The relationship between flexicurity and psychological contract: A comparative case study between the health care and the financial services sector

Author: Shadee Coffie Bsc.
ANR: 692720
Supervisor: Dr. C. Freese
Second reader: Prof. Dr. R. F. Poell
Methodologist: Dr. A. P.J .G. Vossen
Project period: Jan 2011 – March 2012
Theme: Psychological contract and Flexicurity
Abstract

Given the emerging organizational changes where organizations are doing their best to adapt to the market, this study examines the applied mix of flexible labour market, providing employers with enough flexibility to adapt to the competitive environment and appropriate security for the employee, termed flexicurity, and the effect this system has on the employee’s psychological contract according to the health care and financial services trade unions. These trade unions gave detailed information concerning employees working in the bank branch and the home care branch; revealing the employee’s perception of psychological contract violation or fulfillment. The results of each sector were compared with each other. Taking the results of eight labour union representatives of the health care sector, seven of the financial services sector and two unionists representing young workers into account, this study concludes that flexicurity in the home care branch is not providing employees with appropriate security while employers are making extensive use of organizational flexibility in order to adapt to the competitive environment. In contrast to the health care branch, the bank branch’s applied flexicurity is in balance, providing employees with adequate security while the organization makes use of flexibility to adapt to the organizational environment. In addition, results have shown that, according to the trade unions, the applied flexicurity influence employees in the health care sector and financial services sector’s perceived psychological contract. The unions from the health care sector perceive different effects of flexicurity on the employee’s psychological contract compared to unions of the financial services sector. Results showed that the home care employee’s perceived psychological contract is violated while the perceived psychological contract of the operational bank employees is partly fulfilled. The results of this study enhance the comprehension of flexicurity and its influence on the employee’s perceived psychological contract according to the trade unions of the health care and the financial services sector. Employers can use this information in order to improve the working conditions by applying a better balanced flexicurity, while taking the employee’s expectations into account. Finally, the health care sectors can learn from the bank’s applied flexicurity in order to create a better balanced flexicurity.
Keywords: Flexicurity; Psychological contract fulfillment; Psychological contract violation; Financial services sector; Health care sector; Labour Unions

Samenvatting

Gegeven de opkomende organisatieveranderingen, waar organisaties hun best doen om zich aan de markt aan te passen, onderzoekt deze studie de toegepaste flexicurity en het effect van dit systeem op het psychologisch contract van de werknemers volgens de vakbonden die de financiële sector, voornamelijk de bank, en de gezondheidssfector, voornamelijk de thuiszorg vertegenwoordigen. Hierbij wordt de perceptie van het psychologisch contract van de werknemer volgens de vakbonden onthuld. De resultaten van elke sector zijn met elkaar vergeleken. Met de resultaten van acht vakbondsvertegenwoordigers van de gezondheidssfector, zeven van de financiële sector en twee jongeren vakbondvertegenwoordigers concludeert deze studie dat flexicurity in the thuiszorg niet in balans is terwijl die in de bank wel in balans is. Verder, volgens de vakbondvertegenwoordigers, beïnvloed flexicurity het ervaren psychologisch contract van zowel werknemers van de thuiszorg als die van de bank. De vakbonden van de gezondheidssfector ervaren ook andere effecten van flexicurity op het psychologisch contract van de medewerkers in vergelijking met de vakbonden van de financiële sector. Resultaten duiden dat het ervaren psychologisch contract van de thuiszorgwerknemers geschonden is, terwijl het ervaren psychologisch contract van de bank medewerkers wel vervuld is. De resultaten van deze studie vergroot de kennis van flexicurity en zijn invloed op het psychologisch contract van de werknemers, volgens vakbonden van de gezondheidssfector en de financiële sector. Werkgevers kunnen deze informatie gebruiken om de arbeidsvoorwaarden te verbeteren door een beter gebalanceerde flexicurity te hanteren, terwijl de verwachtingen van de werknemers hierbij ook in acht worden genomen. Ten slotte kunnen de verschillende sectoren van elkaar zijn toegepaste flexicurity leren, zodat ze een beter gebalanceerde flexicurity in hun eigen sector kunnen ontwikkelen.
1. Introduction

The increasing globalization of business, dramatic rise in the number of mergers, increasing use of temporary workers, restructurings, and layoffs in the recent years, augmented the feeling that the employment relationship has undergone a number of changes, and so putting an end to the traditional employment relationship (Kissler, 1994; McLean Parks & Kidder, 1994; de Jong, 2000; Coyle-Shapiro & Kessler, 2000; Obadić, 2009). The case where the employees can trust on lifetime employment if the job is properly done may no longer be applicable (McLean Parks & Kidder, 1994). It can be stated that the employment relationship has undergone some critical changes, where the employers are demanding more flexibility and the employees in contrary are searching for more security (Wilthagen & Tros, 2004). In trying to achieve a balance between flexibility for the organizations facing the modern labour market challenges, and security for the employees, the European Council and Commission, along with the Member States and the social partners developed a new approach referred to as flexicurity (Obadić, 2009).

Flexicurity is built around the assumption that flexibility and security are not opposites, but complementary and even mutually supportive (The European Expert Group on Flexicurity, 2007; Obadić, 2009). This approach encompasses a combination of flexible labour markets and adequate security; helping the European Union in addressing the dilemma of maintaining and improving competitiveness while sustaining the European social model (Wilthagen & Tros, 2004; Obadić, 2009). In order to do this, the concept of job security is replaced by employment and income security (Withagen & Tros, 2004; Obadić, 2009). These terms will be further explained in the next section.

While developing policies of flexicurity, both the flexibility and security concepts underpinning the strategy have to be taken simultaneously into account (Wilthagen & Rogowski, 2002 in Wilthagen & Tros, 2004). Especially in the Netherlands, trade unions are important social partners, when developing policies concerning the security of employees; consequently, so are they when developing flexicurity policy strategies (European Trade Union confederation, 2007; Borghouts-van de Pas & Wilthagen, 2009; Schils & Houwing,
This is the main reason why these social partners are chosen as the focus of this study in order to investigate the flexicurity concept.

Flexicurity policies can be further understood as types of trade-offs between flexibility for the organization and security for the employee involving, for example, individual workers, groups of workers or sectors of business (Wilthagen & Tros, 2004). Most studies on flexicurity are conducted on a national level, ignoring this concept on a sectoral level. The few studies conducted on this level argue that the collective agreement concerning both flexibility and security varies across sectors (e.g. Schils & Houwing, 2008; 2010). In order to capture the sectoral level of flexicurity, this study will focus on the health care and the financial services sectors. These sectors are chosen since the products offered by the financial services sector, in contrary to that offered by the health care sector, highly depend on the state of the economy; consequently the labour demand will differ leading to different types of flexicurity adopted by these industries (Houwing & Schils, 2008). By linking the characteristics of an industry to the type of flexicurity adopted, it is the aim of this study to boost the knowledge of flexicurity, expanding the available literature to a sectoral level, including the trade unions which are the most important social partners on this level.

Furthermore, in order to capture the effects of the trade-offs between flexibility and security on the employment relationship, also the employee’s psychological contract, according to the trade unions, will be taken into account. In the context of employment relationship, the psychological contract is developed by a social process where each party has its perception on the employment contract (Herriot & Pemberton, 1997). The psychological contract itself is the believe of an exchange agreement between the two parties involved in the aforementioned social process (Rousseau, 1989).

Considering the fact that flexicurity is a type of contract that can be developed through a bargaining process between the employer- and the employee (representatives), it may be assumed that this in turn exert its influence on the existing psychological contract in the employment relationship. In this explorative research, the perceived psychological contract of the employee will be taken into account, according to the trade unions representing the employees in the health care and financial services sector.
Moreover, Herriot and Pemberton (1997) state that ‘... [Psychological] contracts are likely to differ across groups of individuals within organizations, across organizations, across sectors, and over time.’ (p. 45). Building on this research it is tried in this study to investigate the variation in the perceived psychological contract of the employees across the sectors, according to the trade unions. In this manner it is aimed to provide more insight on the employee’s perceived psychological contract at the sectoral level, according to the employee’s most important representatives.

Finally, the results of this study will contribute to the comprehension of flexicurity in the health care and the financial services sector and its influence on the employee’s psychological contract according to the trade unions. Bearing the previous literature in mind, the following research questions are proposed:

(How) does flexicurity in the Netherlands influence the employee’s psychological contract, according to the trade unions representing employees in the health care and the financial services sector? Do unions from different industrial sectors perceive different effects of flexicurity on the employee’s psychological contract?

\[\text{Figure 1: Conceptual framework}\]

\[\text{2. Theoretical framework}\]

In this part, the relevant concepts for this study are discussed

\[\text{2.1 Flexicurity}\]

Flexicurity is a term with a double character consisting out of flexibility and at the same time security. It denotes a mixture of social security and high labor market flexibility (De Groot & Elhorst, 2010). This term can be understood as: “...\(1\) a degree of job, employment, income and ‘combination’ security that facilitates the labour market careers and biographies of
workers with a relatively weak position and allows for enduring and high quality labour market participation and social inclusion, while at the same time providing (2) a degree of numerical (both external and internal), functional and wage flexibility that allows for labour markets’ (and individual companies’) timely and adequate adjustment to changing conditions in order to maintain and enhance competitiveness and productivity.” (Withagen & Tros, 2004, p. 170). As described, it can be noticed that flexicurity consists of social and economic characteristics. Its purpose is to blend the employment and income security of the employee with flexible labour markets (and individual companies) and labour relations, creating economic adjustment opportunities for the employer. These two components should be balanced in a way, forming a mutually supportive system (The European Expert Group on Flexicurity, 2007), leading to a win-win situation for both the employee provided with enough security and the employer provided with economic adjustment opportunities (De Groot & Elhorst, 2010).

One important characteristic underpinning a flexicurity strategy is that its components, consisting out of flexibility and security, have to be developed together in a synchronized and deliberated way in the course of negotiations, involving the concerning social partners at various levels within and outside the organization (Withagen & Tros, 2004). Considering the fact that in the Netherlands, also the trade unions form part of the negotiating social partners when developing appropriate employment policies (Borghouts-van de Pas & Wilthagen, 2009; Schils & Houwing, 2010), makes them one of the most important when developing a flexicurity strategy especially on the sectoral level (Schils & Houwing, 2010).

Besides the fact that trade unions are important social partners, the Netherlands is thought by Borghouts-van de Pas and Wilthagen to be in the flexicurity position (Borghouts-van de Pas & Wilthagen, 2009) and is thus, for this study, relevant to investigate the flexicurity nexus.

2.2.1 Flexibility

Nowadays, a degree of flexibility is of significant relevance for the employers. Organizations are in great need of flexibility in order to be able to both, foresee and react to the continuously changing market request and environmental conditions (The European Expert
Group on Flexicurity, 2007). As already mentioned, this is one of the main reasons for which the term flexicurity is introduced.

According to Van Ham, Paauwe and Williams (1986), the term flexibility can be defined as “…the extent to which an organisation is capable to continuously adjust the effort of people and goods to the constantly changing demands from the environment and the various work processes” (p.1197). This definition clearly emphasizes the need of the organization, which is in line with the flexibility part of the flexicurity concept.

Many researchers (Keller & Seifert, 2005; Wilthagen & Tros, 2004; Wilthagen, Tros & Van Lieshout, 2004) agree on the statement that flexibility can be categorized into internal- and external flexibility. Internal flexibility refers to changes taking place within a company, like variation in working hours (e.g. overtime, short-time working) (Keller & Seifert, 2005). While on the other hand, external flexibility denotes variation in the amount of personnel, conform to the organization’s needs (Keller & Seifert, 2005).

According to Keller and Seifert (2005), internal and external flexibility can be subdivided as showed in table 1.
Table 1: Different forms of flexibility

<table>
<thead>
<tr>
<th><strong>Internal</strong></th>
<th><strong>External</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Numerical</strong></td>
<td>Changes in the capacity employment, mainly by altering the amount of working hours (e.g. working time accounts, working time adjustments introduced to secure jobs).</td>
</tr>
<tr>
<td><strong>Functional</strong></td>
<td>Variation in output necessities by reorganizing the work procedure which requires a multi-skilled workforce (e.g. further training, work organization).</td>
</tr>
<tr>
<td><strong>Temporal</strong></td>
<td>Comprised of atypical employments such as part-time, petty employments, and mini-jobs</td>
</tr>
<tr>
<td><strong>Wage</strong></td>
<td>The divergence of companies from the collective agreements concerning the employee’s pay (e.g. performance related pay, higher rates of pay for overtime work)</td>
</tr>
</tbody>
</table>

Source: Keller & Seifert, 2005

The abovementioned types of flexibility can be used as substitute for, or to complement each other dependent on the organizational needs (Keller & Seifert, 2005).

The trade unions play an important role in the extent of leeway organizations have, especially in the internal and external flexibility adjustments, because of their important role in providing security for employees.

2.2.2 Security

Security in terms of flexicurity refers to employability rather than safety from dismissal and is thus seen to be exclusive in the interest of the employee. The securities for citizens to obtain a job and to make advancements in the labour market are also key elements of flexicurity (Borghouts-van de Pas & Wiltgen, 2009). Thus, it can be stated that the
employment security covers people who are participating on the labour market and people who are (temporary) outside the labour market.

In its attempt to define the security component of the term flexicurity, the European Commission (2007) defines it as: “... [providing] people with the training they need to keep their skills up-to-date and to develop their talents as well as providing them with adequate unemployment benefits if they were to lose their job for a period of time” (European Commission, 2007 in Borghouts-van de Pas & Wilthagen, 2009, p. 10). Here the development of people is highlighted by providing them with the right amount and type of training. This definition covers people who are already participating on the labour market and is most suitable for this research due to the fact that the main social partners in this study, the trade unions, are representatives of citizens who already have a job.

Furthermore, the aforementioned definition of security illustrates the possibility of employees to transfer between different jobs due to their up-to-date skills and talents developed by the different trainings, and consequently providing the employee with employment security.

Finally, the security part of the term flexicurity can be divided in the following subcategories (Wilthagen, Tros & Van Lieshout, 2004):

1. **Job security**: the assurance of staying within a specific job and a specific employer;
2. **Employment security/ employability security**: the assurance of staying in employment, not precisely with the same employer;
3. **Income security**: the assurance of receiving an income;
4. **Combination security**: the assurance of the ability to combine the social obligations with paid work.

In order to secure favorable policies for the citizens, trade unions have to take these security subcategories into account.

Overall it can be stated that flexicurity is in balance when these main criteria’s are satisfied:

1. Employees are provided with income security, where they can count on a fixed income at the end of the month.
2. Employees have combination security, where they are able to combine their work responsibility with the private responsibilities. This type of security is supported by external numerical flexibility where external workers, like agency workers, are used to deal with market fluctuations.

3. Employees are provided with employment security instead of job security. This is provided as workers skills are up to date and so they can move easily to other jobs. This type of security is supported by external functional flexibility, where worker’s skills are improved to match the external labour market.

These criterions are used in this research in order to determine if flexicurity is in balance in the two sectors under investigation. The aforementioned are chosen since, as already known, employment and income security are the two main roles for a balanced flexicurity in order to provide employee with the ability of taking care of him/her personal and social necessities. Combination security is also taken into account since this type of security denotes whether employers are taking advantage of the appliance of flexibility by exploiting the employee and not taking their private lives into account. Like the theory indicates, flexicurity must be a win-win situation for both, the employee and the employer.

2.3 Flexicurity on a sectoral level

The Netherlands can be considered as a state which operates in an ‘organized decentralized’ employment protection, where the bargaining process is deliberately delegated to lower social partners like trade unions, while still remaining under the control of the higher-level associations (Traxtler, 1995 in Schils & Houwing, 2010). When the bargaining process of the employment protection takes place at the sectoral level, the social partners can take different sectoral characteristics into account which are not addressed in the national-level legislation (Schils & Houwing, 2010). Consequently, it can be argued that this is also the case when developing the proper flexicurity agreement at the sectoral level.

Because of a certain degree of decentralization, trade unions can contribute in developing a proper balance between flexibility and security which is suitable and in line with the different sectoral characteristics. This should be an effective approach as not all sectors are in need of the same balance between flexibility and security. For example, the so called
exposed sectors like manufacturing, transport and construction are exposed to great international competition, and so need to maintain a low overall production cost, including the labour costs, in order to keep up with the competition (Rubery & Grimshaw, 2003). Additionally it can be argued that the labour demand differs between the sectors depending on the business cycle (Schils & Houwing, 2010). A difference can be noticed between the financial services, where the business cycle is more cyclical, compared to the health care sector (Schils & Houwing, 2008). This, as the product demand in the financial services sector is more dependent on the state of the economy compared to that of the health care sector which is more stable; this in turn affects the labour demand making it more cyclical (Schils & Houwing, 2008). These are organizational characteristics which may determine the degree of flexibility needed by the employers in the different sectors in order to keep up with the environmental demands.

Besides the evidence provided by Schils and Houwing (2008; 2010) on the variation in flexibility and security across sectors within one institutional setting, also Katz and Darbishire (2002) have found increasing sectoral diversity in seven industrialized countries included in their study.

Taking the aforementioned sectoral differences into account together with the provided evidences, it is expected that, depending on the sectoral nature, in this case the financial services and the health care sector, trade unions have different perspectives on the concept of flexicurity.

This leads to the following sub question:

1st: How is flexicurity defined in the health care and the financial services sectors?

2nd: How do the health care trade unions’ perspectives on flexicurity differ from that of the financial services trade unions?

### 2.4 The definition and Characteristics of the psychological contract

According to Rousseau (1989), the term “psychological contract” refers to “An individual’s beliefs regarding the terms and conditions of a reciprocal exchange agreement between that focal person and another party” (Rousseau, 1989, p.390). Important in this case is the belief
of an individual that a promise is made and a consideration offered in return for this, uniting the individuals to some set of “give-and-take” responsibility (Rousseau, 1989). Reciprocal obligations in this situation means that one party believes his actions are bounded to the other party’s actions. In this description, the psychological contract only exists in the eyes of the beholder i.e. the employee. In this study we use the trade union’s perceptions, which are strictly taken not included in the definition. However, trade unions are representatives of the employees and can thus stand in for the employee.

Moreover, it is argued that breach of the psychological contract happens when the employee do not receive what was expected from the organization (Rousseau, 1989). In this manner a discrepancy between the actual fulfilment of obligations and the promises made by the organization is experienced by the employee (Anderson & Schalk, 1998; Turnley & Feldman, 1999) Rousseau (1989) confirms this definition by stating that the psychological contract breach occurs when the organization fails to respond to an employee’s contribution, in ways the individual believes they are obligated to do so (Rousseau, 1989).

