamics, company and management reputation, and technology investment.

**Figure 1. Relative degree of importance among millennials when choosing to work for an organisation (excluding salary)**



Source: Deloitte [2016].

Although 74 percent of millennials believe business has the ability to solve the challenges that concern them, only 59 percent believe their organisations are doing this [Deloitte, 2017]. In North America, Western Europe and the Middle East, business is considered by Generation Y (another name for millennials) to have the strongest ability to influence society, taking precedence over government, individuals and NGOs [Universum, 2014a]. Therefore, the alignment of millennial personal priorities with company values in order to meet their job satisfaction is one of the crucial areas in attracting and retaining them (Figure 2).

The top-left quadrant of the matrix presented in Figure 2 shows where millennials do not harmonise with business. In contrast, the bottom-right quadrant presents the business priorities in which employers are out of step with millennials and may reduce their job satisfaction. Although this young cohort is able to recognise that financial success strongly defines a “leading organisation”, they believe that long-term profit aspirations must be developed in combination with aspects relevant to people, products and purpose [Deloitte, 2016]. Companies that manage to attract the youngest employees can profit from their desire to be efficient, to act for organisational sustainability and to deepen professional knowledge. In these aspects, the expectations of both corporations and millennials are aligned.

Many millennials are willing to work in positions that are not essentially well paid or career-oriented but are rather satisfying, enjoyable and contributing to work-life balance [Huyler *et al.*, 2015; Tolbize, 2008]. Being associated especially with this generation, the concept of work-life balance may, however, be understood not necessarily as having short working hours, but in many

other ways as well. The top definitions of work-life balance indicated by millennials refer not only to having enough leisure time for private life and flexible working hours, but also to flexible working conditions, such as home office, a convenient work location, or even to recognition and respect for employees [Universum, 2014c]. Also, Western European millennials think of work-life balance in terms of spending time with their families, personal growth, learning new things and leading a long and healthy life [Weinberg, 2015]. Therefore, the work-life balance desired by millennials refers to both the physical conditions that enable them to enjoy enough time out of the workplace and to the balance in their mind achieved thanks to satisfying their recognition and well-being needs. The high score of work-life balance on the millennials' priority list is confirmed by a report by Universum [2014c], according to which 47 percent of millennials would give up a prestigious, well-paid job to improve their work-life balance. Interestingly, the only region with a significantly different approach was Central and Eastern Europe, where only 25 percent of respondents would agree to do so, while 42 percent would not. Furthermore, *spending time with family* was the overall top priority for millennials across different regions (58 percent), followed by *growing and learning new things* (45 percent). The only region that was not consistent in this case was the Middle East where *having a successful career* (49 percent) and *learning new things* (49 percent) outweighed the preference of *spending time with family* (37 percent) [Universum, 2014c].

**Figure 2. The priorities of millennial employees versus employer priorities**



Source: Deloitte [2016].

Most millennials across the globe (71 percent) believe that they will enjoy higher standards of living than their parents, while only 9 percent disagree.

Nevertheless, they demonstrate many concerns related to their professional life, which makes the workplace challenging not only for organisations, but also for them as employees.

### **Background of millennials in the analysed countries**

In order to gain a better understanding of the sources and roots of potential similarities and differences between millennials in Poland, Germany and Chile, the characteristics of the countries influencing this age cohort will be described in terms of the mentioned factors.

#### **Poland**

Poland's nominal GDP per capita in 2016 was around USD 12,421 (World Bank), significantly below the EU average of USD 32,233. Poland is the eighth-largest economy in the EU and has been growing by 6 percent per annum on average over the last 20 years, according to 2017 data. In 2014, Poland's Gini coefficient was 0.298, slightly below than the OECD average of 0.318 [OECD, 2015], meaning that wealth distribution in Poland was somewhat less equal than in OECD countries on average.

Millennials are the first age cohort in Poland that grew up in a free-market economy built after the breakdown of the communist system in 1989. Unlike their parents, they do not remember the communist era when Poland was behind the Iron Curtain for decades after World War II and governed by a single party, the Polish United Workers' Party, until 1989. In the 1990s, when the millennials were children, Poland began building a democracy. In schools, newly created legal possibilities led to the establishment of private, community and religious schools to educate students at all levels [Gulczyńska, Wiśniewska-Kin, 2013]. These changes, which included the introduction of religion as a school subject, coincided with the oldest millennials entering the education system.

Since Poland's accession to the EU in May 2004, Polish citizens have been able to travel freely and move to other European countries. Thanks to that, millennials could take part in international student exchanges and more easily pursue university programmes abroad. Some decided to leave the country permanently and others experienced emigration of family members driven by financial and economic considerations. Temporary emigration by Polish citizens to destinations worldwide more than doubled from 2004 to 2016, while tripling in the case of EU countries [Central Statistical Office, 2017a]. At the end of 2004, around 1,000,000 Polish citizens were temporarily residing outside the country. By 2016 the figure had increased to around 2,515,000. Market reforms and historical factors may be why the difference between millennials and previous generations in Poland is more significant than in other countries that have not experienced such transition. One of the generational differences particularly apparent in Poland and distinguishing it from other

European countries is the level of happiness: 51 percent of young Poles are satisfied with their lives, compared with 31 percent of those who are 50 years old and above [Stokes, 2015]. Based on this example, investigating differences between age cohorts within a country and comparing them internationally is suggested as an interesting topic for further academic research.

*Education:* Each level of education, including full-time higher education programmes, is free of charge for Polish citizens. However, private schools and universities as well as part-time, evening and weekend university programmes require payment of fees. Although Polish citizens are eligible for free full-time university programmes, the proportion of 18- to 24-year-olds participating in education is relatively low, at 44 percent, below the OECD average of 52.5 percent [OECD, 2017c]. In 2016, seventy-seven percent of students chose public universities, while 23 percent opted for private higher education [Central Statistical Office, 2017b]. However, since 2007 the share of students enrolled at private universities has been constantly decreasing, at a faster rate than in the case of public universities. This is the outcome of a falling birth rate, which enables students with lower competencies to have better access to public universities. The result is a lower education level, implying a decrease in graduates' salaries, which in the future may create a need for private universities in Poland to introduce higher entry barriers for students and ensure better quality of education [Chłoń-Domińczak, 2015]. Scientific and technical fields of study are gaining popularity, though business and administration is still the most popular field, chosen by almost a fifth of the students in the 2015/2016 academic year. In 2015, Poland accounted for 8.5 percent of the EU's total tertiary education student population of 19.5 million, ranking sixth in the 28-nation bloc in terms of the number of students, behind Germany, which topped the list with 15.2 percent of the EU28 total (Eurostat). In the 2016/2017 academic year, the number of students enrolled in higher education in Poland totalled 1,348,800, including around 65,800 non-Polish citizens [Central Statistical Office, 2017b]. In the 2010/2011 academic year, the figures were 1,841,300 and 21,400 respectively. The proportion of non-Polish citizens studying in Poland grew from 0.5 percent in 2005 to 4.8 percent in 2016. Although the overall number of students in Poland decreased during that period, mainly because of a demographic decline, the number of international students grew, especially after 2010. It more than tripled from 2010 to 2016.