In contrary to psychological contract violation, psychological contract fulfillment happens when the employee receives what he or she has expected from his or her employer (Rousseau, 1989; Chaundry, Wayne & Schalk, 2009). Wayne, Shore and Liden (1997) explain the term balance (referred to as psychological contract fulfillment in the context of this study), by means of the degree in which the organization meets its obligations in relationship with the degree in which the employee meets the obligations concerning the organization. Taking merely the employee’s perception into consideration, as required for this study, the psychological contract is balanced/ fulfilled for the employee, when the expected obligations are fulfilled and violated when the employee do not get what he or she has expected from the organization.

In an article written by Rousseau (1990), it is argued that a psychological contract consists of two dimensions. These are the transactional contract and the relational contract. These two dimensions are very important in the study of the psychological contract in an organizational context. The transactional contract involves “the acquisition of people with specific skills to meet present needs (e.g. high tech firms, temporary employment agencies)” (Rousseau, 1990, p. 391). This kind of contract has a focus on a “short-term exchange of specific benefits
and contributions that is highly monetary or economic in focus” (Hui, Lee & Rousseau, 2004, p.312). In contrast to the transactional contract the relational contract is a more open-ended relationship and thus involves “open-ended agreements to establish and maintain a relationship involving both monetizable and nonmonetizable exchange (e.g. hard work, loyalty and security)” (Rousseau, 1990, p. 391). This distinction in type of psychological contract is also made in this study.

Relating the psychological contract to the employment contract, Herriot and Pemberton (1997) state that ...‘Contracting must by definition be a social process, since each party has a perception of the contract which they have with the other’ (p.45). These researchers illustrate four relevant stages of the psychological contract during the contract formation where the organizational and employees’ needs normally differs according to the nature of the sector, since each sector may have different needs concerning flexibility and security (figure 2).

![Figure 2: The four stages of psychological contracting (Herriot & Pemberton, 1997)](image)

In stage one, the parties inform each other about their wants and offers; in stage two these are negotiated; in stage three, the parties are monitoring the contract in order to detect inequities which may result in renegotiation or exit of the contract (stage 4) (Herriot & Pemberton, 1997). This model is iterative in nature and suggests that the psychological
contract is shaped during the employment contract bargaining process, (Herriot & Pemberton, 1997).

Applying the model to this study, the individuals in the social environment are exchanged with the trade union organization representing them in the bargaining process of the flexicurity concept. Finally, it may be argued that the balance between flexibility and security reached may be of great influence on the employee’s psychological contract, determining if he or she wants to renegotiate or exit the contract due to psychological contract violation.

Concerning the research population of this study, it must be stated that several researchers found that employees in private sectors value economic rewards more compared to those in the public sectors (Crewson 1997; Karl & Sutton, 1998; Houston, 2000). This in turn also holds for the employees working in the financial services (private sector) and those in the health care sector (public sector); denoting a difference in the content of the psychological contract perceived by the employee depending on the sector where he/she works.

Taking the psychological contract content, the aforementioned influence of the employment contract on the psychological contract by Herriot and Pemberton (1997), and the sectoral differentiation in flexicurity into consideration, leads to the following sub question:

3rd: How do trade unions of the health care and financial services sector define the content of the employee’s psychological contract?

4th a: Does flexicurity exert an influence on the employee’s psychological contract according to the trade unions representing the financial services and the health care sector?

If this is the case:

5th b: Does flexicurity lead to psychological contract fulfillment or violation according to the trade unions representing the financial services and the health care sector?

6th: How do the sectoral characteristics of the health care and the financial services sector influence the relationship between flexicurity and the psychological contract?
3. Methodology

In this section, first the research set up is discussed. Second the research sample is presented. After that the instrument used to conduct the research is described. This is followed by the applied procedure for this research. Finally the way the data is analyzed is addressed.

3.1 Research set up

This research has an explorative character since the area in which it was conducted is relatively new. The previously illustrated research model and sub questions served as a guideline to discover the influence of flexicurity on the employee’s psychological contract, across sectors, according to the trade unions.

In order to uncover this relationship, first, two differing sectors were chosen, namely the health and the financial services sector. Thereafter, a face-to-face semi-structured interview was held with the unionists occupying different levels within the union organizations representing the health and financial services sector.

This research method is a qualitative research design, revealing the participant’s view on the subject matter and contributing to theory building.

3.2 Sample

The focus of this study lies on the view of the trade unions on the effect of flexicurity on the employee’s psychological contract on the sectoral level. Therefore, the research population comprised of unionists occupying different positions within the trade unions. The unionists that were interviewed for this research are members of the ‘ABVAKABO FNV’ trade union representing employees in the health sector; the ‘FNV bondgenoten’ representing employees working in the financial services sector; unionists of the ‘CNV Publieke zaak’ dealing with the health sector; and the ‘CNV Diensten bond’ involved in the financial services sector. The ‘FNV’ unions form allies with the Federatie Nederlandse Vakbeweging (FNV), which is the largest union of the Netherlands, consisting out of 19 adjoined trade unions, representing about 1,4million of the Netherlands’ working population (www.fnv.nl, 2011). Whereas the ‘CNV’ unions form part of the ‘Christelijk National Vakverbond’ (CNV) which is the second biggest trade union of the Netherlands (www.cbs.nl). In order to broaden the
view and increase the validity of the research, also unionists representing the younger working population, ‘CNV jongeren’, and unionists of the ‘FNV jongeren’ were interviewed. Semi-structured interviews were held with members of different levels of the trade unions, making a total of 17 semi-structured interviews, with 8 unionists representing the health care sector, 7 unionists representing the financial services sector and two unionists representing the young workers. The different occupation levels within the unions were chosen in order to improve the representatives of the vision of the union organizations representing each sector. Furthermore, the different unionists were chosen because of the relevance of forming a joint meaning of the employee’s perceived psychological contract and the influence of flexicurity on this contract. This is the case since each unionist has a different type of relationship with the employees and different view on the employee’s perception; and so can complement each other’s vision, creating a brought and versatile definition of the employee’s perceived psychological contract. The sample composition and amount of participants are illustrated in table 2.

Table2: Research sample

<table>
<thead>
<tr>
<th>Trade Unions Health sector</th>
<th>Trade Unions Financial services sector</th>
<th>Trade Unions young population</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 participants from ABVAKABO FNV</td>
<td>4 participants from FNV bondgenoten</td>
<td>1 participant from CNV jongeren</td>
</tr>
<tr>
<td>6 participants from CNV Publieke zaak</td>
<td>3 participants from CNV Diensten bond</td>
<td>1 participant from FNV jongeren</td>
</tr>
</tbody>
</table>

Total Sample: 8 7 2 17
The used sampling method is a combination of snowball sampling and purposive sampling method because of the subjectivity of the selection of these participants and the fact that these participants were asked for other relevant participants.

The chosen unionists are stratified for a working experience of three years in the same sector, except for the trade unions representing the younger working population. The later is the case since these union representatives generally are young students/workers with little experience.

3.3 Instruments

The data concerning the union’s view are gathered by means of face-to-face semi-structured interview in order to ensure the coverage of all the relevant topics as well as the possibility to ask further questions. This instrument was also chosen to facilitate the comparison of results across the two chosen sectors and increase the external reliability.

Appendix 2 illustrates the questions that were covered during the interview and the research sub questions these questions are aimed to answer. The interview questions aimed to describe flexicurity were made by the researcher, using the literature described in the theoretical framework. The questions addressed each of the categories of flexibility and security described in the theoretical framework of this research. These questions are made in order to give a clear view of the applied flexicurity in each sector. The questions addressing the psychological contract content where deductively formulated using the literature described in the theoretical framework and some relevant topics (e.g. organizational obligations including work-life balance and rewards and employee obligations including in-role and extra-role obligations) of the ‘De Nieuwe Tilburgse Psychologisch Contract Vragenlijst’ questionnaire by Freese, Schalk and Croon (2008). Furthermore, information from the sectors was inductively gathered as the respondents gave answers on the aforementioned questions, revealing the characteristics of each sector.

Since this research was conducted in Dutch organizations, all interviews were held in Dutch. Besides, it must be stated that all interviews were audio-recorded to facilitate the transcription process, decrease the subjectivity of the researcher and increase reliability of the results.
3.4 Procedure

First, the selected organizations were approach via e-mail and afterwards called by the researcher. The ones who agree to participate were asked to find other relevant colleagues in order to gather the total amount of participants needed for this research.

Before the interviews took place, the participants were informed via e-mail about questions that would be covered during the interview. In this way they could prepare themselves and make good thinking about the answers.

Before starting the interviews, participants were asked permission to tape the sessions. When agreed, these were recorded using two digital audio-recorder devises in order to diminish the chances of loosing information due to defect devises and also the possibility to play it back on the computer with the appropriate software (F 4).

The interview sessions were partly conducted by two researchers. Both researchers already had experience with interviewing, increasing the internal reliability of the research. During the data gathering, one of the researchers asked the relevant questions and the other one checked if every question is treated and interrupt the sessions when was needed. The rest of the interviews were conducted by one experienced researcher.

3.5 Analysis

First, all relevant parts of the interviews were verbatim transcribed using the F4 software. Subsequently the transcripts were imported to the ATLAS.ti program for further data analysis. The ATLAS.ti is a software program that facilitates the qualitative data analysis. With this program, the different indicators to relevant concepts of this research were coded and categorized.

It must be stated that the data from the union representatives of each sector and the young workers union representatives were treated separately. This was done in order to define the applied flexicurity and the perceived psychological contract according to the labor unions of the two sectors under investigation and after that compare the two sectors with each other. The data from the union representatives of the young workers were also treated separately from the rest of the data to specifically define the applied flexicurity on the young workers
and the perceived psychological contract by these young employees according to their representatives.

Before starting the coding process in the ATLAS.ti software for each sector as explained before, the researcher started with an open coding process, reading each transcript in printed form and coding the data according to the component parts that seem to be of potential theoretical significance for the relevant core categories; namely, psychological contract on the sectoral level, flexicurity on the sectoral level and sectoral characteristics.

This method of open coding served to separate and organize the collected data; and was an important first step in the generation of theory (Bryman, 2008). Afterwards the researcher went back to the ATLAS.ti program and coded the imported transcript documents using the program.

Subsequently, each indicator found during the open coding were grouped in categories forming a higher level of abstraction; a process known as axial coding (Bryman, 2008). Indicators of the flexicurity concept were categorized under the different forms of internal and external flexibility and the different forms of security including job security, employment security, income security and combination security. These indicators are briefly explained in the theoretical framework. The psychological contract components found in the transcript were categorized using the categories: obligations, expectations, transactional and relational psychological contract; psychological contract violation and - fulfillment. Like the flexicurity and security indicators, these indicators are explained in the theoretical framework and were used as starting point to categorize the data. The sector characteristics, like the working conditions and job obligations, were deductively gathered from the respondent’s answers in order to grasp the sectoral working conditions of each sector according to the labor union representatives.

Next, the process of selective coding was done, where the relationship between the different core categories were inductively explored in such a way that connection across categories could be logically discovered using the sub questions as a starting point. Like other social researches, this research searches for association between the variables, a direction of relationship and nonspuriousness in order to establish causality between the
variables (Straits & Singelton, 2011). The associations between the three core variables of this research are clearly explained and supported by relevant studies and logical connection between these studies in the introduction and theoretical framework of this paper. The direction of the relationship is inductively determined through the answers of the respondents. Due to the fact that this study has a cross-sectional nature, nonspuriousness was difficult to detect. This means that the assumption of causal relationship between the core variables of this research is weakened. However, this study provides a good basis for further research.

During the selective coding process the relationship and direction of the influence between flexicurity on the sectoral level and the sectoral characteristics were inductively explored for each sector separately. This was done in order to answer the first research question concerning the relationship between flexicurity and the perceived psychological contract according to the trade union representatives of each sector. Similarly the relationship between flexicurity and the perceived psychological contract were inductively explored to determine the direction of the influence. In addition also the relation between the sectoral characteristics and the described perceived psychological contract by the unions were inductively explored. It must be recognized that because of the small research sample, the relationship between the core variables are inductively determined, since the affirmed relationship goes beyond the information at hand (Straits & Singelton, 2011).

Finally the inductive results regarding the relationship between flexicurity and the perceived psychological contract across the health care and the financial services sector were compared in order to explicate the differences between the financial and the health care sector according to the trade unions, and so answer the research question concerning this matter.

4. Results

In this section, first the reason why the different branches of each sector are chosen is explained. Second, the sub questions of this study are answered in each sub paragraph. Finally, by means of the results of the sub questions, an answer is given to the proposed research questions.
The original Dutch quotes of the respondents can be found in appendix C. In this section, the quotes are translated in English and each quote is supported by a reference referring to the respondent (example: P1) and one referring to the original Dutch quote (example: *1 refers to *1 in appendix C). The results obtained from the young workers union representatives can be found in appendix D, due to the fact that these results are not related to the specific studied sectors as expected. The results obtained were more general and not exclusively about the home care or the bank branch.

4.0.1 The reason behind the researched branches

During the data collection, it was chosen to focus specifically on the home care branch, because union representatives were constantly talking about the current flexibility in this branch of the health care sector compared to, for example, the hospitals. Respondents pointed out that employees working in hospitals have more degree of security and are working in a less flexible organizational environment compared to employees working in the home care (P4; P6). Two Collective labour agreement negotiators pointed out that employees working in hospitals have less flexibility concerning, for example, the working hours compared to those working in the home care (P4).

‘It’s less in the hospitals, there you have schedules and you work in shifts. There it’s better managed.’(P4)*1

These Union representative proceed saying that the working hours in hospitals are more predictable compared to the home care, where employees know three months beforehand when they are expected at work (P4). Also the employment contract in the home care branch is costumed for employees to work during the busiest hours of the day, leading to more small employment contracts compared to hospitals and employees having trouble to combine the work with their own private life (P6).

Furthermore, also the employee’s salary and job security in the home care branch is under pressure compared to the hospitals. In the latter, employees may be sure of receiving a fixed basic salary, whereas employees in the homecare are put under pressure to work for less salary. This is the case since these workers are forced to go work in other sectors, like the cleaning sector which earns less, due to municipal cost savings in the home care branch (P1;
In addition, homecare organizations are concurring against each other and the cleaning sector which is doing almost the same work for a lower price deteriorating the home care employee’s working conditions and care quality (P3; P4; P5). So, homecare organizations have to deal with cost reductions and competition in order to stay in the market. The following quote of two union representatives describes the aforementioned:

‘I don’t know if you know that the municipal is reducing costs in the home care branch. A variety of home care organizations have to compete in order provide the home care services, leading to deteriorating employment conditions for the employees. The moment that the home care organization does not get the license, they tell the employee ‘sorry, I don’t have any more work. You have to go to the other organizations’. And the other organizations have a worse employment condition (those are often the cleaning organizations). And this is happening a lot in the home care branch. People almost do not have rights. It’s actually choking or swallowing.’(P4)*2

Moreover, nurses are choosing to work in hospitals (P6). According to a respondent, this is easier job, more interesting and better paid compared to the home care branch, leading to staff shortage and care quality problems in the home care sector (P6).

The aforementioned denoted the current dynamic organizational flexibility and security in two branches of the healthcare sector. The reason for why the home care branch was chosen over the hospital branch is because of the high dynamicity of the home care branch. This denotes higher variation in flexibility and security in the home care compared to the hospital branch; making the home care branch a hot topic for the investigation of flexicurity.

Finally, it must be stated that this study focuses on the operational employees from the banks, which refers to the employees providing the different product services to customers. These types of workers were chosen for this study, since the respondents were constantly talking about these workers going through difficult processes of reorganizations in the bank, the technological threats for the job security that operational employees face and the risk of the job disappearing because of the products getting out of the market. Because of this dynamicity, employees are constantly attaining training programs in order to keep the job. All these practices will be further elaborated in the following sections. These dynamic factors
were the reason these types of bank employees were chosen to investigate flexicurity and its relation with the employee’s perceived psychological contract.

4.1 How is flexicurity defined in the health care and the financial services sectors?

To start, an answer for the first sub question is given for the health care sector followed by the flexicurity description for the financial services sector. As explained in the theoretical framework, flexicurity is divided in two parts, flexibility and security. So, to make it more clear, for each sector the results concerning flexibility is given, followed by the results of security and finally the flexicurity concept is defined.

4.1.1 Flexibility in the health care sector

In this section, the different types of flexibility introduced in the theoretical framework are discussed for the home care branch.

4.1.1. a Internal numerical flexibility

Considering the degree of current flexibility in the home care branch, respondents unanimously agreed that there is a high degree of internal numerical flexibility denoting varying short working hours divided throughout the busiest periods of the day. So, employees have to deal with high work pressures by working when their services are more needed. The peak working hours are in the morning when clients need help to get out of bed and get their food served and in the evening when clients needs to eat and get back to bed. In other words, these are the hours when these employees may also be needed for their households.

‘That you, for example, have to be present early in the morning. At that moment it’s very busy and people are getting out of their bed. And at the end of the day it’s busy again. That’s when people have to eat and get help to wear their pajamas to go to bed. You don’t have to come in the periods in between. That’s very annoying.’ (P1)*

Besides this fact, an eight year experienced collective labour agreement negotiator in the health care sector pointed out that employees needs to be available for if they are needed at the workplace (P7). So, besides working in peak hours, employees need to be steady for if they are needed at the workplace causing more influence of the work on their private lives.
Taking all the aforementioned statements into account, the home care working environment indicates a high degree of internal numerical flexibility according to the union representatives.

4.1.1.b External numerical flexibility

For the external numerical flexibility, like the use of temporary agency workers, employers are trying to keep this on the low due to the high employment costs that comes with it (P1; P5). As mentioned before, the home care branch is going through cost reductions because of the municipal’s decision of cost savings. This means that home care organizations have to invest the available money carefully and try to keep expensive utilities, like agency workers, on the low. This may put extra work pressure on employees. By trying to keep agency workers on the low, employers are demanding more work capacity from employees (P1). The aforementioned is supported by the following quotation:

‘X: Do they employ a lot of agency workers in the home care branch? Y: Yes, that happens but actually they do not want that. It’s expensive. They have to be careful with spending the money in the home care branch. Instead of hiring agency workers, they prefer to put some pressure on the employee in order to work a few more hours to fill in the service hours. They make a lot more use of agency workers in hospitals.’(P1)*4

Respondents also indicated that the amount of agency workers used by the employer may vary dependent on the available clients (P3; P7), but overall the home care sector is comprised of more permanent workers than agency workers (P5), especially compared to the hospitals (P1).

On the other hand, the health care branch is going through reorganizations where employees are being fired (P6) in order to cope with cost reductions; denoting a certain degree of external numerical flexibility.

‘In recent years health care organization are dealing with reduction of the workforce and layoffs’ (P6)*5
4.1.1.c Functional internal flexibility

Respondents unanimously agreed an upcoming trend where employees in the home care branch needed to be multi skilled for the organization to be able to use as few as possible employees, rearranging the work process where employees are organized in multi skilled groups while decreasing the personnel costs. Employees who do not possess a variety of skills should leave the organization and go work in the cleaning sector where they will earn less and only perform the cleaning job instead of the cleaning and caring job. This incentive comes from the politics and is clearly putting a pressure on the employees in order to develop themselves to the higher level of the health care sector, as it is required to be qualified to perform any operation. Thus, concerning the functional internal flexibility, employers are making use of small multi skilled groups of employees, reorganizing the work procedure in order to decrease personnel costs, while still trying to offer the same service; denoting a high degree of internal functional flexibility in the home care branch.

4.1.1.d Internal temporal flexibility

Concerning the composition of the type of employment contracts, all respondents indicated that the sector preferred flexible workers, like 0-hours employment relationships and temporal employment relationships. This is mainly caused by the irregular working hours and by the fact of many women working in this sector who would prefer to work part-time in order to combine the work with personal duties (P1). This is also the case for students who would like to combine their work with their school duties (P1). Another important factor influencing the composition of the type of employment contracts is caused by the working hours, where, as mentioned before, employees have to work during the busiest periods of the day. This leads to small employment contracts spread throughout the day and the week leading to more disrupting working weeks and days (P1).

‘The employer expects the employee to work, not 3 days, but a whole week with an 18 hours employment contract. That makes it of course very annoying, because it is more pleasant to have a few days off.’ (P1)*6

Besides, a union consultant pointed out the difficulty for employees to work 36 hours per week (P3). If employees wish to do this, they should work a lot of irregular shifts to
complete the 36 hours per week (P3), making it almost impossible. From these statements it may be said that the health care sector, especially the home care branch, has a high degree of internal temporal flexibility making great use of workers as part-time workers and 0-hours employment relationships.

4.1.1.e Internal wage flexibility

Respondents unanimously agreed on the aspects of internal wage flexibility, indicating that the wages/salaries may vary per month depending on the hours worked and the allowances received for these hours. Beside the fixed salary, employees get allowances for working irregular hours. It was also stated that employers want to remove the irregular working hours allowances (P1; P6; P7), while these make a huge part of the employee’s total monthly salary (P1; P4; P6). One collective labour agreement negotiator stated that the allowances make around 10% of the employee’s total salary (P7). Moreover, when worked overtime, employees do not get monetary reward (P5; P6), instead workers receive time for time in return (P5). This reward system is explicitly written in the collective labour agreement (P7). The fact that this reward system is explicitly written in the collective agreement means that, according to the literature, the home care branch is not applying the internal wage flexibility, because it is not deviating from the collective agreements made.

‘They get a fixed salary. For some employees are the irregular working hours allowances a huge part of their total reward.’(P4)*7

Besides the aforementioned reward system, employees working at the lower home care levels are forced to go work in the cleaning sector, due to the organizational financial circumstances, where they will get less paid (P4). This current situation will be further elaborated in the security section, where the employee’s wage security will be discussed. However it must be said that, according to a respondent, the homecare sector is known as a bad paid job (P6).

‘B: There is now a campaign at xx. That’s again in the home care branch, where you can see that employers are forcing employees to agree to work for a lower salary. They say that you should agree with the lower payment, otherwise you will be fired. It’s happening a lot in this branch.’(P4)*8
4.1.1. f Extra information flexibility

Beside the relevant flexibility types for this research, respondents agreed on the fact that employers are demanding high degree of flexibility from employees in order to be able to cope with clients ‘demands and variation in services (P1; P3; P4; P5; P6).

Looking at the previous results it can be concluded that the health care sector, especially the home care branch, makes extensive use of the relevant types of flexibilities for this research. This is the case since the branch is applying all the relevant types of flexibility for this research with the exception of internal wage flexibility.

4.1.2 Security in the health care sector

Next the results concerning the different types of securities, introduced in the theoretical framework, are discussed for the home care branch.

4.1.2.a Job security

Respondents commonly agreed on the fact that employees working in the home care sector do not have job security because the job is disappearing, causing employees to go work in the cleaning sector.

‘What you see is that at the lower level of the labour market of the health care sector, specifically the home care branch is disappearing. It is turning into cleaning work.’(P1)*9

Results were pointing at the same direction denoting that employees cannot count on a long term employment relationship performing the home care job. The lower level home care workers who do not agree to go work in the cleaning sector and earn less should leave the organization (P4). One health care union consultant pointed out that some organizations may have their own agency organization in order to maintain a certain degree of job security where employees can count on work (P3). But, still two respondents pointed out, that organizations in the health care sector are going through high degree of reorganizations where employees are going through layoffs, decreasing the employee’s job security (P4; P6). In the same vein a respondent explained that in the future there will be huge employee shortage in the health care sector (P4). In other words, despite the current high degree of
insecurities caused by reorganizations, employees may expect open vacancies in this sector in the future.

4.1.2b Employment security

Concerning employment security, lower level employees working in the home care branch can move easily to other jobs, but not in the same branch because this is disappearing; home care workers are provided with the opportunity to work in, for example, the cleaning sector or in other branches of the health care sector where the labour market is tight (P1). Respondents pointed out that employees working in the home care branch can move easily within the health care sector to do other jobs, simply because these workers are needed (P1; P3; P4; P5; P6; P7). Employees maintain employment security if they accept other jobs that are offered to them, for example, in other sectors or branches, despite the fact that they may be earning less or doing a totally different job (P5). Another respondent pointed out that employees can be treated as alpha workers where they may be called in when needed and maintain a certain degree of employment security in the homecare branch (P4). Moreover, in order to maintain the employment security, employees should develop their knowledge. By doing this, they insure a degree of employment security (P6). Besides, several respondents pointed the importance of social security arrangement out, where employees are provided with some degree of employment security when their job disappears (P1; P5). So it may be said that employees have a certain degree of employment security although they might not get the job they prefer. Like one of the respondents stated, ‘...employees in the health care sector would rather care for people ‘(P1), but this might not be the case in other jobs these people are offered.

4.1.2.c Income security

As already mentioned in the flexibility section, employee’s monthly salary varies due to the irregular working hour allowances indicating an insecurity of counting on a fixed monthly income. All respondents mentioned that employees have the security of a basic salary, but due to the allowances they cannot rely on a fixed total monthly salary. One remarkable point is that two labour union representatives agreed with each other on the fact that the total salary is not enough for employees to be economically independent (P4). This might be caused by the short employment contracts which, as mentioned before, are the outcome of
the difficulty for employees to work 36 hours per week. Consequently, if employees work a few hours, they will also earn less. Besides, as already mentioned, employees in the lower level of home care organizations are forced to work for lower salaries (P4). Altogether, results indicate that employees do have a certain degree of wage security where they may depend on the basic fixed monthly salary, but at the same time they cannot count on a fixed total monthly salary due to variances in received allowances.

4.1.2.d Combination security

Results clearly indicated that employees working in the home care do not have combination security. The work and private life are mingling (P1). Due to the irregular working hours employees are unable to have a work-life balance, especially if they have to take care of the household (P1; P4; P5) or if they have a large employment contract (P3) where they would be working a lot of irregular hours.

‘But, it must stay doable. Precisely in the busy periods at the home care organization, it’s also a busy period at home for a lot of employees. The children have to go to school or to the nursery in the morning and at night you come home when the children need to eat or be taken care of.’(P1)*10

According to one respondent, research has been done in the home care branch where results showed that, especially employees with large employment contracts have difficulties with the work-life balance (P3). So, employees prefer to have part-time/small employment contract to be better able in combining the work with their private lives (P4; P7). The employer wants the employee to spread the working hours over a few days, making it difficult for the employee to have some free days (P1; P5) and making the work difficult to combine with their private lives. This may cause schedule problems and make work and private life, again, difficult to combine (P1). As already mentioned, the employee’s income is too low, especially for employees with small employment contracts, making it difficult to provide enough income for the household (P1; P4). Finally, on this matter, it must be clarified that the pressure on combining work and private life includes the fact that employers have to be careful with the following points: 1. high costs; 2. shortage in the
labour market; and 3. changes taking place in the care concept (P6). This all puts more pressure on the employees’ work-life balance.

Additional information showed that, in general, employees working in the home care have little security due to the organizations’ weak financial situation (P4), causing increase in the feeling of insecurity and leading to large amount of employees to become union members (P5).

4.1.3 Flexicurity in the health care sector

It can be said that employees are not provided with any job security, neither combination security. On the other hand employees are provided with employment security since they can move easily to other jobs within the same or other sectors. Furthermore, employees working in lower levels of the health care sector, like the home care branch, are currently forced to go work in other sectors, namely the cleaning sector if they want to stay with a job. It can be said that employees are provided with a degree of income security although they do not get a fixed total amount of the monthly salary. Concerning the applied flexibility, employers are making ultimate use of this opportunity by varying the working hours, amount of agency workers in less extent, firing employees due to reorganizations, the obligations for employees to be multi skilled in order to stay with the job and the extensive use of atypical employments. The variation in employee’s salary caused by allowances is not seen as a type of flexibility, since this is explicitly written in the collective labour agreement and the employers are not deviating from this.

The flexicurity in this sector is not in balanced according to the criteria used in this research. The employers are making great use of flexibility while providing employees with less security. Specifically, results showed that employees are not provided with combination security. As the results showed, this may be caused by the irregular working hours and the avoidance of agency workers, causing more work pressure for the employee working in the home care.

4.1.1.1 Flexibility in the financial services sector

In this part, the results obtained for the different types of flexibilities are presented.
4.1.1.1.a Internal numerical flexibility

Considering the degree of current flexibility in the financial sector, specifically the operational bank branch, respondents unanimously agreed that the working hours are fixed. When working for a bank, employees usually work from around 9:00 to 17:00 (P3). Besides, these employees are not familiar with broken shifts like employees working in the health care sector (P4). Only employees working in call centers work at different hours (P4), which may vary depending on the client’s needs (P4; P5; P6).

‘The advantage of this sector is the relatively fixed working hours. It is not a sector where you can be called at every time. Or, if you don’t chose for that yourself. Most of the employees work from 8:30 till 17:00 I think. Thus, that is no problem. Furthermore, you know when you will have to work at night.’ (P6) *11

In some production departments, like in call centers, employees can make use of the self scheduling system, where they can plan their own working hours within a certain time span (P2; P3 P4). But, in general, only in exceptional cases employees can be asked to work irregular hours (P6).

According to a Collective labour agreement negotiator with 5 years of experience, the bank makes use of a type of min-max employment contract where the employee’s amount of working hours can be varied if needed (P6). So, when the employee wants to work more or less hours or the organization desires for the employee to do this, it can be easily arranged. This is a way to provide both, the employer and the employee with a certain degree of flexibility; denoting a certain degree of internal numerical flexibility.

4.1.1.1.b External numerical flexibility

For the external numerical flexibility, like the use of temporary agency workers, respondents unanimously agreed about some degree of external numerical flexibility where banks make use of agency workers in order to cope with fluctuations in busy periods and to cope with reorganizations. In general, banks make around 20%-30% use of flexible workers and 70%-80% permanent workers (P3; P5; P6). So, in general, banks do not make extensive use of flexible workers. One respondent specifically pointed out that banks try to keep the use of
agency workers on the low (P7). This can additionally be caused by the fact that these types of workers are required to be trained, like the permanent workers, in order to do the job (P4; P5; P6; P7). So, bank employees cannot be found everywhere. Respondents indicate that banks are struggling with the amount of permanent and flexible workers needed due to disappearance of products or less popularity of products that leads to the disappearance or less use of the related jobs (P3; P4; P5). Due to the reorganizations taking place, employees are being fired (P1, P3, P4, P5, P6, P7), which is also a factor indicating the existence of external numerical flexibility. In addition, the previous crisis had a huge impact on the fluctuations of employees in and outside the organization (P2). During reorganizations, the flexible workers are the first leaving the organizations (P6), indicating that these type of employees have less job security compared to permanent workers. A respondent verifies this, stating that flexible workers are not secured by social plans like the permanent workers (P5). According to a respondent, overall, trade unions are trying their best in providing these types of workers with the same security as the permanent workers (P6). Besides varying the amounts of flexible workers, banks are outsourcing certain jobs (P6; P4). The bank is making its maximum effort in order to be as flexible as possible. So, these are the reasons it can be concluded that banks have a certain degree of external numerical flexibility.

4.1.1.1.b Internal functional flexibility

Two out of the seven trade union representatives agreed that employees must be able to do different task related to the employee’s original function (P2; P3). In other words, employees must be able to perform a larger part of the work-process. One Collective labour agreement negotiator with 12 years of experience indicated the difficulty of employees being multi-skilled caused by the requirement of both, the government and the employer policy for employees to be trained and certified to perform a task (P5). Simply said, employees cannot move from one product to another without training and certificates (P5, P7).

‘But not everybody can sell all products offered by the bank. And employees are not allowed to do this, because they are bounded to regulatory of the ‘Nederlandse bank’ and regulatory from Europe etc. that demand certain specialization.’ (P7) *12
Considering these results it can be concluded that the bank sector has no internal functional flexibility. This is concluded because respondents who claimed that employees must be able to do different tasks were talking about different responsibilities related to the same function. The other respondents denied the multi-skill abilities of employees; did not give any answer concerning this matter or just did not know the current situation.

4.1.1.1.c Internal temporal flexibility

In 2009, the bank’s workforce was composed of, around, 33% part-time employees (P6). According to a respondent, the demand for part-time employment contract is increasing, denoting a growing internal temporal flexibility (P6). Considering the aforementioned statement it may be expected that today, year 2011, there are more part-time workers in the banks (P6). Other Collective labour agreement negotiators indicated that, like any other sector, the banks also have a high degree of part-time employees (P7) and that this is part of the Dutch culture (P5). Besides, as already mentioned, the bank also make use of min-max employment contracts where the employer may vary the amount of working hours (P6). But, in general, there are more full-timers compared to flexible employment relationships in the bank sector (P5).

‘Part time employment relationship is very Dutch. Thus, also in this sector you see a reasonable amount of part time employees. As you can see in each research in each sector, you can notice a reasonable amount of women working part time compared to man working part time. Thus, in this sector it is not different. It is here precisely the same as Holland in general.’ (P5)*13

Three of the remaining union representatives were able to give answers concerning the numerical flexibility, talking about the amount of flexible workers but not mentioning the amount of employees working, like, in part-time employment relationships; and one of the respondents did not give any answer concerning this topic. Consequently, taking the available results into account, it may be concluded that the bank has a considerable degree of internal temporal flexibility and that this may be considered as a part of the Dutch culture.
4.1.1.1.d Internal wage flexibility

In addition, it may be concluded that banks apply a noticeable degree of internal wage flexibility. Three out of seven union representatives indicated that, besides the fixed salary, employees can make use of flex budgets where workers can choose to use the money for other personal purposes or get the money monthly paid in portion of 1/12 (P1; P2; P4). Respondents also mentioned that employees receive a variable reward once per year according to their performance (P2; P4; P5; P6; P7). Additionally, two respondents indicated that employees may get more paid for working during valuable hours (P2); they get paid in monetary terms or in time for working overtime (P4; P6); they also get a 13th month salary paid (P5) and they enjoy mortgage discounts and interest rebates as well (P5; P6). One respondent did not give an answer concerning this topic (P1). Looking at these results, it may be concluded that banks apply an evident degree of internal wage flexibility where employees enjoy different types of rewards and are able to manage these as liked, because of the flexibility in the reward system.

4.1.1.1.e Remarkable finding and internal functional flexibility

Besides the previous flexibilities, respondents pointed a remarkable type of functional flexibility out, where employees are being trained to work with new products in order to cope with external demands (P1; P2; P5). The client determines which products are wanted, which exert its influences on what skills, competence and working hours are expected from the employees (P5; P7).

‘Thus, the client drives the organization; and that drive coming from the client to the organization needs to be translated into availability and what is expected from the employees, what competencies are needed, when they need to be available at work, thus also the working hours, by the organization. There is where the flexibility comes in.’ (P5)*14

As you may have noticed, this is a different type of functional flexibility than the internal functional flexibility and the external functional flexibility explained in the theoretical framework. Its difference with the former is that the employees are trained in new products and work process instead of only a new work process in order to vary the output necessities. Its difference with the latter is that employees are not trained in order to adjust to the
external labour market, but to cope with the client’s/market necessities. This remarkable type of functional flexibility is very dynamic and can be characterized as a market driven type of flexibility. This is why, in this research, we have termed this type of flexibility as the ‘market functional flexibility’.

Furthermore, one respondent explained that employees are being checked by the regulators to make sure that they are attending the required training programs (P2). This puts a certain restriction on what employees are allowed to do or not (P5). So, here is where a lag of multi-skilled employees is uncovered in the data, denoting the absence of internal functional flexibility. Three respondents did not provide an answer concerning this subject. Considering the aforementioned results it may be concluded that the operational bank branch is applying an external driven type of functional flexibility, termed as the market functional flexibility in this research, with the aim of being able to cope with the environmental demands. Finally, the operational bank branch does not apply internal functional flexibility.

4.1.1.1. External functional flexibility and extra flexibility information

Next, respondents agreed on the fact that the banks do apply external functional flexibility through the social plans arrangements by providing employees with the needed training programs in order to suit their job skills to the external labour market; providing employees with employment security.

Extra information about flexibility revealed that the employment relationship is changing, where also employees are increasingly making use of flexibility (P2; P4). Consequently, employees are demanding flexibility in their own interest (P3). It was also indicated that employers/ organizations are increasingly making use of flexibilisation (P4; P5), while employee’s security has decreased (P5). Besides, permanent employees are making less working hours, denoting an increase in the internal numerical flexibility (P4). A respondent indicated that the union is not an advocate of flexicurity due to the imbalance between flexibility and security for employees, especially employees in lower organizational levels (P5). According to the union representative, the trick is to create a win-win situation for the employer and the employee. Flexibility is a natural development where employers are
struggling with demands of customers and supply of labour; and where flexible workers are being attracted and wanted by the organization in order to cope with changes (P6). Overall it can be concluded that the bank branch, especially the operational part of the bank has a relatively low degree of flexibility, but still noticeable.

4.1.1.2 Security in the financial services sector

In the following section, the results about the different types of securities found in the bank branch are presented

4.1.1.2.a Job security

Respondents commonly agreed on the fact that employees in the bank branch do not have job security. Results indicated a high amount of reorganizations and labour cost reductions where employees are being fired and consequently reducing the job security (P1; P3; P4; P5; P6; P7).

‘Especially, because of the ongoing reorganizations taking place. People were going from Fortis to ABN-AMRO and that is reorganization. On top of that you have the efficient-move and on top of that you have the internet banking instead of an office and on top of that etc. It is an ongoing process. You have something like ‘next week I have my colleagues, but next month I would have to wait and see.’’ (P1)*15

‘The organizations are extremely in movement. I think that this is also the case in the public sector, where organizations are being forced to reduce costs. To keep looking at yourself and see how it can be done more efficient and better. Most of the times are the employees the highest cost and employers will cut this’ (P3)*16

Also technological developments are playing a huge role in the decrease of job security, where employees are losing their jobs because most services and or products are being automated or disappearing out of the market (P2; P6). In other words, the technological functional developments which banks can use to decrease the organizational costs may lead to employees’ jobs getting superfluous. This in turn leads to decreasing job security.