Due to a combination of competitive tuition fees and low living costs, Poland is often chosen by international students looking for more affordable study destinations. According to the Central Statistical Office, most international students in Poland come from Ukraine (54 percent) and Belarus (almost 8 percent). Further investment in the development of international programmes and courses taught in English as well as internationally trained staff is expected to result in a further influx of students from abroad.

## Germany

Germany's nominal GDP per capita was around USD 42,070 in 2016 (according to the World Bank), ranking the country 16<sup>th</sup> globally and at the forefront of the world's largest economies. Germany's Gini coefficient of 0.289 in 2014 [OECD, 2015] was only slightly lower than Poland's, indicating a similar distribution of wealth concentration. German millennials are the first group that grew up in the country after the fall of the Berlin Wall in 1989 and the subsequent reunification of West and East Germany. While the country had been separated for only 41 years, a span of less than two generations, significant differences emerged between its eastern and western parts that also affected millennials. The former East Germany was influenced by socialist values and an egalitarian environment, while West Germany was tied to other Western countries during the Cold War and exposed to values such as individualism and personal liberty [Ng *et al.*, 2012]. Today, discrepancies exist in areas including wealth, productivity, migration and culture. Wages in eastern Germany continue to remain lower and account for about two-thirds of those in the western part of the country on average. The 30 largest companies listed on the German stock market are all based in the west. Meanwhile, migrants comprise no more than 4 to 9 percent of the population in the east, compared with about 25 percent in the west [Connolly, 2015].

Research conducted by Ng, Lyons and Schweitzer [2012] revealed an interesting pattern specific to the German separation background: millennials living in western Germany reported greater satisfaction with their jobs, income and life than those in eastern Germany. The country therefore provides fertile ground for further study on internal differences stemming from historical factors and diverse political systems in the past. Moreover, historical events and the economic success of Germany attracted many migrants who contributed to the country's cultural heterogeneity. After the construction of the Berlin Wall in 1961 restricted an influx of immigrants from East Germany and promoted a workforce crisis, the country signed a labour recruitment agreement with Turkey. Though initially limited to two years, the agreement resulted in a permanent stay of many Turkish citizens along with their families. Today Turks comprise the largest ethnic group of non-German origin in the country. According to the International Migration Report [United Nations, 2016], Germany hosts the world's second-largest number of international migrants, at around 12 million. Only the United States has more. Today nearly 9.11 million of Germany's 82.2 million residents hold a foreign passport, the highest figure of all EU members. Overall, more than 17 million people in Germany, or almost a fifth of the population, have a migrant background. This makes German millennials more heterogeneous than their peers in Poland and Chile.

*Education:* Germany is a federal republic of 16 states, called *Bundesländer*. Regional governments are in charge of areas including education. There are 10 states in western Germany and six in eastern Germany. In 2006 and 2007, following a court ruling that universities were free to introduce fees, seven

states in western Germany introduced payments. In general, however, education at public universities has been free of charge to students of all nationalities in all states since 2015. Young people have been eager to study and work in Europe's largest economy, especially as living expenses in Germany remain lower than in some other European countries offering tuition-free education, such as Norway or Denmark. Free education has contributed to an influx of talent to the country [Andrei, 2015]. In 2015, foreign nationals accounted for 7.7 percent of students at all levels of tertiary education in Germany. The highest proportion of non-German students was in evidence at the master's or equivalent level, at 12.9 percent. In total, Germany had around 229,000 international students, or 15 percent of the total foreign student population in the EU22 [OECD, 2017a]. The share of foreign students at German universities grew from 11.1 percent in 2011 to 12.8 percent in the winter semester of the 2016/2017 academic year (Statista), strengthening the country's position as a key global study destination. Germany is currently the sixth-most popular study destination worldwide, after the United States, Britain, Australia, Canada, and China.

## Chile

The nominal GDP per capita of Chile was around USD 13,793 in 2016 (World Bank). The country is the fifth-largest economy in Latin America and No. 2 in the region in terms of GDP per capita, behind Uruguay. In 2015, Chile's Gini coefficient of 0.454 [OECD, 2015] was the second highest among OECD countries, behind that of Mexico, indicating a substantial deviation of income distribution among individuals and households. Unlike the previous Generation X, most Chilean millennials do not remember the military dictatorship that ruled the country from 1973 to 1990, producing significant social differences. The negative consequences of the 17-year regime, one of the longest and most violent military dictatorships in Latin America, were devastating. Rising unemployment, an almost 50-percent drop in real wages, and drastic cuts in public spending led to impoverishment of many groups of the population [Schönfeld, 2015].

After the reintroduction of democracy, the centre-left Concentración coalition won all presidential elections between 1990 and 2010. Its candidate Michelle Bachelet became the first woman in Chile to be elected president. After an interlude when a right-wing conservative government was in power from 2010 to 2014, Bachelet was re-elected with the support of the New Majority coalition. One of the most important promises of her new term of office was free education for everyone and a renewal of the constitution. Today Chile has the most stable economy in the region. Most Chileans have been able to improve their standard of living since 1990, but not everyone has had a fair share of the country's economic success story. So far, little success has been achieved in eliminating acute social differences, and the country is among the world's worst performers in this respect [Schönfeld, 2015]. Chile is the most unequal

OECD country, which could compromise its future prosperity by inhibiting economic growth. Also, social mobility in Chile is limited, hindering people from poor families from improving their living conditions. Therefore, an education system that ensures both quality and equity is crucial to ensuring stronger economic, social and democratic development of the country [OECD, 2017b].

*Education:* Chile's education system has its roots in the times of the Pinochet dictatorship when it was reorganised and privatised. Whether at a private or state university, studying in Chile is always associated with considerable fees. Depending on the degree programme, they range from 3,500 EUR (pedagogy) to 8,000 EUR (medicine) per academic year [Schönenfeld, 2015]. Education is seen by young people as an opportunity for social advancement and a solution to one of the main problems of Chilean society. However, its huge costs must be covered in most cases by families or by the students themselves, which limits access to education for less affluent groups of young people. Consequently, Chilean students often protest demanding increased government funding and better access to free education. Annual tuition fees for a bachelor's level degree in Chile at a public institution (USD 7,654 on average) are the second-highest in the world, not far below those in the United States (USD 8,202 on average), topping the ranking<sup>1</sup> presented in the *Education at a Glance 2017* report [OECD, 2017a]. When it comes to master's or equivalent level degrees, annual fees charged by public institutions amount to USD 10,359 on average. Interestingly, the average fees calculated for both levels of tertiary education are higher in the case of public institutions (USD 7,695) compared with private institutions (USD 6,275). Non-Chilean students enrolled in tertiary education (excluding doctoral programmes) accounted for 0.3 percent of the total number in 2015 [OECD, 2017a], ranking Chile among OECD countries with the lowest proportion of international students.