‘... Banks are turning more sensitive to it, because a huge part of the standardized activities which has to do with the bank transactions are being automated. These jobs are...’
4.1.1.2.b. Employment security

In order to provide employees with a modest degree of security, unions are trying to arrange employment security via social plans (P1; P2; P3; P4; P5; P6; P7), where the main idea is to guide employees from work to work.

‘Social plans try to move employees from ‘work to work’ when their job is not needed anymore; and this can be internal and external.’ (P3)*18

A Collective labour agreement negotiator with 5 years of experience also pointed out that flexible workers, like agency workers, have less job security compared to permanent workers, because these employees are the first to go out of the organization when employees are being fired (P6).

Even though all respondents are indicating the existence of employment security, a union active member with 6 years of experience at this position stated that the employment security has decreased due to technological developments (P1). As already mentioned, technological developments exerts its influences on jobs becoming superfluous. This means that when a job disappears due to technological developments, it will disappear in most of the other organizations or sectors which also make use of this type of service. This implies that it will be difficult to find other organizations that are not using the technology cost reduction advantages and instead prefer the employee’s specific skills to replace the cheap technology. Besides, a union executive with ten years of experience pointed out the existence of a low employment security especially for temporary workers and operational workers (P4). The agency workers have less employment security because these types of workers, as mentioned before, are not provided with a social plan (P4). The operational worker’s employment security is threatened by technological developments.

‘There are no social plans for temporary workers, so they don’t have that much security. What we have is the norms and values of the organization which are the same for the agency
Tilburg, 2012

workers...It is difficult to find job if you are working in the operational part of the bank’ (P4)*19

Despite this insecurity, it may be concluded that employees working in the bank sector do have a certain degree of employment security provided by the social plans, but that this is diminishing. However, this is not totally true for the temporary agency workers in this branch.

4.1.1.2.c Income security

Concerning the income security, respondents unanimously agreed on employees working at the bank sector having income security where they can count on a fixed monthly salary. Although the flexible applied reward system indicated before, employees do have income security. Besides the fixed monthly salary, as mentioned before, employees can manage the amount of money they receive coming from the flex budget and receive additional 13th month salary (internal wage flexibility). Only the employees working on a call basis (flexible workers) do not have income security (P6), because they are dependent from the organizational need of labour.

‘Employees receive a fixed monthly salary with exception of the employees working on ‘call bases’.’ (P6)*20

So, it can be assumed that employees working with a permanent employment relationship in the bank sector do have income security.

4.1.1.2.d Combination security

A Collective labour agreement negotiator and a union executive stated that it may be assumed that employees have a certain degree of combination security because the working hours are known by these workers (P4; P5).

‘Employees know their expected working hours, so you can say that they are able to combine the work-life balance’ (P4)*21
Another union representative goes even further suggesting that employees have enough space to take more responsibilities concerning their private lives besides their work responsibilities (P7).

In addition, some union representatives indicated that ‘the new ways of working’ (an output oriented system where employees can work at home or make use of self scheduling systems (P2; P3)) may be relevant for employees to create a better combination security (P1; P5). On the other hand, some respondents were not sure if ‘the new ways of working’ is able to provide employees with combination security (P2; P3).

‘Due to ‘the new ways of working’ employees are at risk of becoming workaholic and that their work-life balance is disturbed...The managers have to learn to manage the ‘new ways of working’ system from a distance and warn employees when it seems that they are working at irregular hours, like midnight. Employees have to learn how to create a good work-life balance through ‘new ways of working’.’ (P5) *22

From the aforementioned it can be assumed that employees are provided with combination security, considering the fact that the working hours are known. This means that employees are able to plan their private lives and combine it with the work responsibilities. It is expected that ‘the new ways of working’ will contribute for this to happen in a proper way.

Respondents also indicated that the overall security for employees has decreased in the past few years (P1; P4; P5; P6; P7). Some respondents stated that, as already mentioned, employees no longer can enjoy job security (P3; P4; P5). Overall it can be concluded that employees do have a certain degree of security consisting out of employment-, income - and combination security with the exception of job security.

4.1.1.3 Flexicurity in the financial sector

It can be concluded that employees, as stated before, do have employment -, income – and combination security, with the exception of job security. On the other hand banks are making use of some degree of external numerical flexibility and external functional flexibility. In the latter, employees are provided with training programs in order to adapt to the external labour market when leaving the organization. The bank also uses a high degree
of internal wage flexibility and a considerable degree of internal temporal flexibility. Besides, banks have a certain degree of internal numerical flexibility, no internal functional flexibility due to the certifying roles and finally, there were no results showing the existence of external wage flexibility. A remarkable flexibility finding was the type of functional flexibility where employees are trained in specific products to adapt to the client’s demand. As already mentioned, in this study, this type of flexibility is termed as market functional flexibility.

Considering the criteria in this research for a balanced flexicurity, it may be concluded that flexicurity is in balance. This is the case, since employees are provided with income-, combination- and employment security. However one respondent pointed out that employees in lower level positions are not provided with enough security, causing imbalance in the flexicurity and making the union organizations opponent of flexicurity (P5). This might be caused by the disappearance of products caused by the environmental demands and employees losing their jobs due to the job’s dependence on the products in question. Although this statement of the respondent, employees are provided with training programs through, for example, social plans. This system increases the employee’s employment security and consequently brings the flexicurity system into a proper balance according to criteria’s of this study.

4.2 How do the health care trade unions’ perspectives on flexicurity differ from that of the financial services trade unions?

In this section, the different types of flexibilities and security discussed in the previous section for the two sectors are discussed and compared with each other.

4.2.a Internal numerical flexibility

Like the health care sector, the financial services sector does apply a certain degree of internal numerical flexibility. The aim of this type of flexibility is to change the capacity employment by varying the amount of working hours. In the health care sector, specifically the home care branch, the employer is doing this by applying short working hours and irregular working hours. In the financial services sector, specifically the banks, the employer uses a type of min-max employment contract, where the amount of hours worked may vary depending on the organizational needs. So, both sectors vary the amount of working hours, but they use different strategies to achieve this.
4.2.b External numerical flexibility

Both sectors use a certain degree of external numerical flexibility by reorganizations, where employees are being fired. Besides this type of varying the amount of workers, compared to the home care branch, the bank is making more use of agency workers. As already mentioned, the home care branch is trying to keep this on the low because of the high costs that comes with this. So, this branch prefers to ask employees to work a few more hours to avoid the use of agency workers. The results have shown that both sectors apply external numerical flexibility, especially by reorganizations, leading to employees being fired.

4.2.c Internal functional flexibility

Only the home care branch makes use of internal functional flexibility, where employees are being demanded to be multi-functional in order to keep their jobs. This is not the case for the banks. In this financial branch employees are obliged to be certified in order to work with certain specific products. As already mentioned, it is not the case that employees can move from one product to another. While in the home care branch, currently, employers are taking the maximum out of employees, by letting high skilled employees perform the low skilled employee’s tasks. This is done, since these employees have more skills (P3). It must be stated that employees in the health care sector’s diplomas are also checked to get permission to do the job. However, this is not very strict at the lower organizational levels of the home care branch (P4).

4.2.d Internal temporal flexibility

Both sectors make use of a certain degree of internal temporal flexibility. But, compared to the home care branch, the banks make less use of part-time employment contracts. According to a respondent the bank uses as much part-time employment relationships as Holland’s average (P5). In contrast, the home care branch is largely comprised of part-time employees (P3). The aforementioned is mostly caused by the varying short working hours leading to disrupting working days and weeks (P1), where it is very difficult for the employee to work 36 hours per week.
4.2.e Internal wage flexibility

Unlike the bank, the home care branch does not make use of internal wage flexibility. The home care employee’s monthly salary varies due to the received allowances, but this is clearly written in the arrangements that employers make with the labour unions (P4). The fact that employers do not deviate from this arrangements means that, according to the literature, they are not applying internal wage flexibility. In contrast, banks do apply different types of rewards, like mortgage discounts, that are not written in the social agreements, denoting the application of internal wage flexibility (P5).

4.2.e External functional flexibility

Moreover, unlike the home care organizations, the bank branch’s results showed the application of external functional flexibility, which is explicitly written in the social plan arrangements (P7). In this case, employees are helped by the organization to be suitable for the external labour market, especially when they are fired (P1). There were no explicit results for this matter in the home care branch. The results only showed that most of these workers are forced to go work in the cleaning sector where they do not need to follow any training program to do the job.

A remarkable finding of the applied functional flexibility in the bank branch was that employees are trained in certain products in order to cope with the client’s demands (P5). This is termed as the market functional flexibility in this research. This is not the case in the home care branch. The services provided by the home care branch are somewhat standard, while the services/products provided by the bank vary depending on the client’s demand.

4.2.f Job security and Employment security

Next, neither sector has job security. The home care job is disappearing and this might also happen with certain products in the bank branch, leading to loss of jobs. Also the reorganizations taking place in both sectors are causing a lot of employees to lose their jobs, eliminating the job security.

However, in both sectors employees are provided with employment security. Both, the home care worker and the operational bank worker can be guided to other jobs, especially
with the help of the social plan arrangements. As already mentioned, through this program employees in the bank sector can chose between an amount of money and a guiding program where their job skills are made suitable to the external labour market. Employees in the home care sector are guided to the cleaning sector where they will be performing almost the same job.

4.2.g Income security and combination security

In addition, employees in both sectors have income security, where they can count on a fixed monthly salary. However, the home care employee’s total salary amount may vary due to the received irregular working hour allowances. But, this does not imply that these employees do not have income security, since they can always count on the fixed part of their total monthly salary.

Finally, unlike the bank employees, the home care employees are not provided with combination security. This is partly caused by the irregular working hours, broken shifts and the fact that employees must be prepared for when they are needed at the work place. These irregularities are not the case for bank employees. These workers have fixed, unbroken working hours and are not required to be prepared to go to the workplace, unless wanted by themselves. See table 3 for the applied flexibility, security and the determination of flexicurity balance according to this research’s criteria in the health care and the financial services sector.
Table 3: Applied flexibility, security and flexicurity in the health care and financial services sector

<table>
<thead>
<tr>
<th>Flexibility</th>
<th>Financial services sector (operational bank division)</th>
<th>Health care sector (home care branch)</th>
<th>Security</th>
<th>Financial services sector (operational bank division)</th>
<th>Health care sector (home care branch)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internal numerical</td>
<td>+</td>
<td>+</td>
<td>Job security</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Internal functional</td>
<td>-</td>
<td>+</td>
<td>Employment security</td>
<td>+</td>
<td>+</td>
</tr>
<tr>
<td>Internal temporal</td>
<td>+</td>
<td>+</td>
<td>Income security</td>
<td>+</td>
<td>+</td>
</tr>
<tr>
<td>Internal wage</td>
<td>+</td>
<td>-</td>
<td>Combination security</td>
<td>+</td>
<td>-</td>
</tr>
<tr>
<td>External numerical</td>
<td>+</td>
<td>+</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>External functional</td>
<td>+</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Remarkable finding</td>
<td>Market functional flexibility</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flexicurity balanced</td>
<td>Yes</td>
<td>No</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Flexicurity is balanced dependent on the three criteria described in the theoretical framework: (1) income security, (2) combination security and (3) employment security.

4.3 How do trade unions of the health care and financial services sector define the content of the employee’s psychological contract?

Applying the model of Herriot and Pemberton (1997) to this study, it may be argued that the balance between flexibility and security reached may be of great influence on the employee’s psychological contract, determining if he or she wants to renegotiate or exit the contract due to psychological contract violation. If everything in this process goes smoothly and employees represented by trade unions agree with the different arrangements in the contract, it may be argued that employees will stay in the employment relationship denoting psychological contract fulfillment.
In order to analyze this exchange agreement, by only taking the employee’s perception according to the trade unions into account, the employee’s psychological contract is taken into consideration.

Like the previous section, first, the employees working in the health care sector’s perceived psychological contract is discussed followed by the employees working in the financial services sector. Here, the employee’s perceived psychological contract is divided in the following topics/sections: (1) the employee’s perceived obligations, (2) the employee’s expectations, (3) the employee’s type of psychological contract and finally (4) a conclusion on the employee’s perceived psychological contract content.

4.3.1. Health care sector: Employee’s perceived obligations

Concerning the employee’s perceived obligations, respondents indicate that employees are assigned more responsibility on the job (P1; P6; P7). Employers are demanding workers to perform the same job with fewer employees (P6). This increases the perceived work pressure and the perceived obligation of lower skilled employees to perform higher skilled worker’s tasks and vice versa (P7). Finally, the aforementioned leads to workers doing more than described in the job description (P1).

‘Employers have to do the same work with less people because of financial problems, so there is more work pressure perceived by the employees’ (P6)*23

‘Lower job level employees are expected to perform tasks performed by higher level employees and employees on the higher levels are also expected to do jobs of the lower levels.’(P7)*24

Although three respondents indicated such actions and perceptions, a union consultant pointed out that employers are not allowed to ask more from employees than the available job description (P 3). This means that, although these actions are not allowed to be performed by nonqualified employees, employers are demanding these. The union consultant proceeds, stating that lower skilled employees are not expected to perform tasks intended for higher skilled employees (P3). This statement is in contradiction with what is actually happening according to collective labour agreement negotiators P1, P6 and P7. However, because the union consultant is closer to the work floor, it may be expected that
he/she is better informed about the employee’s detailed obligations and perceived obligations. So, it might be assumed that employees are not obliged to do tasks intended for higher educated/skilled employees. Instead, it may be said that employees are suppose to perform tasks according to their formal knowledge and skills. What the union consultant did said is that employees in higher organizational levels are expected to do more (P3), and thus perceive more obligations and responsibilities compared to lower level workers.

‘Employees working in function level 4 and 5 have more competencies than function level 1, 2 and 3 and so can be responsible for more tasks.’ (P3)*25

This might be caused by the fact that, currently, employees in the home care branch are expected to be multi skilled for the organization to be able to use as few as possible workers. Employers are rearranging the work process where employees are organized in multi skilled groups while decreasing the personnel costs. Besides, employees perceive the obligation of performing the job correctly (P1; P2; P4).

Moreover, the perceived obligation of being available at the agreed time (P1) and whenever needed at the workplace (P5; P7), employees feel the obligation to work more hours than agreed at the beginning of the employment relationship (P1; P3; P5).

‘Employees are pressured to work a few more hours and perceive this as an obligation.’(P3)*26

This might be one of the reasons why these employees take small employment contract. Employees are aware of the high employer demand that comes with the home care job. According to a collective labour agreement negotiator, employees are already doing more than the job description on their own (P1). Thus, it may be assumed that employees perceive the obligation of being flexible.

Employees also perceive the obligation to perform the job under high work pressure caused by, peak hours (P3; P5), good task performance in less working hours (P5) and less employees to perform the job which previously was done by more employees (P6). In addition, a respondent indicated that ‘compared to the past, employers are waiting for more people reporting to be sick before contacting an agency organization (P7). This increases the
work pressure. Besides, employees do not have formal breaks; they are expected to take this at the client’s place (P3).

‘Employees do not get breaks; they are expected to take breaks at the client’s place.’ (P3)∗27

From the aforementioned it can be noticed that employees perceive and are going through high work pressures. It was even mentioned that ‘Employees are feeling that if they get sick, they are causing their colleagues a high work pressure’ (P7). From this statement it can be assumed that employees do not want to report sickness. They feel the obligation of doing extra effort to still come to work when not feeling well.

Furthermore, employees feel the obligation to put the client’s demands and whishes first and be loyal to the organization (P7). Finally, employees working in the lower levels are expected and consequently perceive the obligation of altering their current work process by doing cleaning work and earn less money compared to the work in the health care sector.

‘Employees are expected to go work for less money in the cleaning sector.’ (P7)∗28

An essential aspect of the employment relationship mentioned was that employees are faced with dilemmas of dealing with a lot of expectations coming from the employer, the client and the society (P4). And if that clashes, a lot of problems may occur (P4). This statement affirms the high degree of perceived obligations employees have.

Finally a respondent clearly pointed out that employees perceive the feeling of more responsibility due to the applied flexibilisation in the home care sector (P5). This statement denotes the available influence and direction of the relationship between flexibility (one of the main parts of flexicurity) and the perceived psychological contract.

4.3.2 Health care sector: Employee’s expectations

A union consultant and a Collective labour agreement negotiator claimed that employees expect development opportunities (P1; P3), while two union executives and one Collective labour agreement negotiator pointed out the opposite, stating that this is not the case (P5, P6). Besides revealing the disinterest of employees for training, the aforementioned two union executives pointed out that employees can always request for development courses if desired (P5). However, the Collective labour agreement negotiator declared that little is
done about this issue (P6). Another collective labour agreement negotiator pointed out the importance of development opportunities for employees of the home care branch who want to keep a job in the health care sector by stating:

‘In order to stay within the health sector, employees working in the home care branch should follow nurse course. This, since it is a whole different job’ (P1)*29

Thus, according to this union representative, development is of great importance for home care employees who want to keep working in the health care sector. Consequently, so are the development opportunities employees get from the employer. Looking at the positions of these union representatives, it may be concluded that home care employees are not that much interested in development opportunities. It is assumed that the two union executives were more able to give specific answers about the current situation, because these people are very close to the work environment and the employee’s desires. This result indicates that employees are not trying their best in order to stay in the health care sector and thus are ‘washed away’ from this branch towards other sectors, like the cleaning sector.

Furthermore, all respondents, except for one (P3) pointed clearly out that employees expect to be able to perform the caring job they applied for.

‘Many people choose the health care sector because they want to take care of people. Employees are motivated by the caring job, not by the money.’ (P1)*30

So, employees expect to be able to perform their professionalism, which is caring for other people in need. Besides the expectation to care for people, employees expect to be able to do the job in a pleasant manner (P1; P3; P4), including a good work climate and team spirit (P3).

In addition, employees expect to be paid decently (P1; P6), like higher amount of allowances and paid for working overtime (P5),; but at the same time employees want to be appreciated with nonmonetary gestures (P1; P3; P5).

‘Employees want appreciation in form of little things like ‘flowers’. (P5)*31

Employees also expect to be taken seriously concerning their desires/expectations (P1; P4; P5); for example, the trust in them being able to perform the job properly (P4) and not be
checked upon constantly (P5; P7). Openness is also expected by the employee for the employment relationship to work (P5). Workers also expect to have more control on their schedule (P1; P4) and that they are scheduled in a ‘good way’ (P1).