In 2016, the National Congress of Chile launched the *Gratuidad* free tuition programme after the approval of a new budget law. In the first year, 139,000 students benefited from the programme and the figure was projected to increase to around 250,000 in 2017 [OECD, 2017b]. According to the Chilean Ministry of Education, students who can benefit from free education in 2018 must meet specific requirements. They have to belong to the poorest 60 percent of the population, be either of Chilean citizenship or with permanent residence in the country, without any previous degree or title, and enrolled in a programme at an affiliate institution.

### **Education and job market comparison for Poland, Germany and Chile**

The economies of Poland, Germany and Chile differ significantly not only in terms of indicators such as GDP per capita and the Gini coefficient, but also considering their education systems and recent history. All these factors may

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<sup>1</sup> The estimated tuition fees in the ranking were presented in equivalent USD converted using PPP [OECD, 2017a].

considerably influence the millennial job markets in these three countries as compared in this part of the chapter.

**Table 1. Share of population by education and labour force status (in %)**

Age	18–24 years				25–29 years			
	In education		Not in education		In education		Not in education	
	Employed	Unemployed or inactive	Employed	Unemployed or inactive (NEET)	Employed	Unemployed or inactive	Employed	Unemployed or inactive (NEET)
Poland (2016)	10.4%	33.6%	38.0%	18.0%	4.8%	3.0%	72.9%	19.3%
Germany (2016)	29.4%	32.0%	28.6%	10.0%	11.5%	9.3%	65.7%	13.5%
Chile (2015)	9.3%	9.3%	41.0%	21.1%	9.0%	9.4%	60.2%	21.4%

\* NEET refers to the share of young people who are not in employment, education or training [OECD, 2018].

Source: OECD data.

Table 1 presents an overview of the share of adult millennials who are enrolled in education, employed or either unemployed or inactive. In the table, millennials are divided into two age groups (18–24 years and 25–29 years). Each group includes people who are currently enrolled in education and not enrolled in education. The employment status of each subgroup is subsequently presented. In 2016, forty-four percent of 18- to 24-year-olds and only 7.8 percent of 25- to 29-years olds in Poland participated in formal education. The almost sixfold decrease for the older group, combined with the highest share of the employed, compared with Germany and Chile, indicates that Polish millennials finish their education relatively early and enter the job market earlier than their peers in the two other countries.

This may in part be due to cultural differences. German millennials are characterised by a long-term orientation and appear to be more willing to prepare better for their future than their counterparts in Poland and Chile, who exhibit a short-term orientation and strive to achieve quick financial results. Besides, Germany offers a wider variety of possibilities for those pursuing higher education to finance their living costs, through measures such as BAföG (Federal Education and Training Assistance Act) and paid school- and work-based programmes. Meanwhile, millennials studying in Poland and Chile are often dependent on their families, leading to higher education being compromised by a direct transition to employment. Germany has a much larger share of the population aged 18 to 24 who are employed (58 percent in total), but every other member of this age group is simultaneously enrolled in education. The higher share of students working and studying at the same time in Germany may to a large extent be explained by the popularity of combined school- and work-based programmes and by a higher real minimum wage. This makes the job market more attractive, even for young and inexperienced part-time employees,

compared with Poland and Chile. While the share of the employed population (in education or not) differs significantly considering 18- to 24-year-olds in the three countries, the proportion of employed 25- to 29-year-olds in Poland and Germany is similar. Chile is still lagging behind, but with a significantly smaller gap in the case of the older age group. What's more, Chile is the only country in this comparison in which the share of those simultaneously studying and working remains almost equal for both age groups, which may be due to high university fees and people postponing their higher education plans. Furthermore, Poland and Chile are characterised by a relatively high share of young people not in employment, education or training (NEET) in both age groups. While the low NEET rate is a sign of a healthy transition from school to work, the high rate of young people who are not engaged in any of those activities may mean that many of them are at risk of becoming socially excluded and lacking the skills necessary to improve their economic situation [OECD, 2018]. In this respect, the NEET indicator for both Poland and Chile (Table 1) is above the OECD average of 13.9% for the 15–29 age group.

**Table 2. Job market-related indicators in Poland, Germany and Chile**

Indicator	Definition	Poland	Germany	Chile
Average wages	Total, US dollars, 2016	25 921	46 389	28 434
Employment rate	Total, % of working population (people aged 15–64), 2016	64.5%	74.7%	62.2%
Unemployment rate	Total, % of labour force, 2016	6.2%	4.1%	6.5%
Hours worked	Hours per worker per year, 2016	1 926	1 363	1 974
Youth not in employment, education or training, NEET	15–29 year-olds, % in same age group, 2016	15.1%	9.6%	18.0% (2015)
Youth unemployment rate	Total, % of youth labour force (15–24 year-olds), 2016	17.6%	7.0%	15.7%

Source: Own elaboration based on OECD data.

Table 2 presents indicators related to the job market and youth employment, providing further basis for the cross-country comparison. There are similarities between Poland and Chile when it comes to average wages, the employment rate, the unemployment rate, and hours worked. The German labour market, on the other hand, is characterised by much higher average wages, an over 10 percent higher share of employed in the working population, and an unemployment rate that is about a third lower than in Poland and Chile. Interestingly, the annual working time of the average German employee is about 30 percent shorter than those in Poland or Chile. This difference may reflect not only higher labour productivity in Germany, but also the fact that better paid employees do not necessarily want to work more, tending to reduce their working hours instead. Although Poland and Chile fare similarly in terms of average wages, they differ significantly in real minimum wages, with Chile exhibiting considerably higher inequality. In Germany, the real minimum wage

is roughly three times that in Chile, which in general means that an employee earning the minimum wage and living in Germany can afford to buy three times more than an employee in Chile.

Considering the indicators in Table 2, Germany emerges as a more attractive job market for millennial employees than Poland and Chile. The country has also seen a large influx of young students and professionals from abroad. However, Poland and Chile are also attractive destinations in their respective regions, with a moderate inflow of millennials from neighbouring countries.