‘Employees expect to do their job in a (1) pleasant manner, that they’re (2) decently paid and that (3) employers take their wishes concerning working hours into account.’ (P1)*32

Workers also expect to be able to work in a flexible manner (P4) and to be able to rely on the team (P4, P5). Also a good work-life balance is expected (P6).

4.3.3 Health care sector: Employees’ type of psychological contract

Respondents unanimously agreed that employees in the health care sector, especially the home care branch, have a strong relationship with their clients and a strong feeling of responsibility towards the clients compared to the employer.

‘Employees in the health care sector are willing to do something extra for their clients even if it’s not in their advantage…’ (P1)*33

‘Employees are always thinking about their clients, even when their working conditions are being discussed. They have a strong relationship with the clients’ (P1)*34

‘Employees are more concerned about their clients than with the relationship with their employers’ (P3)*35

Furthermore all results concerning the employee’s type of psychological contract showed that employees are not motivated by the monetary rewards, instead they are motivated by the long term relationship with the clients. According to the literature, this type of psychological contract characteristic denotes a relational psychological contract. This might be the reason of why it is difficult to mobilize home care employees to strike in order to improve their own working conditions. Employees are (more) loyal to their clients (P5) (compared to their employers (P6)). The following quotes explain the aforementioned situation:

‘Employees don’t want to strike because they are concerned about their clients’ (P3)*36
'In order to strike, employees are first going to manage who is going to stay behind to care for the client. There are few employees willing to strike’ (P5)*37

‘Employees are bonded to their clients and out of that relationship they get the motivation and the motive to do things that are relevant for the client but not in their advantage’ (P6)*38

4.3.4 Health care sector: Content of the employee’s perceived psychological contract

Considering the aforementioned results, it can be concluded that trade union representatives of the health care sector, specifically the home care branch, define the employee’s psychological contract as one where the employee perceive the obligation of performing the job correctly and being able to do this while coping with:

1. High work pressures caused by:

   a. Few workers performing the same amount of tasks compared to the past due to rearrangement of the work process caused by the current organizational financial issues;

   b. Being able to spent the most of the working times coping with peak hours;

   c. Taking breaks at the client’s place instead of a formal break;

   d. Higher skilled employees are expected to do more than the formal job description, including the tasks of lower level workers in the home care sector;

   e. Coping with the wishes and demands of the clients, employers and the society.

Furthermore, employees feel the obligation to be available whenever needed and at the agreed working hours. They also feel the obligation to work more hours than agreed in the employment contract and to be loyal to the organization. In addition, lower level employees are expected to work for less money. According to results, respondents think that the cause of the high perceived responsibility is caused by the great degree of flexibilization applied by the organization.
Moreover, employees expect to be able to perform the care job they have chosen for and do this in a pleasant manner. The latter expectation implies a good work climate and team spirit. It is also expected by the employees to get a decent monetary reward including payment of higher allowances and payment for working overtime. Besides monetary rewards, employees expect nonmonetary rewards as a gesture of appreciation. It is also expected by the employees that the employers trust them in performing the job correctly and do not check upon them constantly. Also control over the working schedule is of high importance for the employees. This means that they would like to be scheduled in a good way and provided with a good work-life balance. It must be said that besides the employers, also the employees expect to receive a flexible work style.

As final point, results indicated that employees have a relational psychological contract which is driven by the relationship with the clients and not the employer. This conclusion can inductively be drawn from the previous quotes where respondents clearly pointed out that employees care more for the relationship with the clients than the relationship with the employer. Thus, as respondents pointed out, this relationship is not driven by monetary rewards (P3), but by the pure passion for the care job.

Next, the results concerning the perceived psychological contract of employees working in the financial services sector is addressed.

4.3.1.1 Financial sector: Employee’s perceived obligations

Respondents unanimously agreed that one of the employee’s perceived obligations and obligation coming from the employer is to attain training programs. The employer and even the government want the employees to be certified in order to do the job (P6; P7). According to two respondents, due to reorganizations taking place within the banks, if employees want to keep the job, it is required for them to attain training programs (P1; P7). Also the temporary- and agency workers know they are required to attain training programs (P4), and thus perceive the obligation to do so. In addition, employees are required to perform a larger part of the whole work process compared to the past and they do perceive this obligation (P1).
'Due to reorganizations, employees are expected to be retrained if they want to keep their job at the organization’ (P1). *39

‘Due to the extreme situations in which banks have been operating, it’s expected from employees to be able to deal with reorganizations/change in their jobs, tasks and the effort needed to do the job’ (P3)*40

A respondent pointed out that employees in lower organizational levels are having trouble with being retrained during reorganizations, and that they do not see the similarities between the different operational tasks (P1). Employers have to do extra effort in order to make this clear to these employees (P1). Besides acquiring the needed competencies, employees know that they are required to adapt their availability and working hours according to the customer’s needs and demands (P2; P5; P6). It can be assumed that, the fact that this is known influences the employee’s perceived obligation. In addition, according to a few respondents, the perceived obligation is for the employee to do the job properly (P1; P3; P6).

‘Employees know they must be able to acquire the needed competencies, availability and working hours according to the customer’s needs’ (P5)*41

‘The perceived main rule is that employee perform the job as required by the employer and the employee is rewarded for this’ (P6)*42

Furthermore, employees feel the obligation to do more than only the prescribed tasks (P1; P7), like go to the client’s place (P1; P5) and achieve the target agreed with the employer (P2; P5). The higher employees get into the organizational level, the more is expected from the employee (P1; P3; P4; P7) and consequently, the greater the perceived obligation.

‘In the policy making department’ employees sometimes work in the weekends, but this is not the case in the operational departments’ (P4)*43

‘Employees know that extra effort is expected from them’ (P4)*44

Employees perceive the obligation of having a good contact with the client and see this as a very important factor in this business (P1; P2). These workers know they are expected to exert collegiality in order to deliver a high quality final product (P1; P2; P5).
‘It’s expected and employees feel the obligation of being customer focused and exert collegiality in terms of supply chain thinking’ (P5) *45

Finally, results showed that employees perceive the obligation of being involved with the organization by giving advice about the products (P5), showing integrity (P1; P2; P5) and loyalty (P2).

4.3.1.2 Financial services sector: Employee’s expectations

Five out of seven respondents pointed out that employees expect monetary rewards for their efforts (P1; P3; P5; P6; P7). While the two remaining respondents declared that employees expect more training instead of monetary rewards (P2; P4). Overall, it can be concluded that employees expect monetary rewards and training programs. As described in previous section, the employer and the government’s desire is for employees to attain training programs in order to perform the job. Thus, it can be said that, in this case, employees get what they expect from the employer. Besides, this statement was clearly confirmed by the respondents (P1; P2; P3; P4; P6; P7).

An important aspect of the employee’s expectations concerning the monetary reward is that, because the bank provides employees with extra monetary rewards, employees are skeptical about working somewhere else (P1; P5).

‘Employees expect the extra ‘monetary’ reward they get from the employer and that makes it difficult for them to go work for other organization’ (P1)*46

‘A colleague of mine named it the golden rope. You can’t leave. You stand there with that thing around your neck on an unsteady stool, but you can’t jump of it… because otherwise it has happened! This gives a beautiful image… (laugh).’ (P5)*47

Furthermore, employees expect autonomy in their work in order to work as a professional and they are surely provided with this compared to the past (P1; P2; P4; P5). One respondent pointed out that, because employees are expected to be able to perform a large part of the whole work process, it may be assumed that employees are provided with the autonomy they expect to get (P1). On the other hand, one respondent pointed out that the fact that employee’s are expected to be certified to do certain tasks may impede full
autonomy over the work (P5). Also autonomy over the working hours, work-life balance and working conditions are expected by employees and this is supposed to be provided by the introduction of new ways of working (P2; P4; P5).

‘Employees desire autonomy over their work and working hours and the new ways of working has to do with this’ (P2)*48

‘Employees desire work-life balance the freedom of choice in working hours and working conditions’ (P2)*49

Also job satisfaction (P1; P2; P3), trust (P2; P3), holidays (P3), good pension (P3), respect (P5), commitment with the employer (P5), involvement with the organization (P3; P5) and good communications (P3) are important expectations coming from employees working in the banks.

A remarkable finding is that employees with longer organizational tenure expect more security, like job security, from the employer. However, like it is the case for all other employees, they are not provided with the expected job security (P6).

4.3.1.3 Financial services sector: Employees’ type of psychological contract

Two out of three respondents indicated that it can be assumed that employees have a relational psychological contract, considering the fact that they want to keep the job, they are loyal and money is not the most important factor of the employment relationship (P2; P3).

‘Employees find development opportunities in order to keep the job more important than variable monetary rewards... I think appreciation is more important than monetary rewards in the financial services sector’ (P2)*50

‘Employees will stay loyal even if they lowered the salary’ (P3)*51

However, one of the aforementioned respondents pointed out that lately, due to all the changes taking place, employers must keep an eye on the employee’s type of employment relationship.
‘Employees working at the bank are loyal and proud, but lately we will have to keep an eye on this’ (P3)*53

To affirm this statement another responded declared the following:

‘Employees have move from a relational to a transactional psychological contract...Employees are growing towards a relational psychological contract, but it’s a matter of time... Because of the great monetary rewards, employees don’t choose to leave the organization’ (P5)*54

Bearing the aforementioned results in mind, it can be concluded that currently employees have a transactional psychological contract where the main interest of the employee is to get paid for the performed job. This might be the case because of all the reorganizations that has been taken place lately, where the employee’s psychological contract has been continuously violated.

4.3.1.4 Financial services sector: Content of the employee’s perceived psychological contract

It can be concluded that trade union representatives of the financial services sector, specifically the bank branch, define the employee’s perceived psychological contract as one where the permanent employees, including the flexible ones, perceive the obligation of attaining training programs in order to keep the job. Also being certified as required by the employer and the government forms an important aspect of the employee’s perceived obligation.

Besides doing the job properly, employees are required to adapt the availability and working hours according to the customer’s needs and demand. Also doing more than prescribed in the job description is a perceived obligation of the workers according to the respondents. Employees working in higher organizational levels are expected to do more effort compared to employees working in the lower levels, like the operational employees. Employees also feel the obligation of being involved in giving product advice to the organization. For all the aforementioned efforts, employees expect monetary rewards. Also training programs are expected in order to keep the job and assure a certain degree of job security.
Furthermore, autonomy in the work, work conditions, working hours and work-life balance are expected. The new ways of working is seen as a way to provide employees with certain autonomy over the working hours and the combination of the work with their private obligations. This can be seen as a way to provide employees with a certain degree of combination security. Also job satisfaction, trust, holydays, good pension, respect, commitment with the employer, organizational involvement and good communication is expected from the employer. In addition, as the results have shown, currently employees have a transactional psychological contract where the main interest of the employee is to get paid for the performed job. Next, the results concerning the relationship between flexicurity and the employee’s perceived psychological contract according to the trade union representatives are addressed.

4.4 Does flexicurity exert an influence on the employee’s psychological contract according to the trade unions representing the financial services and the health care sector? If this is the case: Does flexicurity lead to psychological contract fulfillment or violation according to the trade unions representing the financial services and the health care sector?

In this part, first, a few statements and explanations that clearly define the employee’s current state of the perceived psychological contract are described; followed by the relationship between flexicurity and the employee’s perceived psychological contract (violation/fulfillment). Also the previous results about the employee’s perceived psychological contract are used in order to describe the relationship between flexicurity and perceived psychological contract. Like the previous parts, first the results of the health care sector are treated, followed by the results of the financial services sector.

4.4.1 Health care sector: Employees’ psychological contract violation/fulfillment statements

Only one respondent clearly indicated that employees in the health care sector receive fewer than expected from the employers (P1). The remaining respondents, except for one who gave mixed results concerning this topic (P6), indicated that employees overall receive what they expect from the employer. However, a lot of employee dissatisfaction was specified by the respondents (P3; P4; P5; P7), mainly caused by priority differences between the employee and the employer. A clear example of this matter can be seen in the following
statement of a collective labour agreement negotiator who claimed that overall, employees receive what they expect:

‘Employers think about the amount of hours that have to be worked, the money and the organizational flexibility needed, while the employees think about the care that have to be given to the client.’(P7)*55

This statement clearly indicates that employees and employers have different priorities in the employment relationship. The employees expect to be able to care properly for people, while the employers only care for the money, organizational flexibility needed and the effective working hours. This consequently leads to different work expectations and perceived obligations which lead to the employee’s perception of psychological contract violation. Besides the interest conflicts between employer and employee, this is a clear example of the priorities employers have concerning the needed flexibility, namely, internal numerical flexibility. Employers are only looking at the productive hours (e.g. the money) made by the employee, while taking the care concept away from the job. By doing this, the job is turned into an operational job where people’s emotions are not considered. This is clearly exerting negative influence on the employee’s psychological contract, causing psychological contract violation. As already known, employees choose the job in order to work with and care for people.

‘Employees don’t feel comfortable. They are worried about the care quality and the fact that they can’t give the care they expect they could give’ (P4).*56

On the other hand, one respondent pointed out that an employee’s satisfaction research was done in the organization where he/she works as union consultant, and results showed that employees are satisfied; with a grade of 7 out of 10 for the employee’s satisfaction (P3). However, the same respondent declared that a lot is asked from employees and that little is given back in return (P3). So, it can be assumed that, although employees are exploited, in the sense that a lot is asked from them and little is given back in return, these workers are satisfied doing the home care job. Considering previous results, this might be the case, because these people are motivated and driven by the caring job itself and not by the monetary rewards. This means that these home care workers might be willing to work in
terrible working conditions, as long as they are able to care for other people who are in need of the care. The fact that the employers are taking the care concept away from the job, in time, could lead to psychological contract violation.

The union representative, who clearly pointed out that employees are not receiving what they expect from the employers, mentioned that labour unions are trying their best to re-establish the give and take relationship in the employment relationship (P1). Considering this matter, it could be concluded that the give and take relationship is unbalanced. Employees do not always feel comfortable (P1). The employment give and take relationship imbalance can be explained by, for example, the following statement:

‘Employers are demanding employees to be at work when needed, but don’t consider when employees need a day off.’ (P1)*57

Employers are only looking at their own interest concerning the employee’s working hours (P7). This might be the reason why some employees are quitting the job, and thus exit the psychological contract relationship with the employer. This assumption can be supported by the following statement:

‘In order to work 36 hours, employees would have to work a lot of broken shifts, and for that reason, most of the employees are quitting the job’ (P3)*58

‘Employees don’t want to work at different times in one day or a couple of hours spread over a set of days’(P7).*59

Despite the employee’s unwillingness of working the highly irregular working hours, this is currently the case. So, the working hours, namely the broken shifts, exert a huge impact on the continuance of the psychological contract between employers and workers. From the aforementioned it can inductively be concluded that irregular working hours may cause psychological contract violation. The high use of internal numerical flexibility is, as already mentioned in the previous section, in relationship with the leg of combination security provided to the employee. This is a clear negative effect of both, the high internal numerical flexibility and the leg of combination security, on the employee’s perceived psychological contract according to the respondents, causing psychological contract violation.
A union representative mentioned that the union strives for a better balance and that the flexibility has to be on both sides of the employment relationship (employees and employers) (P1), and thus, not only used in the employer’s advantage. If the employee’s preferences are also taken into account when introducing flexibility, it might work in a positive way for the employment relationship, especially for the employee (P4). A union negotiator states that:

‘If the flexibilisation is applied for both parties (the employee and the employer), the employee is going to feel more related to the organization and have a feeling of responsibility towards the organization. The moment that employees are obliged to do something, the employee’s psychological contract is being violated.’ (P4)*60

Other respondent stated that employees are feeling like too little is being communicated (P5); meaning that employee’s psychological contract might be violated. But still, this respondent states that employees get what they expect from the employer (P5).

Furthermore, results showed that employees do not feel seriously taken and that employers do not trust the employees (P4). This is caused by the ongoing formalization of the work system, where employees are required to fill in all kind of reports (P4). Employees are experiencing the new system as a control system where every minute is being checked, and they do not like that (P5). Instead of filing out report, results shows that employees want to care for people.

‘Employees just want to care for the clients, but instead have to fill out all kinds of forms’ (P4)*61

Overall, considering these statements, it can be concluded that the perceived psychological contract of employees working in the home care branch is violated. It seems that these employees are not receiving what they want. However, because they stay in the employment relationship, some respondents assume that their psychological contract may be fulfilled. In addition, the fact that employees place a large importance on giving the right care to the clients and are also driven by this factor may be the reason that a large amount of employees stay in the employment relationship. These employees just want to care for other people and are putting their selves in uncomfortable conditions in order to do this.
4.4.2 Health care sector: Flexicurity’s influence on psychological contract (fulfillment/violation)

From the previous results it can deductively be assumed that, according to the trade union representatives, the variation of the working hours by the employer (internal numerical flexibility), where employees are expected to work during irregular working hours, including peak hours and broken shifts, exert influence on the employee’s lag of combination security. The aforementioned can be supported by the previous quotes (P1)*10 and (P3)*58, where in the former quote the respondent clearly addresses the problem of the employee working in busy periods which are conflicting with the busy periods at home, affecting the combination security. And in the later quote, the respondent addresses the problem of employees quitting the job because of the broken shifts and irregular working hours, which logically can be related to the inability of combining the work with the private life, again, disturbing the combination security. So, these matters are causing the employee’s work and private life to mingle. Like previous results have shown, this is the case especially for workers with household and/or large employment contracts. The combination of flexibility and security mentioned above may exert an influence on the employee’s perceived obligation of being available whenever needed and at the agreed time as described in the previous section. This relationship is assumed because, as already known, employees are working in high work pressure organizations where they feel responsible for the clients and where these clients are in need of the services given by these workers.

‘I think that someone who works in the cookie fabric would not care what the client thinks because he does not know the client. He does not have any connection with the client. In the care sector, you have a high degree of this. And this determines often the motivation of employees and why they sometimes put their selves through hell… otherwise they would have some guild feelings towards their clients. That’s a very difficult factor.’ (P6)*62

Moreover, the aforementioned combination of security and flexibility exerts an influence on the employee’s expectations of having more control over the working hours, for example by entering part-time employment relationships, through which the employee tries to regulate the working hours’ demand. Employees also expect a degree of flexibility and a certain control over their schedule in order to create a better combination security.
On the other hand, a lot of people choose for part time employment contract because it’s very difficult. Especially with all those irregular working hours. If you work full time, it will put an extra pressure on your private life. So, that’s often very difficult.’(P6)*63

Also a high amount of allowances (P5) and nonmonetary appreciation is expected (P1; P3; P5). These might be seen as a form of compensation in order to deal with the high irregular working hours, broken shifts and the work-life imbalances that come with the job.

It must be pointed out that, although employees have the expectations of high allowances, this is currently not the case (P5); and thus violating their psychological contract.