## The study

### Research question

The purpose of the questionnaire-based study was to explore the job expectations of millennials in Poland, Germany and Chile. Data analysis aimed at answering the central research question of the study: Do the job expectations of millennials in Poland, Germany and Chile differ? In other words, the objective was to compare the strength of divergent and convergent trends among millennials in order to find out whether national differences predominate over the shared characteristics of millennials in the three countries.

### Research method and design

Based on the information collected during the research and provided in the previously cited literature, a questionnaire was designed and used to collect data.

*Questionnaire design:* The questions were designed according to the job-expectations-related purpose of the study. Having conducted a pilot study, the survey was adapted before the data collection stage in order to ensure a clear understanding of the questions. The survey contained mainly closed questions and the following measurement scales: the rank order scale, the Likert scale, and the semantic differential scale. The demographic attributes were measured in the last part as respondents were more likely to provide truthful answers after they answered the topic-related questions and understood the purpose of sharing this kind of data [Zaborek, 2015].

*Data collection and participants:* The primary venues of questionnaire distribution were social media connecting young people in the researched countries. The participants—representatives of the millennial generation—answered the survey questions online and anonymously. The crucial demographic questions were those about the respondents' country of residence and the country in which they grew up. The latter question served as a criterion for determining the *country of origin* and therefore the *culture* represented by a respondent, based on the assumption that most of culture is ingrained since childhood and that after this period it is difficult to acquire biculturalism [Hofstede *et al.*, 2010].

The questionnaire was distributed among young people coming from Poland, Chile and Germany. A total of 349 responses were collected. However, 21 survey responses did not meet the criteria regarding the year of birth or the country of origin, and the analysed sample size was therefore 328. Table 3 presents the number and share of responses collected from each country. The proportion of men and women surveyed per country sample shown in Table 4 suggests some discrepancies between the samples. However, previously mentioned sources suggest millennials were generally aligned on their job preferences considering demographics such as gender. There are differences in sources when specifying the time frames in which the representatives of the age cohorts were born. However, based on information provided by Huyler *et al.* [2015], millennials were born between 1980 and 2000, so this time frame qualified respondents as representatives of the considered generation. Figure 3 shows the share of participants born in each year per country of origin. The majority of them were born between 1987 and 1996. Tables 5, 6, 7 show the respondents' situation related to education and the job market both in general and per analysed country. Almost 78 percent of survey participants have at least one year of professional experience. A vast majority of them are either studying or working; only 4 percent could be described as NEET. The analysed sample size from each country is therefore more active than the general populations of young people in Poland, Germany and Chile, where the NEET rate usually exceeded 10 percent (Table 1).

**Table 3. The analysed sample – country of origin**

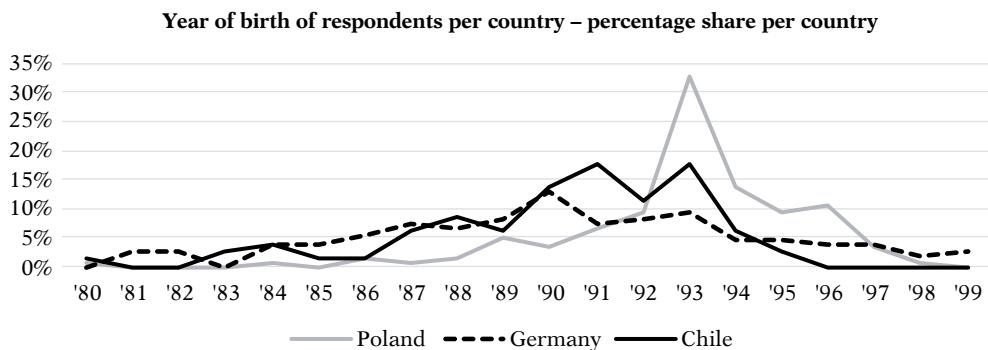
Country of origin			
	Number of respondents	Percent	Cumulative Percent
Poland	140	43%	43%
Germany	108	33%	76%
Chile	80	24%	100%
Total	328	100%	

Source: Own elaboration.

**Table 4. The analysed sample – gender per country**

Gender				
	Female	Male	No data	Total
Poland	57.1%	42.1%	0.7%	100%
Germany	37.1%	62.2%	0.7%	100%
Chile	47.5%	52.5%	0.0%	100%
Total	48.2%	51.3%	0.5%	100%

Source: Own elaboration.

**Figure 3. The analysed sample – year of birth of respondents per country**

Source: Own elaboration.

**Table 5. The analysed sample – professional experience of respondents per country of origin**

Professional experience				
	<1 year	1–3 years	>3 years	Total
Poland	25.7%	51.4%	22.9%	100%
Germany	14.8%	48.1%	37.0%	100%
Chile	27.5%	43.8%	28.8%	100%
Total	22.6%	48.5%	29.0%	100%

Source: Own elaboration.

**Table 6. The analysed sample – employment status of respondents per country of origin**

Employment status					
	student	employed student	employed	not employed	Total
Poland	27.1%	40.7%	30.7%	1.4%	100%
Germany	15.7%	35.2%	47.2%	1.9%	100%
Chile	12.5%	20.0%	55.0%	12.5%	100%
Total	19.8%	33.8%	42.1%	4%	100%

Source: Own elaboration.

**Table 7. The analysed sample – education level of respondents per country of origin**

Highest education level				
	High school	Bachelor's	Master's	Total
Poland	16.4%	47.9%	35.7%	100.0%
Germany	25.9%	32.4%	41.7%	100.0%
Chile	7.5%	45.0%	47.5%	100.0%
Total	17.4%	42.1%	40.5%	100.0%

Source: Own elaboration.

## Presentation of results

### *Priorities when looking for a job*

With the aim of verifying job-related aspects affecting young people's interest in an offered position in the analysed countries, 15 attributes were chosen (Table 8) using research conducted in previously cited sources, mainly in the part entitled *Millennial employees around the world*. The survey participants were asked to choose the five most desired items from a predefined set and to rank them on a scale of 1 (*top priority*) to 5 (*5<sup>th</sup> most important characteristic*). Table 8 lists the most important aspects of a job and presents the percentage distribution of responses from each country. The most often indicated attributes in all three countries were: *salary and financial benefits*, *work-life balance*, *friendly work atmosphere*, and *development opportunities*. However, the ranks that respondents assigned to these attributes in each country were different.

*Salary and financial benefits* was the most frequently chosen factor in Poland. In Germany, this factor was also viewed as crucial, but it did not rank as high as in Poland and Chile. *Work-life balance* was named by about 70 percent of those surveyed in Poland, and *friendly work atmosphere* by more than 60 percent. Meanwhile, *development opportunities* were ranked significantly higher in Poland than in Germany and Chile. *Friendly work atmosphere* was rated higher in Germany than in Poland and Chile. Finally, *travel opportunities* and *positive influence on the world* were less frequently listed by Polish respondents than other participants.