As results showed, organizations are trying to keep the external numerical flexibility on the low by not employing a lot of agency workers. It can be said that, by keeping the external numerical flexibility on the low, the permanent employee is provided with a certain job security. However, by doing this, the work pressure is intensified on the permanent employees where they are feeling the obligation of being available whenever needed by the organization. Besides, results have shown that these workers are avoid to report sick in order to prevent the higher work pressure on their colleagues (P7). This also comes with the expectations workers have from each other, including a good work climate and team spirit.

‘Yes. And the pressure on sick colleagues... ‘yes, why are you sick? You are causing me problems.’ Then you get the loyalty problems, so you cannot get sick and you will not get sick. ‘But oh, I will let my college down.’(P7)*64

From the aforementioned it can be assumed that the applied internal numerical flexibility and external numerical flexibility exerts a negative influence on the employee’s combination security by decreasing this. As previous results showed, employees expect a certain degree of control over their work schedules (P1; P4), and a good combination security (P6). Looking at these results it is concluded that the employee’s perceived psychological contract is violated.

Due to the applied internal functional flexibility, where employees need to be multi-functional in order to work in small scale groups or otherwise leave the organization to work in, for example, the cleaning sector, an influence is exerted on the employee’s job security.
Here, employees working in lower organizational levels are at risk of losing the home care job. As results indicated, the home care job is disappearing, causing employees to lose the job (P1). Besides, the organizations are going through reorganizations where employees are going through layoffs and work process reorganizations where higher level employees are organized in small scale multi-skilled groups. This combination of flexibility and security is causing employees in the higher organizational level to feel the obligation of performing their own job, including tasks of the low skilled employees, with less people, due to the reorganizations. This causes the employee to experience a high work pressure coming from the client, employer and the society's demands. Besides, employees in lower organizational level have the feeling that they are obliged to take the cleaning job and earn less, because there is no alternative (P4); violating their expectations of performing the caring job.

‘And you can also organize the small scale groups in areas. There for it is searched for employees who can solve everything. Thus, they are no facility services anymore, employees just have to do these in the small scale working groups. They are going to cook with the clients; a lot of things that was previously done by facility services.’(P1)*65

‘As organization, we are now in the phase where they want to start working with small scale teams. This is the concept of neighborhood care. They want to put small scale teams in the different areas. They want to make fixed core teams. Besides, they want to introduce a flex organization. This works almost the same as the cleaning organization. You can subscribe yourself on the internet, chose your shifts and work with a flexible formula.’(P3)

‘There are more competencies and roles in the higher organizational levels. They are trying to put this in small scale working groups. They are trying to bundle the roles of nurses and area nurses together.’(P3)*67

Thus, the aforementioned results shows that the internal functional flexibility exerts a negative influence on the lower level employee’s job security, where they are obliged to go work in, for example the cleaning sector. This prevents them of performing the care job they expect to, and so violating their psychological contract. The higher level employees are putted under higher work pressure which, as explained before, exerts a negative influence
on their combination security and violating their psychological contract expectations of a good work-life balance and control over the work schedule.

Furthermore, results have shown that the home care organizations prefer flex workers, like 0-hours employment relationships and temporary workers, denoting a high degree of internal temporal flexibility. Results indicate that this is caused by the irregular working hours and the many woman (and students) working in this sector who prefer part-time employment relationships in order to combine the work with the private life. From the aforementioned it can be concluded that this type of employment relationship provides employees with a certain degree of combination security. But, due to the irregular working hours, broken shifts and low external numerical flexibility, a proper work-life balance for the employees is not the case and so violating their perceived psychological contract according to the labour union representatives. As already mentioned, according to the respondents, employees perceive the feeling of being available whenever needed at the workplace. This might also be a factor that influences the perceived combination security by the employees. Besides, due to the small employment contracts and the high work pressure, employees are asked to work more hours then agreed, and are feeling the obligation to do this. The organizations prefer to put pressure on employees to work a few more hours instead of hiring agency workers (P1). As already mentioned, this is also a crucial reason why these health care employees, like the employers, have preference for a small employment contract. This preference can be seen as a way for the employee to exert control over the working hours.

‘There is a desire from the employer to be flexible and employ workers for an amount of hours. However, the employees also want to work as part timers, because in this way they would be able to work during school hours. We are a labour union and we represent the interests of the employees, but you see a desire coming from the employees to work flexible.’(P4)*68

So, from these results it can inductively be concluded that the internal temporal flexibility exerts a positive influence on the employee’s combination security. Like the previous quote suggests, employees will be able to combine the work with private obligations, like taking care of the household while being able to work as the children are attending school.
However, because of the high internal numerical flexibility and low external numerical flexibility, it can inductively be concluded that the employee’s work-life balance is being disturbed, leading to a perception of psychological contract violation. Also the fact that employees are being forced to work a few more hours instead of hiring agency workers violates the employee’s expectations of having more control over the work schedule.

Employees expect to be paid for working overtime. However, this is not always the case. Sometimes employees are also compensated in hours. From the previous results given by the health care union representatives and the way these are related to each other, it can be derived and concluded that flexicurity do influence the home care employee’s perceived psychological contract, causing perceived psychological contract violation.

Next, like the former section, first, a few statements and explanations that clearly define the employee’s current state of the perceived psychological contract are presented for the financial services sector. This is followed by the relationship between flexicurity and the employee’s psychological contract (violation/fulfillment).

4.4.1.1 Financial services sector: employees’ psychological contract violation/fulfillment statements

All respondents agreed on the fact that the employee’s perceived psychological contract is currently violated. The reason they all agreed on this is due to the resent financial crisis which had a huge impact on the organization’s financial situation, causing the banks to reorganize and fire a huge amount of employees. A few statements that clearly affirms the aforementioned are:

‘There are employees that find change terrible, but the organization can’t be without change …I think that because of the recent crisis, employees psychological contract has been violated; employees seems to be skeptical towards their manager’(P2)*69

‘Due to reorganizations taking place the subject of employees receiving what they expect is under pressure; the reorganizations are difficult to deal with… There are a lot of unexpected changes happening, like reorganizations, longer journey to the office, change in evaluation and reward system, change in salary or pension’(P4)*70
'The banks experienced huge economic collapse, they had to fire huge amount of employees, go through a lot of reorganization putting the psychological contract of the employees under pressure causing a huge dent in the employee’s confidence’ (P5)*30

‘The employees with longer tenure’s psychological contract are being violated because they have a lot of expectations from their employer; they don’t expect getting fired, but this happens’ (P6)*71

Thus, from the aforementioned statements it can be concluded that, according to the respondents, the employee’s current perceived psychological contract is violated, especially due to reorganizations. Next, these statements and the rest of the results concerning the employee’s perceived psychological contract are combined. Their relationship with the previously discussed combination of security and flexibility in the financial services sector is inductively analyzed. After that, a conclusion is given concerning the relationship between flexicurity and the employee’s perceived psychological contract.

4.4.1.2 Financial services sector: Flexicurity’s influence on psychological contract (fulfillment/violation)

From the previous results concerning the applied flexicurity in the financial services sector, it can be derived that, the fact that banks apply low internal numerical flexibility, where the working hours are fixed (9:00-17:00) and rarely varies, employees are provided with a certain degree of combination security where they can easily combine the work with their private responsibilities. It can be assumed that this combination of security and flexibility exert influence on the expectations of the employee in being able to have control over the work-life balance and working hours.

‘Employees desire work-life balance. They also want the freedom of choice in working hours and working conditions’ (P2)*72

This also indicates that the employee’s psychological contract is being fulfilled concerning this matter.

Next, as previous results have shown, banks use some degree of external numerical flexibility in order to cope with fluctuations in busy periods and cope with reorganizations.
This automatically provides permanent employees with a certain degree of combination security and creates expectations of a certain control over their work and private life obligations. The aforementioned can be assumed since employers do not ask employees to work more hours during busy periods. Instead of that, they hire agency workers. In this way the employee does not have to cope with high work pressure, disturbing his/her work-life balance. By applying this combination of external numerical flexibility and combination security, the employee’s perceived psychological contract is being fulfilled where workers do receive the expected work-life balance described in the previous quote. Besides, as already known, flexible workers, like temporary workers, are the first leaving the organization providing the permanent employee with a certain degree of job security. So, it can be said that the use of external numerical flexibility by the organization provides the permanent employees with some degree of job security.

Results have shown that the bank branch do not apply internal numerical flexibility. Employees simply cannot move from one product to another without training and certificates (P5). But, employees are expected to be able to do a large part of the whole work process related to their job, besides, this is what employees want.

‘Employees want the chance to work as a professional and be responsible for the responsibility that comes with that’ (P1)*73

Nevertheless, a respondent indicated the difficulty for employees to have autonomy in the work. The respondent stated that this is caused by the obligation the employees have of being certified in order to do the job.

‘Employees desire autonomy in own work; the obligation of employees of being certified sometimes impede employee’s autonomy’ (P5)*74

However, considering the fact that employees, compared to the past, are now allowed to do a large part of the whole work process related to their job leads to the conclusion that the employee’s psychological contract is fulfilled concerning this matter. Thus, although the organization does not apply internal numerical flexibility, the employees’ perceived psychological contract is fulfilled.
Instead of internal numerical flexibility, employers do make use of a type of functional flexibility where the workforce’s knowledge and abilities are improved to adjust to the client’s demands. This may be the reason why employees expect to be provided with training facilities and feel the obligation of attain training programs. Because the client’s demands have such a huge impact on the organization’s workforce abilities and working hours, employees have the perceived obligation of adapting their availability and working hours according to the customer’s demands. Besides doing the aforementioned, results have shown that employees perceive the obligation of doing more than prescribed by the job description to achieve customer’s satisfaction.

It must be stated that the training programs provide employees with a degree of job security. As already mentioned employees may lose their job if they do not attain the required training programs and/or get the needed certificates. However, the extensive reorganizations taking place due to environmental/market forces decrease the job security and violate employees with long job tenure’s expectations of job security.

‘Employees with longer job tenure expect more security from the employer. Here is where employees psychological contract is being unfulfilled’ (P6)*71

Also the expectation of the employees to have commitment with the employer, involvement with the organization and trust with the employer is violated because of reorganizations. Due to the insecurity caused by these reorganizations, as results indicated, employees moved from a relational to a transactional psychological contract. Also the technological developments decrease the job security and employment security of operational workers. This happens when their job gets either fully automated or when the products they work with disappear from the market due to technological improvements, making the job unneeded in the labour market.

The last type of applied flexibility and security combination which may exert influence on the employee’s psychological contract is the internal wage flexibility and income security. As results showed, banks apply a considerable degree of internal wage flexibility. Besides fixed salary, employees make use of flex budgets which they are able to spend as they like (as previously explained). In addition, employees are provided with performance related pay,
payment for working overtime, payment for working during valuable hours, 13th month salary, mortgage discounts and interest rebates. Because employees get a fixed salary alongside these privileges they, it can be stated that these workers are provided with income security. This combination of flexibility and security exert influence on the employee’s expectations of receiving monetary rewards for their effort and a good pension. As results have indicated, the aforementioned are also crucial expectations of the employee. Finally, this is also the reason why employees are skeptical in searching for jobs in other organizations. They do not get all the benefits from other employers like they do get from the bank employer.

From the aforementioned results, it can inductively be concluded that the applied flexicurity in the bank branch exert influence on the employee’s perceived psychological contract. In addition, it may be said that according to the respondent, the employee’s perceived psychological contract is partly fulfilled. The other part is damaged by the extensive degree of reorganizations and technological developments taking place, exposing employees to insecurities and violated feelings.

4.5 How do the sectoral characteristics of the health care and the financial services sector influence the relationship between flexicurity and the psychological contract?

In this section the results about the influence of the sectoral characteristics on the relationship between flexicurity and the perceived psychological contract is addressed. First, the results of the health care sector concerning this matter is treated, followed by the results of the financial services sector.

4.5.1 Health care sector

All respondents indicated that, currently, the home care organizations are competing against each other and against the cleaning sector, which is providing almost the same type of services for less money. Because of less knowledge/diploma control on the lower organizational levels of the home care branch, namely level one and two, also cleaners can be placed to perform these tasks (P4). The competition is mainly caused by the municipal that has decreased the financial resources of the home care sector due to the high service costs. This has caused employers to put more attention on how they spend their financial resources, bringing consequences for employees working in the home care branch.
'Because the municipal has given more organizations a chance to participate in the health care sector, and the lower subsidies for the homecare organizations, homecare organizations are concurring against the cleaning sector who is giving almost the same service for a lower price' (P4)*75

‘The financial flow have changed, causing competition and causing employers to pay attention to their costs; leading to insecurity for employees’ (P4) *76

‘Health care services are becoming expensive, so they are being cut off; you get less care services and that has influence on the personnel’ (P4)*77

This is causing employees working in the lower organizational levels to lose their job. In other words, this issue is eliminating the job security (P4; P5). Employees are forced to go work in the cleaning sector, where they earn less, while decreasing the society’s care quality (P4; P5). As mentioned before, this in contradiction with the employee’s expectation of performing the care job and thus, violating the employee’s perceived psychological contract.

‘Homecare institutions are getting less money from the municipal, where this could lead to outsourcing the job to the cleaning sector which is cheaper’ (P5)*78

As results indicated, the remaining employees have to provide the same services with fewer co-workers, where the job is reorganized into small scale multi-skilled groups. These actions increase the work pressure while decreasing the combination security and increase the internal functional flexibility. Because of the home care branch’s weak financial situation, as already discussed, it has a low external numerical flexibility where the use of agency workers is kept on the low. This in turn exerts a negative influence on the employee’s combination security.

‘Employers have to give the same care services with lower budgets; therefore, less employees and more flexibility’ (P4)*79

Besides, employers are applying internal numerical flexibility, where employees are working broken shifts and irregular hours in order to cope with client’s demands; especially in the peak hours, like in the morning, noon and evening (P1). As already mentioned, this type of flexibility exerts negative influence on the employee’s combination security. This is assumed
since the required working hours are also the busiest periods at home for workers with household (P1). Moreover, the fact that the employee’s services are more needed in these peak hours encourages employers to hire more atypical workers such as part-time employees, increasing the internal temporal flexibility.

‘The peak hours exert influence on the many flexible employment contracts available in the organization’ (P5)*80

‘Employers prefer 0-hour employment contracts and contracts between 5 and 25 hours’ (P7)*81

Besides, the working hours exerts influence on the employee’s preferences of working part-time instead of full-time, in order to combine the work with the private obligations. This is the case especially for the women working in this branch.

‘There are a lot of part-time employment contracts due to a high level of women working in this sector. Also, people choose to work part-time due to the many irregular working hours and broken shifts in order to combine the work with their private lives’ (P6)*82

Furthermore, results showed that the irregular working hours also exerts influence on the way these employees are paid. As already known, the employee’s monthly salary varies dependent on the allowances received for working irregular hours. So, it can be said that the client’s demand exert influences on the working hours, which in turn exert influence on the employee’s total monthly salary.

Considering these results it can inductively be concluded that the sector characteristics exerts its influence on the applied flexicurity, which in turn influences the employee’s perceived psychological contract. However, there were any influence from the sector towards the relationship between flexicurity and the perceived psychological contract as suggested by the conceptual framework. The main sector characteristics exerting influence on the applied flexicurity in the home care branch are:

1. The weak organizational financial situation which exerts its influence on:

   a. Internal functional flexibility: employees are reorganized into small scale working groups;
b. External numerical flexibility: Employers are using less agency workers due to the high employment costs that come with this. This in turn decreases the employee’s combination security because of the higher work pressure. In addition, employees are being fired in order to decrease organizational costs, eliminating the job security;

c. Job security: Employees in the lower organizational level are being fired and forced to go work in the cleaning sector.

2. The client’s demands exerts influence on:

   a. Internal numerical flexibility: workers must work during peak hours and many irregular working hours;

   b. Combination security: The demanded working hours by the client exerts influence on the inability of the employee to combine the social obligations with the job;

   c. Internal temporal flexibility: Due to the client’s demand on the irregular working hours employers are using more atypical employments;

   d. Income security: Due to the client’s demands on the irregular working hours, employees are being rewarded for these irregular working hours influencing the employee’s total monthly salary. However, employees still retain income security.

Next, the results for the financial services sector are discussed.

4.5.2 Financial services sector

Results have shown a huge pressure on banks to reduce the organizational costs (P1; P3; P4). To accomplish the cost reductions, banks are firing employees (P1). One of the reasons for cost reductions includes the governmental pressure for banks to reduce costs and work more efficient (P4; P7). Also the recent crisis had influence on customer’s purchase behavior.

‘Due to reasons like the crisis customers became more critical and prices are forced to go down which leads to all kinds of decisions’ (P3)*83
‘The organization’s operations, behavior and employee’s working conditions strongly depends on the customers’ demands’ (P5)*84

As seen in previous statements, customers are becoming more critical, forcing prices to go down which is causing employers to reduce other costs, like firing employees, in order to cope with the required price reduction. In addition, this type of external numerical flexibility exerts influence on the employee’s job security, making this less, while violating the employee’s perceived psychological contract. Besides, client’s demands influence the products and services provided by the organization. This means that, in some cases employees have to be trained in order to cope with the customer’s demand, while in other cases employees may lose their job because the products are not wanted by the client anymore.

‘In some cases a product is no more needed and neither does the job... When employees are certified for one type of product and the product isn’t needed anymore, the employee loses his job’ (P6)*85

The aforementioned clearly illustrates the huge impact client’s demand have on the applied flexicurity in the bank branch. As one of the respondents declares, ‘...one of the most important reasons for flexibilization is the unpredictable client’s demands’ (P5)*86. So this is a characteristic of the financial services sector which influences the applied flexicurity in the bank branch.

As already known, also technological developments exert influence on the applied flexibilisaztion and security, like external numerical flexibility, job security and employment security.

‘Employees are losing job security due to automation of the jobs’ (P4)*87

Furthermore, also the working hours have to be taken into account. As results have shown, this is influenced by the client’s demands. In this case the client’s demands for working hours are consistent, causing less internal numerical flexibility. This is a clear example of how a sector characteristic, determined by its type of products and clients is in connection with the applied flexibility. Despite the huge client’s demand and influence on the applied internal
numerical flexibility, it must be stated that, as already discussed, employees are provided with combination security leading to their perception of psychological contract fulfillment.

Moreover, banks do not make use of multi-skilled work force, because, beside the employer, the government requires employees to be certified in order to perform the job. So, the products offered by this sector require the employees to be certified in order to deliver the service. This is being strictly controlled by, among others, the Dutch bank regulatory and the Europe regulatory (P7). The employees in turn expect to get enough training programs in order to stay with the job. The fact that this is provided to the employees inductively suggests the assumption that the employee’s perceived psychological contract is fulfilled concerning this matter. The regulators are also monitoring the way in which employees are rewarded. This has more to do with the additional benefits employees receive besides their fixed monthly salary (P5), namely the internal wage flexibility applied by the organization.

‘When the financial situation of the organization is under pressure, also the employee’s reward will be under pressure. The regulators are watching the way in which employee’s are rewarded’ (P5)*88

So, from the aforementioned it can be deduced that the employee’s reward system is under pressure and controlled by external organizations. However, the employees are still provided with income security.

‘Employees receive a good fixed monthly salary...’ (P5)*89

The aforementioned results inductively suggest that the environmental pressures exert influence on the type of flexibility applied by the employer and security provided to employees in the bank branch. This in turn exerts influence on the employee’s perceived psychological contract.

Overall, it can be concluded that the main sector characteristics exerting influence on the applied flexicurity, which in turn influence the employee’s perceived psychological contract according to the respondents are:

1. Client’s demands which influences
a. The external numerical flexibility: banks are firing employees in order to cope with cost reductions and apply the required price reduction by the customers;

b. The internal numerical flexibility: The working hours and work capacity are customized to the client’s needs;

c. The remarkable type of functional flexibility in this study, termed the market functional flexibility: Employees have to be trained in the products demanded by the client;

d. Job security: Employees lose their job because certain products are not requested anymore by clients;

e. Employment security: Ones a product is not needed anymore and an employee is certified in this specific product, he/she may not find the same job in other organizations.

2. Technological developments which influence

a. The external numerical flexibility: employers are firing people because of the jobs turning superfluous;

b. Job security: Employees losing the job because of technology taking the job over;

c. Employment security: Employees do not get jobs somewhere else because the technology has taken the job decreasing employer’s organizational costs.

3. The Governmental pressure en control mechanisms which influence

a. The internal functional flexibility: Employees have to be certified in order to do the job, meaning that employees cannot be multi-skilled;
b. The internal wage flexibility: Due to required cost reductions, the way employees are rewarded is kept under control.

Finally it must be made clear that, like for the home care branch, there were not any results indicating an influence from the sectoral characteristics towards the relationship between flexicurity and the perceived psychological contract. Next, the conclusion and discussion of this study is addressed.

5. Conclusion and discussion

With the answers of the previous sub questions, the following research question is answered:

(How) does flexicurity in the Netherlands influence the employee’s psychological contract, according to the trade unions representing employees in the health care and the financial services sector? Do unions from different industrial sectors perceive different effects of flexicurity on the employee’s psychological contract?

According to the results, flexicurity do influence both, employees in the health care sector and financial services sector’s perceived psychological contract. Besides, the union representatives of the health care sector, in particular the home care branch, perceive different effects of flexicurity on the employee’s psychological contract compared to unions of the financial services sector, specifically, the operational part of the bank branch. The trade union representatives of the health care sector claimed that the applied combination of flexibility and security studied in this research violates the employee’s psychological contract. Results also showed that the operational employees of the bank’s perceived psychological contract is partly fulfilled and partly violated due to the current reorganizations taking place.

Next, it must be concluded that unions of different industrial sectors do perceive different effects of flexicurity on the employee’s psychological contract. This is caused by the different sector characteristics which exert influence on the applied combination of flexibility and security in the sector. This type of applied flexicurity in turn has different influences on the employees working in the sector’s psychological contract.
As results have shown, the applied flexicurity in the home care branch is out of balance according to the criteria’s used in this study. It’s expected a lot from employees, while employers give little back in return. The aforementioned specifically concerns the fact that employees do not have combination security. Employers are varying the working hours, where employees are expected to work short shifts consisting out of only the peak hours, to be exact, when they are mostly needed by the employer. These are also the hours in which employees with household are mostly needed at home. These varying working hours disturbs the employee in combining the work with the private responsibilities. Respondents pointed out that a lot of women are working in this sector, which is a reason why employees have preferences for part-time employment relationships. It should be mentioned that this type of employment contract is also the preference of the employer in order to cope with the broken shifts, creating a high degree of internal temporal flexibility. Often, women are the ones taking care of the household. However, as they choose for part-time employment relationships they go through hard times in planning their daily lives. This is the case, since employers are demanding for employees to be available whenever needed and/or work a few more hours, instead of hiring agency workers. It is understandable that employers are trying to keep organizational costs on the low, because of competition and municipal cost savings on the home care organizations. Still, employers should demonstrate more understanding with such workers who are hardly needed by the society in order to keep a good health care quality. The fact that higher educated employees are being grouped in small scale home care working groups with great responsibilities denotes that health care organizations do have employees who are doing operational work and are also capable of doing certain managerial tasks of great responsibility. It could help if employers reduce costs on other things, like superfluous management functions, and hire agency workers in periods of high customer demands. In this way they provide permanent employees with a certain degree of combination security and control over their working hours; fulfilling the employee’s psychological contract.

The fact that lower level employees have to leave the organization to work in other sectors, like the cleaning sector, is not an expected news for these types of employees and neither their clients. First of all, their monthly salary will drastically go down while their desire and expectations of giving care services to people in need are violated. These people are driven
by the love they have for taking care of other people and are giving everything, including their working conditions, in order to do this. Second, because the health care prices are going up and only high skilled employees are employed, the clients who were previously helped by affordable cheaper workers, that besides cleaning are willing to give the necessary care and attention, are left with a cleaning worker. This worker may be only concerned about getting the place clean, bringing the care services quality down. Besides, as results showed, workers have a tight relationship with the clients where they feel the obligation of taking good care of these people. By reducing other organizational costs, like superfluous management functions, large amount of the lower level employees could still be provided with a certain job security by composing the aforementioned small scale multi-skilled working groups along with the lower organizational level employees. This suggestion may seem like the job security of another group of worker, namely the health care management functions, is being taken away. But, as results have shown, employees working in the higher health care organizational levels have more employment security compared to the lower organizational level employees whose job is disappearing. So, in order to provide the lower level health care workers with a certain degree of job- and income security, another group with more employment security may be disadvantaged. However, it is a tough discussion, especially for the trade unions, since they have to represent all of these workers and it’s unfair to discriminate between the followers.

On the other hand it is understandable that the employers are trying to keep costs on the low with the small scale strategy and that the clients, who are able to pay for the services, will now be provided with high quality services by a smaller group of high skilled workers. So, the client does not have to deal with nonstop different faces providing the care job. So, the decision of using small scale multi-skilled working groups in the different areas has its advantages for the employer and disadvantages, especially for the lower skilled employees. It is good to take the employee’s expectations into account, like the trade unions are trying to do, but because the financial resources are being retrenched, employers cannot do anything but design a strategy in order to keep providing the care services to the society, while maintaining the organization.
The home care organizations also make extensive use of wage variation where the employee’s total salary varies per month due to the allowances, which makes around 10% of the employee’s total salary. Although this does not have negative influence on the employee’s wage security, a varying monthly salary may be inconvenient. Besides being a bad paid job, due to the small employment contracts employees do not earn a decent fixed monthly salary where they can independently take care of their household; which may cause them to silently make the allowances part of their fixed living costs. So, although these workers are provided with income security, they are not able to be economically fully independent. Besides, they may get in serious payment problems while depending on allowances, since the amount of this varies.

Furthermore, trade unions are making huge efforts to provide employees with employment security, where they can move from work to work. These efforts are written as regulations in the social plan, where the collective labour union negotiators discuss the employee’s working conditions, in case of employees getting fire, with the employers in order to get to common grounds, while providing the employees with a certain degree of security. Although trade unions are doing their best in providing employees with the best options for when they have to leave the organization, employees of the home care sector cannot be protected from getting jobs where they earn less, like in the cleaning sector. In this plan, it is just tried to provide the employee with a degree of employment security without taking the new working conditions compared to the old ones into account. So, when a new job is arranged for the employee, he/she is at risk of earning less, exposing the employee at risk of financial shortages for fixed monthly costs (if less salary is earned), while lowering the employee’s life quality.

It is remarkable how home care employees are still in the current employment relationship and still fighting to stay with the job although those terrible working conditions. These workers are willing to give up a lot, including themselves, in order to care for other people. But, it seems like employers, including the municipal, are not giving these people the well deserved appreciation. On the other hand, it is understandable that, in order to lower the high health care prices it has been decided to throw the health care market open for other organizations/sectors to compete for the home care position. This may be a good way for
the government to achieve the lowest health care cost. A suggestion for all municipals may be to apply health care quality regulations for all competing organizations in order to protect the care quality. However, by adopting this price lowering strategy, as results have shown, employees are being forgotten and the perceived psychological contracts of people/workers are ignored.

Results of the financial services sector showed that the flexicurity is in balance according to the criteria’s used in this study. Employers use a small amount of internal numerical flexibility; the working hours are fixed, causing employees to be able to exert some influence on their work and private obligations. In some production departments, employers even use self scheduling systems, as part of the new ways of working, in order to provide employees with more control over their working hours. This is a good way of fulfilling the employee’s expectations of having more control over the working hours and the work-life balance. Labour unions see the new ways of working as a great opportunity to provide employees with more control over the working hours. The risk of the new ways of working for employees working in higher organizational level, according to a labour union representative, may be that employees may turn into workaholics. This is the reason why managers have to keep an eye on this style of working and learn to manage employees from a distance.

Furthermore, banks make use of some degree of external numerical flexibility, like agency workers, in order to cope with fluctuations in busy periods and to cope with reorganizations. As already known, flexible workers, like agency workers, are the first leaving the organization during reorganizations. This is done in order to avoid the high costs that come with firing permanent workers. This means that permanent workers are provided with more job security compared to non-permanent workers. This may be seen as a type of discrimination between types of workers where the permanent workers have more benefit than non-permanent workers. Union representatives are trying their best in order to provide the flexible workers with the same rights as the permanent workers; currently this is not the case. Although this is a good initiative of the trade unions, it will become more difficult for organizations to apply the needed external numerical flexibility in order to cope with client’s varying demands. So, trade unions may assume going through strong resistance before
making the aforementioned a fact. However, it must be questioned if this is a good idea. By providing all types of employees with the same securities through the social plan may hinder employers to hire flexible workers during busy periods, increasing the permanent employee’s work pressure, eliminating the employee’s combination security and thus disturbing the current flexicurity and violating the employee’s psychological contract. On the other hand, flexible workers are also represented by the trade unions and have the right to be provided with the same rights as the permanent employees.

Moreover, employees cannot move from one product to another without receiving some training concerning the product/job. This can be seen as a way of providing customers with a good service by experts. On the other hand, the employee is bonded to the product in order to keep the job. Because the received training programs are focused on one product, when this product disappears out of the market, also the employee’s job will turn superfluous, eliminating the employee’s job security and decreasing the employment security. So, employees in these product/service departments are highly dependent on the client’s demands, which in turn exert influence on the product/services and skills needed in order to sell/provide this product/service. This has been termed in this research as market functional flexibility, since dependent on the client’s necessities the organizations provide training to their employees. This is a new type of flexibility, not described in the research of Keller & Seifert (2005), which is used in most researches including this one as starting point to describe flexibility. It must be pointed out that this is one of the remarkable ways that this research has contributed to the available literature. This market functional flexibility puts the employees in a vulnerable position considering the high dynamicity of client’s demands. Also technological developments put these employees at risks of losing their jobs including decreasing their employment security. Little can be done to improve this situation. When entering an employment relationship with the bank in these operational departments, employees must be aware of the need to keep on developing their skills in order to keep the job. The required skills and formal knowledge are mainly controlled by the client’s demands. In order to provide employees with employment security, employers must provide employees with other training programs besides the product training. It is reasonable that employers are faced with governmental pressures of reducing the organizational cost and may be cautious in spending money on, currently unneeded training programs. However, it
would be useful for the employer to provide employees with different training programs to be able to move employees to different organizational departments during reorganizations. As results have shown, banks are providing employees with training programs in order to adapt to the external labour market, providing these workers with a certain employment security.

Besides part-time employment contracts, banks also make use of a type of min-max contract where the employee’s working hours can be increased or decreased when necessary. This is a good way for the bank to provide employees with a certain degree of job security and fulfilling their psychological contract; while giving the employer the ability to vary its labour capacity.

In addition, the applied flexibility in the reward system provides the employees with a certain control over their reward. Besides this control, employees receive a lot of extra rewards like performance related pay, 13th month salary and payment for working overtime. Due to all these benefits, employees are bounded to the reward benefits that comes with the job at the bank; making it difficult for employees to search for other jobs, because they would like to stay with all the current benefits of the job at the bank. On the other hand, due to the current cost reductions, the bank branch’s reward system is becoming more like the other sectors, making it easier for employees to look for other jobs where they may be provided with a higher degree of job security and or training to improve their employment security.

Next, it must be pointed out that reorganizations are the most significant factor violating employees in the bank branch’s psychological contract. Results showed that through social plans, employers and labour unions are trying to ease the negative feelings coming with this change. Besides the social plan, timely and clear communications about the upcoming reorganizations will prepare employees to take proper actions, like searching for other jobs. Besides, timely and clear communication, involvement of employees in the change process will help them better in accepting the change process, reducing the risk of violating their psychological contract.
Overall, in order to fulfill the employee’s psychological contract, the health care sector could learn from the financial services sector to apply the new ways of working, where employees are able to organize their own working hours, creating a better combination security. Also the use of min-max contracts in the financial services sector could be applied in the health care sector where employers could vary the needed labour while using cheap permanent workers instead of expensive agency workers to do the job. By doing this, also the work pressure will decrease as the organization have more employees to provide the needed services.

Finally, results of this study did not show that the sectoral characteristics exert influence on the relationship between flexicurity and the psychological contract. Instead, it was inductively concluded that the sectoral characteristics influence the applied flexicurity, which in turn influence the employee’s perceived psychological contract. The results concerning the different applied flexicurities in the different sectors are in line with the results of the study conducted by Schils and Houwing (2008; 2010). In their study it is argued that the collective agreement concerning both flexibility and security varies across sectors. The sectoral characteristics of the health care sector, like the employer’s irregular need of employees being present at work was absent in the financial services sector. As results showed, employees working at the bank could be asked to work longer than usual or on unusual days only in exceptional cases. The irregular working hours caused by the client’s demands in the health care sector automatically exert influence on the applied flexicurity (for example: the employee’s combination security and the internal numerical flexibility applied by the organization). Because of the irregular working hours, employees in the health care sector receive irregular working hour’s allowances. This is not the case for financial services employees, since they do not have irregular working hours. Next, employees of the health care sector, especially the home care branch, have to be multi-functional otherwise they should leave the organization. This is a type of internal functional flexibility that lately is being applied to the home care organizations. However, this is not the case for the financial services sector, namely the bank branch, since employees are strictly checked for the needed certificate in order to perform the job. This leads to a low degree of internal functional flexibility. At last, compared to the health care sector, the financial services sector is a profit sector where employees receive performance related pay
according to his/her profit maximizing efforts, which are translated into targets by the employer. This is not the case for the health care sector since this is a non-profit sector. This information clearly denotes the influence that the sector characteristics have on the applied combination of organizational flexibility and the employee’s security; which in turn, as already explained, exert influence on the employee’s psychological contract.

6. Limitations

As with all studies, this study also has its limitations. The first limitation is that only eight respondents of the health care sector and seven of the financial services sector were interviewed to give an answer concerning a whole sector, specifically the home care branch and the operational section of the bank, restricting the generalizability of the results to the general population. But, on the other hand, as already mentioned, labour unions representatives represent the whole sector and would be better able to give answers concerning this matter. Furthermore, the fact that labour unions and organizations discriminate between non-permanent workers and permanent workers when constructing the organizational policies makes it difficult to apply the results to all workers in the home care and bank branch. While answering the questions, respondents were mainly talking about permanent workers; so, the results of this research are mainly about permanent workers.

Next, for this study, a combination of convenient and snowball sampling method was used; again, diminishing the generalizability of the results, where not all available category of useful respondents could participate in the research.

Moreover, during the interviews respondents were deeply questioned in order to extract all the relevant information, which could have been difficult to attain with other methods of research. The Collective labour agreement negotiators, professional content policy and policy maker union representatives of the health care sector were able to give broad answers concerning the applied flexibility in this sector. To complement these answers, the health care union executives/consultant who work within the organizational settings themselves (home care) and are closely observing the situation could give detailed answers elaborating on the answers of the higher level union representatives. So, a combination of
these different levels of more than 3 years experienced union representatives was very useful. It could also be noticed that the answers were very similar denoting agreement between the different union levels. This was also the case for the financial services labour union representatives, where a combination of five collective labour union negotiators, one active member and one union executive provided the needed answers. Although the variety of respondents’ organizational level is not large like in the health care sector, the answers given by the different levels were very similar denoting consensus among union representatives.

Finally, the four labour union representatives representing the young workers did not give relevant answers concerning the relationship between flexicurity and psychological contract for neither of the investigated sectors. On the other hand, they provided general information about the young worker’s psychological contract which could be very useful for potential employers.

7. Future research

For future research it is recommended to extent this study by including the human resource departments of the home care organizations and banks. This is suggested, because these people are better able to give clear answers about the employee’s expectations and obligations from the employer, since they are the ones in charge of introducing the job obligations to the employee and coping with the employee’s expectations. In addition, an employee self-administered questionnaire can be used in order to gather information about the employee’s psychological contract. In this way, inconsistency about the employee’s self administered state of the psychological contract and the one described in this research by the labour union representatives can be uncovered if present.

Furthermore, it is recommended to use a larger research population gathered by means of random sampling instead of snowball or convenient sampling. This is recommended in order to increase the generalizability of the study.

The current findings also pointed out that employers and labour union representatives discriminate between permanent and non-permanent workers during policy development.
It would be a great opportunity for researchers to extend this study by also distinguishing between these types of workers and enhancing the understanding of the applied flexicurity for different types of employment relationships and the related psychological contract. Also, for the investigation of the psychological contract, it is recommended to classify employees in age and organizational tenure. As results of this research have shown, older employees with longer tenure expect more securities compared to employees with shorter tenure; denoting difference in expectations, and thus difference in psychological contract between employees.

Finally, it is recommended to conduct a longitudinal study in order to detect nonspuriousness between the variables and gain more inside about these relationships. Besides, it would be better to conduct a quantitative study where relationships can be confirmed or rejected and relationship strengths can be measured. It must be recognized that this study has provided a good basis for further research based on inductive reasoning.