**Table 8. Priorities when looking for a job and their rank by country of origin, own elaboration**

Poland	ranked 1st	ranked 2nd	ranked 3rd	ranked 4th	ranked 5th	total
Salary and financial benefits	22%	29%	23%	6%	7%	87%
Work-life balance	16%	13%	12%	14%	16%	70%
Friendly work atmosphere	9%	14%	13%	20%	10%	66%
Development opportunities	24%	9%	10%	13%	6%	61%
Educational profile	8%	10%	5%	7%	4%	34%
Stability of employment	6%	9%	7%	6%	5%	33%
Positive influence on the world	8%	4%	3%	3%	9%	26%
Travel opportunities	2%	4%	3%	4%	9%	21%

Germany	ranked 1st	ranked 2nd	ranked 3rd	ranked 4th	ranked 5th	total
Salary and financial benefits	9%	18%	17%	15%	16%	74%
Work-life balance	18%	19%	10%	14%	11%	72%
Friendly work atmosphere	25%	13%	15%	8%	7%	69%
Development opportunities	12%	10%	12%	8%	7%	50%
Positive influence on the world	6%	8%	6%	7%	7%	35%
Travel opportunities	1%	4%	9%	10%	8%	32%

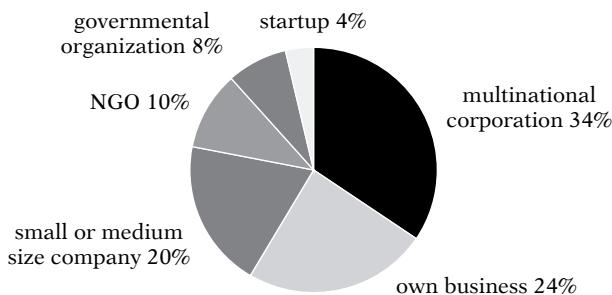
<b>Germany</b>	ranked 1st	ranked 2nd	ranked 3rd	ranked 4th	ranked 5th	total
Stability of employment	3%	6%	6%	8%	8%	31%
Educational profile	6%	6%	8%	6%	3%	30%
<b>Chile</b>	ranked 1st	ranked 2nd	ranked 3rd	ranked 4th	ranked 5th	total
Salary and financial benefits	19%	23%	14%	14%	13%	81%
Work-life balance	23%	14%	16%	13%	8%	73%
Friendly work atmosphere	11%	14%	10%	11%	15%	61%
Development opportunities	5%	5%	13%	5%	9%	36%
Stability of employment	9%	6%	8%	5%	9%	36%
Travel opportunities	3%	11%	4%	9%	9%	35%
Positive influence on the world	13%	6%	5%	4%	5%	33%
Educational profile	9%	8%	3%	8%	4%	30%

Source: Own elaboration.

### *Desired employer*

The respondents were asked to identify one specific type of organisation as their most desired employer. Figure 4 shows the choices made by study participants from Poland, Germany and Chile in percentage terms. Table 9 shows the results by country of origin while highlighting values distinct for each country.

**Figure 4. Most desired employer in the three countries combined (in %)**



Source: Own elaboration.

In general, more than a third of survey participants listed the *multinational corporation* as their most desired employer. This was the most frequent choice in Poland (over 36 percent) and Germany (over 35 percent) and second-most frequent in Chile (30 percent). Meanwhile, one in five respondents in Poland and Germany and one in three in Chile voiced a preference for running their *own business*, which may reflect the fact that millennials generally value challenging work but one that gives them a considerable measure of personal

freedom. *Small or medium-sized company* scored comparable to *own business* in Poland and Germany, but lower in Chile, at only 12.5 percent. *NGO* was more often chosen as the most desired employer by Polish and Chilean respondents than by German participants. The opposite pattern was at work for *governmental organisation*, which proved to be more attractive in the case of Germany. Finally, less than 4 percent of respondents in each country said they would like to work for a *start-up*.

**Table 9. The most desired employer by country of origin in the analysed sample**

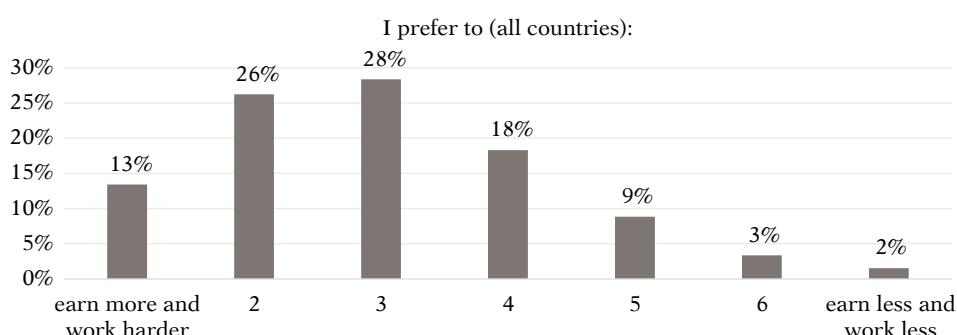
Organization	Country of Origin			Total
	Poland	Germany	Chile	
Multinational corporation	36.4%	35.2%	30.0%	34.5%
Own business	21.4%	20.4%	33.8%	24.1%
Small or medium-sized company	22.1%	21.3%	12.5%	19.5%
NGO	11.4%	6.5%	13.8%	10.4%
Governmental organisation	5.0%	13.0%	6.3%	7.9%
Start-up	3.6%	3.7%	3.8%	3.7%
Total	100.0%	100.0%	100.0%	100.0%

Source: Own elaboration.

#### *Preference of high earnings in relation to time spent working*

The millennial generation is widely said to value work-life balance. At the same time, *salary and financial benefits* usually play a crucial role for millennials in considering a job offer. This was confirmed by the results of the analysis of *priorities when looking for a job*. In this regard, particularly interesting are the responses given by millennials when asked if they would be ready to give up high earnings in exchange for more free time. Figure 5 presents the distribution of responses for all three countries combined.

**Figure 5. Preference for high earnings over time spent working for the three countries combined**



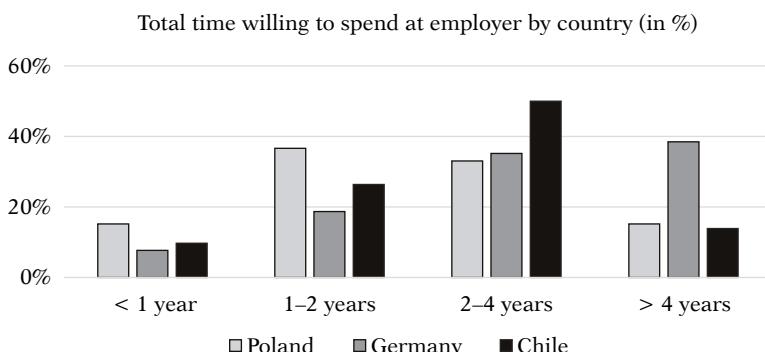
Source: Own elaboration.

Most respondents, 68 percent, chose the option on the left side of the middle point. The skewness equal to +0.58 indicates that the distribution is moderately skewed right, which means that the millennials' preferences are in general closer to *earning more and working harder*. The mean values for Poland (2.8), Germany (3.1) and Chile (3.2) do not suggest noticeable differences between survey respondents from these countries in this area.

### *Workplace loyalty*

In order to measure and compare loyalty to employers among young people in the analysed countries, respondents were asked to assess how much time they were willing to stay at the current organisation or in a future one if they did not work. The possible answer choices, with the values assigned for statistical analysis provided in brackets, were *less than 1 year* (1), *between 1 and 2 years* (2), *between 2 and 4 years* (3) and *more than 4 years* (4). As such a question can be difficult to answer, especially for those who are not working, respondents could also choose the option *I do not know*. This was selected by 16 percent of those surveyed. The differences in the dominant choices among the three countries are clear when looking at the comparison in Figure 6 and at the more detailed values in Table 10.

**Figure 6. The time that respondents are willing to spend at one organisation by country of origin**



Source: Own elaboration.

*Between 1 and 2 years, more than 4 years, and between 2 and 4 years* were the most frequent responses from Polish, German and Chilean participants respectively. While only about 15 percent of Polish respondents and 14 percent of Chilean respondents envisage staying in their organisation longer than four years, nearly 39 percent of German respondents selected the longest time frame listed. Considering that 74 percent of millennials in Germany would like to stay at least two years with the same employer, they can be considered the most loyal group among the respondents. In the case of Chile, the figure is 64 percent, while that for Poland is just above 48 percent, indicating the lowest level of loyalty. This trend is reflected by the mean values calculated for each

country: 3.04 for Germany, 2.68 for Chile, and 2.48 for Poland. This indicates that workplace loyalty is generally the highest among German survey respondents.

**Table 10. The preferred time of staying with the same employer (the share of respondents selecting each time frame by country in %), own elaboration**

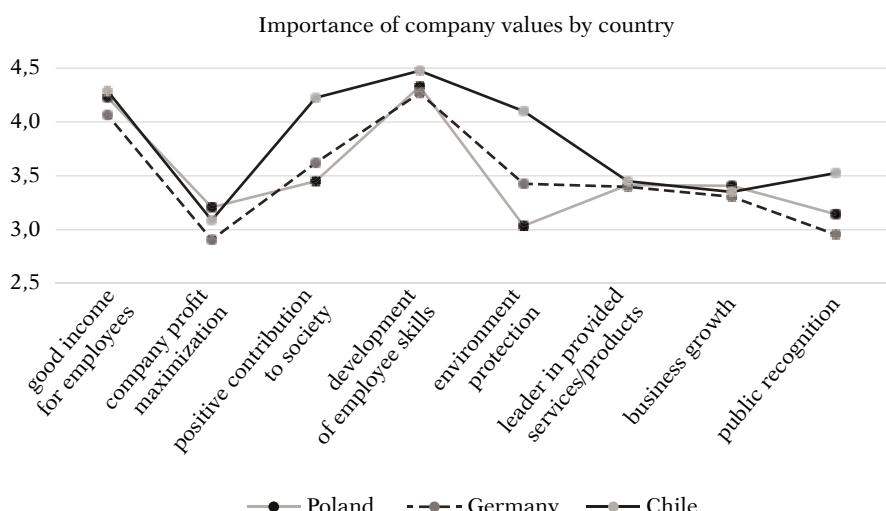
How long in total would you like to stay with your current employer?	Country of Origin			Total
	Poland	Germany	Chile	
Less than 1 year	15.2%	7.7%	9.7%	11.3%
1–2 years	<b>36.6%</b>	18.7%	26.4%	28.0%
2–4 years	33.0%	35.2%	<b>50.0%</b>	<b>38.2%</b>
More than 4 years	15.2%	<b>38.5%</b>	13.9%	22.5%
Total	100.0%	100.0%	100.0%	100.0%

Source: Own elaboration.

### *Employer priorities*

The questionnaire covered eight attributes describing organisational priorities that may reflect values represented by an organisation and executives. The following characteristics were measured: *providing good income for employees, company profit maximisation, positive contribution to society, development and skill improvement of employees, environment protection, being a leader in services or products provided, business growth, and finally being well known and recognised by the public*. The participants were asked to assign the level of importance to each attribute on a scale of 1 – *not important* to 5 – *very important*.

**Figure 7. Importance attached to values represented by companies by country of origin**



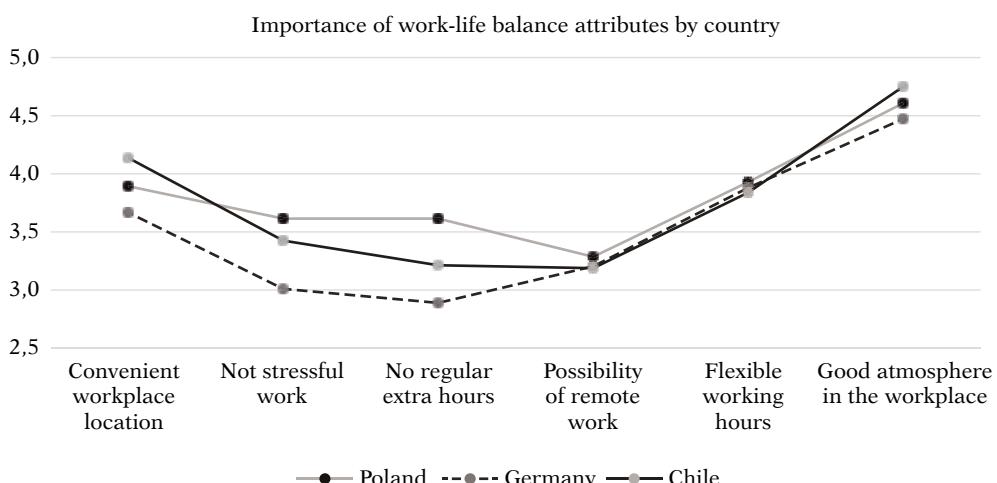
Source: Own elaboration.

The mean values for each country are given in Figure 7. In general, the most important value selected by respondents from all three countries was *development and skill improvement of employees*, followed by *providing good income for employees*. The lowest importance overall was assigned to *company profit maximisation* and *being well known and recognised by the public (public recognition)*. While most of the attributes were evaluated similarly by respondents from each country, there are discrepancies in the case of *contribution to society*, *environment protection* and *public recognition*. The Chilean participants attach more importance to these values than Polish and German respondents on average. At the same time, Poland and Germany show greater dispersion indicated by a greater standard deviation than in the case of Chile. This means that internal variations among respondents in Poland and Germany are greater than those in Chile.

#### *Work-life balance perception*

Based on the previous secondary research, it was concluded that work-life balance is among the top job-related expectations of the young generation. Nevertheless, the concept of work-life balance is broad and may have various meanings. The following attributes of work-life balance were defined to determine what the surveyed millennials understand by this term and how they differ in its perception and evaluation: *convenient workplace location*, *not stressful work*, *no regular extra hours*, *flexible working hours*, *possibility of remote work*, and *good atmosphere in the workplace*. The mean values of the evaluation on a scale of 1 (*not important*) to 5 (*very important*) are presented in Figure 8.

**Figure 8. The importance of aspects related to work-life balance by country of origin**



Source: Own elaboration.

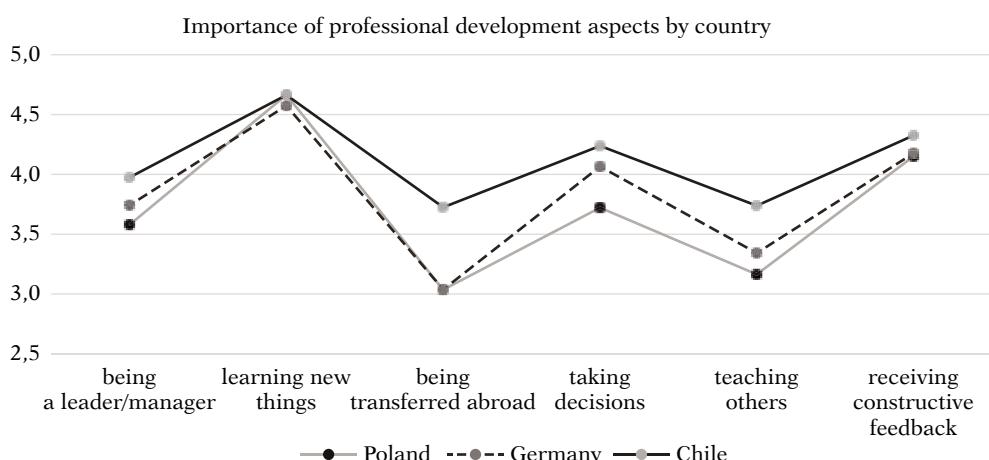
*Good atmosphere* scored the highest for each studied country, followed by *flexible working hours*, and *convenient workplace location*. At the same time, there are some discrepancies in how respondents in each country evaluate aspects such as *not stressful work* and *no regular extra hours*. Both of these proved the most important to Polish respondents while being the least important to German respondents.

### Aspects of development opportunities

According to the previous research, millennials are enthusiastic about trying new things, seeking challenges, and having a variety of interests. This approach makes them keen to take advantage of their job to grow professionally and personally, as confirmed in the analysed survey, where *development opportunities* ranked high for each country in terms of *priorities when looking for a job*. Due to the high importance that millennials generally attach to job-related progress in the workplace, it is important to understand which aspects connected to professional development are especially relevant for them and how this perception differs between young people from various cultures. The following aspects were defined: *being a leader*, *learning new things*, *being transferred abroad*, *taking decisions*, *teaching others*, and *receiving constructive feedback*. Each attribute was assessed by respondents on a five-point Likert scale where 1 denoted *not important* and 5 meant *very important*.

Figure 9 presents the mean values obtained for each development aspect per country of origin.

Figure 9. The importance of professional development aspects by country of origin



Source: Own elaboration.

The value attached to aspects such as *learning new things* and *receiving constructive feedback* was similar in all three countries, with the total means

of 4.6 and 4.2 respectively. In total, 71.6 percent of survey respondents named *learning new things* as a *very important* aspect of development opportunities. In Poland, 73.6 percent of respondents did so, more than in Chile (72.5 percent) and Germany (68.5 percent). Meanwhile, *being a leader, taking decisions* and *teaching others* were more often named by respondents from Chile than those from Germany and Poland. *Being transferred abroad* yielded lower scores in Poland and Germany (both 3.0) than in Chile (3.7). Attributes often associated with direct professional development such as *learning new things* and *receiving constructive feedback* scored the highest in the evaluation, while also proving to be equally important on average regardless of the country of origin.

## Conclusions

The analysis provided insights into the influence of the cultural and socio-economic background on the job-related expectations and priorities of millennials in Poland, Germany and Chile. On the one hand, several variables measured by the questionnaire scored similarly regardless of the respondents' country of origin. On the other hand, it was possible to observe work-related expectations, attitudes and priorities potentially determined by a person's country of origin and culture. Many of the differences observed between Polish, German and Chilean millennials can be attributed to dissimilar scores for culture dimensions and the socio-economic country background.

### *Differences in job expectations*

The concept of power distance may partially serve as an explanation of the observed differences between the countries in terms of priorities when looking for a job [Hofstede *et al.*, 2010]. First, the fact that *salary and financial benefits* have a significantly lower priority level for the German respondents than for the Poles and the Chileans may testify to better conditions in the German economy as well as higher relative earnings, including those of young people. Also, the salary gap in organisations between senior executives and young employees is usually wider in high power distance societies. This may be why Polish and Chilean millennials value the salary level more than their counterparts in Germany, a society characterised by low power distance. However, the millennial respondents from all three countries were unanimous in their evaluation of the importance of salary for employees when it comes to employer priorities.

According to the culture dimension model, individualist societies such as Poland and Germany maintain a low degree of interdependence among their members and focus on immediate families. Chile, meanwhile, represents a culture in which management is collective, not focused on individuals, which may in part explain why the surveyed respondents from this country have a higher preference for *teaching others*. Furthermore, a greater desire of *being a leader* as part of development opportunities observed among

the Chilean participants may be related to not only their positive attitude towards non-family in-groups, but also a culture of particularism connected with collectivism [Hofstede *et al.*, 2010]. The fact of being a leader may ensure preferential treatment or having more influence on decisions within organisations in collectivist societies, where particularism is more common. Similarly, the greater importance of *public recognition* in terms of employer priorities for the Chilean millennials surveyed can be linked to particularism and a desire to be part of an organisational group. However, *employer reputation* did not score differently between the countries when assessing job priorities.

Aspects related to social and environmental engagement were more important for the Chileans than for the Polish and German respondents when assessing both *priorities when looking for a job* and *employer priorities*. This can be attributed to the fact that Chilean culture, scoring low on the masculinity index, is feminine. According to the culture dimension model, in such a culture, caring for others, quality of life and solidarity are the dominant values, which in this case was reflected in a strong focus on the social and natural environment in the workplace [Hofstede *et al.*, 2010].

Although Germany comes through as an uncertainty-avoiding country, the results for Poland and Chile indicate particularly high uncertainty avoidance. In less uncertainty-avoiding cultures, people are more likely to openly tell others when they are not sure or lack knowledge. They feel more comfortable in ambiguous situations and do not expect others to know everything. Moreover, uncertainty-avoiding countries need more predictability in the workplace; they do not enjoy fast changes of plans and unexpected situations or tasks [Hofstede *et al.*, 2010]. This cultural feature could to an extent explain the low importance attached by the Polish survey participants to *taking decisions* when it comes to development opportunities. *No regular extra hours* and *not stressful work* are more important to Polish respondents interested in keeping their life balanced. This may be linked to the fact that ambiguity and lack of control are undesired in high uncertainty-avoidance countries. Although they represent an uncertainty-avoiding culture, the Chilean participants attached importance to *taking decisions*, an approach that appears to confirm the previously described desire of leading others among survey participants from this country.

The fact that respondents from Germany are willing to stay longer at the same organisation and are thus more loyal than the Polish and Chilean groups can be attributed to the long-term orientation of German millennials. While the short-term oriented cultures of Poland and Chile are driven by a desire for quick results, the perseverance characteristic of long-term oriented societies can be considered a factor that influences loyalty among employees [Hofstede *et al.*, 2010].

People in an indulgent country, such as Chile, exhibit desires to enjoy their life and highly value their free time, which can be a factor influencing the higher importance of *convenient workplace location* as indicated by the Chilean group, as they might not enjoy spending their free time commuting

[Hofstede *et al.*, 2010]. However, the significantly lower score of this work-life balance attribute among German respondents can be put down not necessarily to culture, but rather to the better availability of infrastructure, including highways, which reduces travel time for those commuting to work.

When considering job priorities, the Polish respondents attached less importance to *opportunities to travel and change location* than their counterparts in the two other countries. This may stem from the fact that uncertainty avoidance runs high in Polish society, leading to people being reluctant to change location. Although Chilean society also scores high on uncertainty avoidance, the questionnaire results indicate a greater preference for travelling and changing location among the Chilean respondents. This may result from the non-culture-related fact that changing work location is in general easier for Polish and German millennials, whose countries are members of the European Union, than for those who grew up in Chile. Moreover, the Chilean group evaluated *opportunity to be transferred abroad* higher than respondents from Poland and Germany, seeing it as a particularly valuable aspect of job-related development opportunities.

### *Similarities in job expectations*

Among the job-related expectations that scored similarly for all groups of respondents are those that are highly desired, but also those with moderate or low importance. First, work-life balance plays a crucial role among millennials participating in the study, with the most desired attributes being good atmosphere in the workplace and flexible working hours. The possibility of remote work is viewed as an optional rather than required factor of work-life balance. Second, the multinational corporation is the most desired type of employer for respondents from Poland, Germany and Chile, though many of them would also enjoy running their own business or being employed in a small or medium-sized company. They expect their employer to focus first and foremost on employees' well-being and professional development, while not necessarily appreciating companies that are market leaders or distinguished by fast growth and high profit. Finally, the survey participants are generally an ambitious and enthusiastic group of employees as most of them are ready to work hard provided they are adequately remunerated. Their ambition is reflected by their generally high desire of learning new things and receiving feedback about their performance.

### **Limitations of the research**

The research had some unavoidable limitations. First, the study results may only reflect the job expectations of millennial respondents in Poland, Germany and Chile, while not being representative for this age cohort in other countries. This can apply to not only cultural aspects, but also the historical and economic background. Therefore, even if the scores of individual culture

dimensions are similar, the whole background of an age cohort representing a nation needs to be considered when concluding about different countries. Second, the effectiveness of participant recruitment was limited and could not guarantee a diverse pool of respondents. Also, individuals who are not comfortable with online technology were excluded from participation. Third, according to the assumed birth years representing the analysed generation, the age of respondents ranged from 19 to 38. Although all of them are qualified as millennials, the job expectations of older participants with longer work experience may not be representative of those who are younger. Consequently, further research is necessary to ensure access to a larger and more diversified sample size.

### **Recommendations for further study**

Further investigation would be appropriate to determine whether millennials in various countries have different job expectations. Especially, it is necessary to consider countries characterised by blends of culture dimension scores that are not represented in this research. Moreover, in addition to comparing differences between millennials in various countries, it is necessary to check how these dissimilarities vary across other generations, both older and younger. Such studies would make it possible to determine whether globalisation and technology have an influence on cultural convergence. For now such evidence is unavailable. Finally, further studies within a specific country or between different nations could consider the role of historical, economic and political factors. One case in point is Germany, which was divided into two nations for decades in the past. In such a case, criteria other than belonging to a specific nation could play a key role in determining a respondent's cultural background.

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## OCZEKIWANIA ZAWODOWE MILENIALSÓW W POLSCE, NIEMCZECZ I CHILE

### Streszczenie

Pokolenie Y, którego przedstawiciele znani są jako milenialsi, jest pierwszą generacją, która za sprawą dostępu do Internetu dorastała w globalnie skomunikowanym świecie. Zjawisko to jest związane z pojawiением się kultury globalnej, która wpływa na kultury narodowe. Przedstawiciele pokolenia Y będą wkrótce dominować wśród światowej siły roboczej. Dlatego zrozumienie ich oczekiwania zawodowych w świetle globalizacji kulturowej jest kluczowe dla organizacji, które chcą zachęcić i możliwie długo zatrzymać ich jako pracowników. Badanie to poszukuje odpowiedzi na pytanie, czy zawodowe oczekiwania milenialsów zależą od pochodzenia kulturowego. Projekt badawczy oparto na kwestionariuszu, który pozwolił zebrać dane w Polsce, Niemczech i Chile, trzech krajach o znacznych różnicach kulturowych według modelu wymiarów kultury zaproponowanego przez Geerta Hofstede. Analiza danych pozwoliła zweryfikować, które z oczekiwania zawodowych wśród analizowanej grupy wiekowej mogą być kulturowo zależne. Przedstawione wyniki i zalecenia mogą być użyteczne dla osób zarządzających organizacjami w celu tworzenia środowiska pracy atrakcyjnego dla pokolenia Y oraz w dalszych pracach naukowych.

**Słowa kluczowe:** milenialsi, pokolenie Y, generacje, rynek pracy, globalizacja, oczekiwania zawodowe, kultura, pochodzenie kulturowe, wymiary kultury, Polska, Niemcy, Chile

**Kody klasyfikacji JEL:** M12, M16, M54

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