8. Implications for practice

The results of this study contribute to the European labour markets reforms, especially the Netherlands; enhancing the comprehension of flexicurity and its influence on the employee’s psychological contract according to the trade unions of the health care and the financial services sector. Employers can use this information in order to improve the working conditions by applying a better balanced flexicurity, while taking the employee’s expectations into account. Furthermore, specifically the health care sector can learn from the financial services sector’s applied flexicurity, like the use of min-max employment contracts in order to create a better balanced flexicurity. Also the labour union representatives can use the results of this study to bargain a better balanced flexicurity in favor of the employees, by showing the significance of this matter on the employee’s perceived psychological contract. Moreover, this study has shown the existence of a type of flexibility where the client’s demand has huge effects on the employee’s training and development within the organization. This result contributes to expansion of the types of flexibilities described in the available literature. The dynamicity of this matter and the way it influences the need for employees to attain training programs in order to keep the job has
been made clear. The aforementioned makes the employer aware of how crucial learning is, especially in organizations like banks where employees are highly dependent on the products to keep the job. This suggests a consideration for the employer to provide training programs for the employee to be able to adapt to the external labour market; providing the employee with a certain degree of employment security. The aforementioned is not only the case for the bank branch, but also for the home care branch where employees are forced to go work in the cleaning sector. This study provides the home care employer with information about the damage he/she is causing the employee’s perceived psychological contract. It gives the employer a chance to act rapidly on this matter. Finally these results provide information about the current state of the bank and the health care branch for employees who consider working in these branches. It provides information about what to expect from the current applied flexicurity and how this might impact their perceived psychological contract.

9. References


## 10. Appendices

### Appendix A

**Interview questions in English with related research sub questions**

<table>
<thead>
<tr>
<th>Sub questions</th>
<th>Concepts and Interview questions to Trade Unions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Flexibility</strong></td>
<td></td>
</tr>
</tbody>
</table>
| 1st How is flexicurity defined in the health care and the financial services sectors? | 1. What is your opinion and vision about the trend of flexibilisation in the labour market?  
   a. How do the market pressure influence the flexibility needed by this sector?  
2. To what extent is flexibility in the amount of working hours needed by this sector? (the changes in the amount of working hours experienced by the employees; flexibility in working hours; etc.) (internal numerical flexibility)  
3. To what extent is it necessary for this sector to be able to adjust the amount of its workforce? (the use of external workforce or hiring and firing due to market pressure)? (external numerical flexibility)  
4. To what extent is it important for employees in this sector to be a multi-skilled worker? (internal and external functional flexibility)  
5. Is this sector characterized a by the use of flexible employment contracts? (Internal temporal flexibility)  
6. What are the characteristics of this sector concerning the employee’s pay (e.g. performance related pay, higher rates of pay for overwork)?  
7. What is the influence of the flexibilisation by this sector on the employee’s payment?  
8. Is the flexibilisation of the labour market a desired trend according to the trade union organisation?  
9. What are the consequences of the aforementioned changes for the employees according to the trade unions?) |
| 2nd: How do the health care trade unions’ perspectives on flexicurity differ from that of the financial services trade unions? | |
| **Security** | |
| 10. What is the optimal employee tenure in this sector?  
   a. Do employees have the opportunity to apply for vacancies within the organisation (internal labour market)?  
   b. Can employees in this sector easily transfer to jobs in other organizations/sectors?  
11. Is there a possibility for employees in this sector to combine their private obligations with the work demands? (combination security)  
12. What is the trade union organisation’s opinion on the offered security in this sector? (overall security)  
13. To what extent did the degree of security for employees change during recent years? |
| **Flexicurity** | |
| 14. How do the trade union organization contribute to the balance between flexibility and security?  
15. What is according to the trade union organization the appropriate balance between |
| 3<sup>rd</sup>: How do trade unions of the health care and financial services sector define the content of the employee’s psychological contract? | **Content Psychological Contract**

16. What are, according to you, the perceived obligations of the employees, towards the organization? *(In-role behavior and extra role behavior)*

17. What do these employees expect in return for their given efforts *(influenced by their perceived obligations)*?

18. Are employees in this sector mainly driven by monetary rewards? a. Why?

19. How does the flexibility adapted by this sector influence the employee’s perceived obligations?

20. How does the flexibility adapted by this sector influence the employee’s expectations about the employer’s return for his/her obligations?

21. How does the flexibility adapted by the organization influence the employee’s perceived security? *(job security/ employment security/ income security)*

22. How do you get an overall view of the expectations of the employees?

23. Do you think that the employees are overall receiving what they are expecting?

4<sup>th</sup>: Does flexicurity exert an influence on the employee’s psychological contract according to the trade unions representing the financial services and the health care sector?

5<sup>th</sup>: Does flexicurity lead to psychological contract fulfillment or violation according to the trade unions representing the financial services and the health care sector?

6<sup>th</sup>: How do the sectoral characteristics of the health care and the financial services sector influence the relationship between flexicurity and the employee’s perceived obligations?

---
Appendix B
Interview questions in Dutch

**Flexibiliteit**

1. Wat is de visie en mening van de vakbond over de flexibilisering van de arbeidsmarkt?
   a. In welke mate bepaald de marktdruk de noodzaak voor flexibiliteit in deze sector?
2. In welke mate is flexibiliteit in het aantal werkuren nodig in deze sector?
   (veranderingen in de hoeveelheid werkuren ervaren door de werknemer, flexibiliteit in werkuren etc. Internal numerical flexibility)
3. In hoeverre is het in deze sector nodig om als organisatie de grootte van het personeelsbestand aan te kunnen passen? (External numerical flexibility)
4. In hoeverre is het belangrijk in deze sector om een multi-skilled personeelsbestand te hebben? (Internal functional)
5. Wordt in deze sector veel gebruik gemaakt van flexibele arbeidsovereenkomsten?
6. Hoe worden medewerkers in deze sector vaak beloond? (e.g. performance related pay, higher rates of pay for overwork)
7. Wat is de invloed van flexibilisering in deze sector op de beloning van de werknemers?
8. Is de flexibilisering in deze sector een gewenste trend?
9. Wat zijn de gevolgen van deze veranderingen voor werknemers?

**Zekerheid**

10. Kunnen werknemers in deze sector meer rekenen op baanzekerheid (zelfde baan en werkgever) óf op werkzekerheid (zelfde baan/andere werkgever)?
11. Wat zijn de mogelijkheden voor werknemers in deze sector om hun sociale verplichtingen te combineren met hun werk gerelateerde verplichtingen.
12. Wat vindt de vakbond van het huidige niveau van zekerheid die werknemers in deze sector hebben? (Algemene zekerheid)
13. Is er verandering in de mate van zekerheid geweest in de afgelopen jaren?
Flexicurity

14. Hoe draagt deze vakbond bij aan de balans tussen flexibiliteit en zekerheid voor het personeel in deze sector?
15. Wat zijn volgens de vakbond belangrijke aspecten die bijdragen aan de balans tussen flexibiliteit en zekerheid?
16. Hoe kan de sociale zekerheid bijdragen aan deze balans?
17. Wat is de rol van de overheid in het zorgen voor meer sociale zekerheid?
18. Wat zou er volgens de vakbond veranderd kunnen worden aan het sociale zekerheidsstelsel?
19. Hoe zou je dit vorm geven?

Inhoud psychologisch contract

20. Wat zijn volgens de vakbond de verwachte verplichtingen van werknemers ten opzichte van werkgevers in deze sector? (In-role + extra role)
21. Wat verwachten werknemers terug voor hun inzet?
22. Wat is volgens jullie meer relevant voor werknemers in deze sector: transactional of relationeel?
   a. Waarom?
23. Hoe beïnvloed de toegepaste flexibilisering de verwachte verplichtingen van de werknemers?
24. Wat verwachten de werknemers van werkgevers in ruil voor de flexibilisering in deze sector.
25. Hoe beïnvloedt de flexibilisering van organisaties de ervaren zekerheid van de werknemer? (job security/ employment security/ income security)
26. Denkt u dat de werknemers over het algemeen krijgen wat ze van de organisatie verwachten?
27. Hoe krijgt de vakbond een beeld van de wensen van hun aanhangers? (Heeft u enige document dat dit weergeeft)

Appendix C
Original quotes in Dutch

4. Results

*1 ‘In ziekenhuizen is dat minder, daar heb je gewoon de rooster en dan werk je een dienst. Daar is dat wat beter geregeld om het zo te zeggen.’ (P4).

*2 ‘Ik weet niet of jullie dat meegekregen hebben dat gemeentes nu aanbesteden voor de thuiszorg. Er moeten bijvoorbeeld verschillende thuiszorg instanties gaan concurreren om...’
voor de gemeente die thuiszorg te gaan uitvoeren, waardoor voor de werknemers de arbeidsvoorwaarden gigantisch verslechterd zijn. Op het moment dat de thuiszorgorganisatie de vergunning niet krijgt, zegt die van ja sorry ik heb geen werk meer. Je moet maar over naar die andere, maar die andere hebben veel slechtere arbeidsvoorwaarden (dat zijn vaak schoonmaakbedrijven) en dat merk je nu in de thuiszorg heel erg. Mensen die hebben bijna geen rechten. Het is eigenlijk stikken of slikken.’(P4)

4.1.1 Flexibility in the health care sector

*3 ‘Dat je bijvoorbeeld ’s ochtends vroeg moet komen, dan is het druk en moeten de mensen uit bed komen, en aan het eind van de dag is het weer druk. Dan moeten de mensen eten en in de pyjama’s geholpen worden en naar bed. En die tussentijd hoef je niet meer te komen. En dat is wel lastig.’ (P1)

*4 ‘X: Dus huren ze gemakkelijk mensen in, gebeurt dat veel in bijvoorbeeld de thuiszorg?

Y: Dat gebeurt wel, maar dat willen ze eigenlijk niet. Dat is duur. En in de thuiszorg moet er gewoon op de centen gelet worden. Er wordt eerder wat druk uitgeoefend om toch een paar uurtjes te komen werken om de uren in te vullen. En in de ziekenhuizen daar wordt wel veel meer gebruik gemaakt van de inhuur.’(P1)

*5 ‘Nou dat betekent dat we de laatste jaren wel zien dat de ziekenhuizen of zorginstellingen te maken krijgen met inkrimping, ontslagrondes…’(P6)

*6‘De werkgever verwacht gewoon dat je met een contract 18 uur, dat je dat niet in 3 dagen doet, maar dat je dat verspreidt over de hele week. Dat maakt het natuurlijk lastiger, want het is lekkerder als je gewoon een paar dagen vrij hebt.’(P1)

*7 ‘Ze krijgen gewoon een vast salaris alleen is voor sommige zorgverleners de onregelmatigheidstoeslag een groot onderdeel van hun beloning.’(P4)

*8’B: En wat we nu in de thuiszorg hebben, daar loopt een actie bij de XX. Dat is ook weer in de thuiszorg, daar zie je heel veel dat werkgevers werknemers dwingen om akkoord te gaan met een lager loon. Ze zeggen je wordt of gewoon ontslagen of je moet akkoord gaan met een lager loon. En daar gebeurt dat heel erg veel.’ (P4)
4.1.2 Security health care sector

*9 ‘Wat je wel ziet, en dat is toch elke keer waar ik op terug kom, aan die onder kant van die arbeidsmarkt in de zorg, echt die thuiszorg, dat verdwijnt. Dat wordt allemaal schoonmaakwerk.’ (P1)

*10 ‘Maar het moet ook te doen blijven, want het vervelende is, net in de periode dat het in zo’n verzorgingstehuis druk is, is voor veel mensen thuis ook druk. ’s Ochtends moeten de kinderen naar school of naar de crèche en ’s avonds kom je thuis of de kinderen en dan moeten ze eten en ook verzorgd worden.’ (P1)

Flexibility in the financial sector

*11 ‘Het voordeel hiervan is dat er in deze sector relatief vaststaande werktijden zijn. Maar, het is geen sector waar je op elk moment opgeroepen kan worden. Of, als je daar voor zelf in ieder gaval niet voor kiest. De meeste werknemers werken netjes van 8:30 tot 17:00 denk ik. Dus, dat is verder geen probleem. En verder weet je wanneer je dan ’s avonds moet werken.’ (P6)

*12 ‘Maar niet iedereen kan alle producten verkopen die de bank heeft. En dat mag je ook niet, want je bent gebonden aan regelgeving vanuit de Nederlandse bank, regelgeving vanuit Europa etc. die bepaalde specialisaties eisen.’ (P7)

*13 ‘Nou, parttime werken is sowieso Nederlands. Dus je ziet ook in deze sector behoorlijk veel mensen parttime werken. Zoals je in elke onderzoek in elke sector ziet, zie je ook dat er relatief meer vrouwen zijn die parttime werken, dan mannen die parttime werken. Dus, wat dat betreft is het hier totaal niet atipisch. Het is hier precies zo als in de grote lijnen zoals het in Nederland gewoon is.’ (P5)

*14 ‘Dus, die klant die drijft zo’n organisatie; en die drijf die vanuit de klant naar de organisatie gaat, moet de organisatie vertalen in beschikbaarheid en in wat er van die mensen verwacht wordt, wat voor competentie ze moeten hebben, wanneer ze beschikbaar zijn, dus ook de tijden, daar komt de flexibiliteit weer tevoorschijn etc etc.’ (P5)

4.1.1.2 Security financial sector
*15 ‘En vooral omdat je reorganisatie op reorganisatie krijgt. De mensen gingen van de fortis naar de ABN-Amro en dat is dus reorganisatie. En daarop komt die efficientie-slag en daarop komt internetbankieren in plaats van kantoor en daarop komt etc. Het gaat maar door en door en door. Dus, je hebt zoiets van ‘ volgende week heb ik mijn collega’s, maar de maand daarna moet je maar afwachten.’ (P1)

*16 ‘De organisaties zijn ontzettend in beweging. Volgens mij is dat in de publieke sector ook aan de gang, dat je echt gedwongen word om kostenbesparing. Om steeds naar jezelf te kijken van hoe efficiënter, en beter kan. En vaak is het personeel de grootste kostenpost en ga je vaak toch daarop snijden.’ (P3)

*17 ‘…banken worden er steeds gevoeliger voor, omdat een groot gedeelte van de standaard activiteiten die met de bankverkeer te maken hebben, natuurlijk gewoon geautomatiseerd worden. Die vallen gewoon weg, er zijn geen handjes er voor nodig. En dat proberen ze zoveel mogelijk om het via internet en dat soort dingen te laten lopen.’ (P6)

*18 ‘1 is dat je verplicht wordt om intern binnen de bank te kijken of er functies zijn waar je een groep zou kunnen zetten. Nou, als het lukt, is het mooi. Dat lukt natuurlijk niet altijd, want er zijn maar een beperkt aantal functies over en dan moet je maar net matchen met die functie. En dan heb je nog, in het sociaalplan, dat je gewoon kan kiezen van ‘nou, geef mij maar gewoon een zakje met geld en dan ga ik maar ergens anders van proeven’ of je zegt van ‘ja, ik wil gewoon geholpen worden bij het zoeken van een andere baan’, dus een outplacement bemiddeling. Nou, al die sociaalplannen kennen wel varianten op dit thema en dan wordt je geholpen gedurende een aantal maanden bij het zoeken van een andere baan. Maar, ook geen garantie dat je aan het einde van die periode een andere baan hebt. Dus, er wordt zeker wel alles uit de kast getrokken en dat is natuurlijk ook omdat wij ons daarvoor hard maken en dat komt omdat de werkgever dat ook graag wil, om die mensen weer aan een andere baan te helpen.’ (P3)

*19 ‘… maar als je gaat kijken naar zekerheid is die wel minder. Want, voor die medewerkers hebben we geen sociaalplan. We hebben wel, zeg maar, de normen en waarde van de organisatie en die delen we hetzelfde met de inhuurkrachten en het is niet zo dat de inhuurkrachten op die manier ander s bekeken wordt… Zit je in het operationele werk, ben je
bezig met betalingsverkeer en dat soort zaken, dan is het heel moeilijk [om werk te vinden]. (P4)

*20 ‘Dus, deze mensen krijgen een vast maandbedrag, behalve de mensen die op oproepbasis werken...’ (P6)

*21 ‘...in uren is het wel mogelijk. Over het algemeen kan iedereen zijn weg in vinden.’ (P4)

*22 ‘Workaholic en dat de werk-privé balans juist slechter wordt in plaats van verbeteren. En dat gebeurt hoor. Dus, je moet het goed monitoren en ook als manager heb je daar een rol in. En dan moet je daar als manager ook leren... X: Vanuit een afstand hiermee omgaan? Y: Ja. Dat ze zeggen van ‘Go Shadee, ik krijg van jou heel vaak een e-mail van 12:30 ‘s nachts’. Maar, dan kan het zijn dat jij dan zegt ‘ja, dat klopt maar ik begin ‘s middags om 16:00 te werken en dan werk ik tot dan, want dat komt mij beter uit, want daarvoor kan ik dat en dat doen...’. Dan kan de manager dan zeggen tot in de nacht werken misschien toch niet verstandig is. Wij als mensen weten niet altijd wat goed voor ons is.’ (P5)

4.2.1.1: Employee’s obligations

*23 blijven de taken wel hetzelfde, maar moeten ze dan wel meer gaan werken. Dus het gevoel van werkdruk gaat omhoog.

Ja, het is meer om genoeg mensen op de juiste plaats en plek te krijgen. Of op de juiste plaats op de juiste tijdstip te hebben dan dat het gaat om skills.’ (P6)

*24 ‘X: Dus mensen met een lagere opleiding moeten nu taken gedaan doen die eerst door mensen met een hoger diploma werd uitgevoerd? Y: Ja, of minder opgeleid of je bent goed opgeleid maar je wordt wel op een schrale taak-functieomschrijving ingezet en dan nou ja dan weten ze dat je dat in huis hebt en dan verwachten ze ook dat je dat doet. Je laat die cliënten niet in de steek. En dat is nou de onterechte loyaliteit die ze verlangen. Ik heb werkgevers weleens horen roepen van ik moet, dus dit moeten we creatief oplossen.’ (P7)
We werken met functieniveau 1 t/m 5. 1 is helpende en dan krijg je de verzorgende en dan krijg je ziekenverzorg met verpleegtechnische vaardigheden en niveau 4 is verpleegkundige en niveau 5 is de HBO opgeleide verpleegkundige. En uiteraard zitten in dat hogere niveaus ook meerdere competenties en meerdere rollen. En dat proberen ze nu ook met die kleinschalige teams. Ze proberen juist weer die rollen, namelijk die van de verpleegkundige en die wat de wijkverpleegkundigen hebben, om die juist weer neer te gaan zetten. Want het is nu wel zo dat er heel veel uitvoerend werk wordt gedaan door mensen die gewoon meerde competenties hebben. Dus die zouden er nog meer kunnen met andere woorden.

‘En wij hebben als OR gezegd dat het altijd in overleg moet gebeuren tussen leidinggevende en medewerker. En dat overleg is er dan wel, maar er wordt toch een bepaalde druk uitgeoefend en natuurlijk ook waargenomen door de werknemer van ‘Ja, we hebben niemand anders, kom toch maar werken’. ’(P3)

‘Nee, ze krijgen geen pauze. Koffie en thee pauzes die zitten er niet bij. In de arbeidstijdwet is het zo dat je na 5,5 uur werken recht hebt op pauze, maar in de Cao staat dat je recht hebt op een koffie of thee pauze. En dat is er vaak in de thuiszorg niet bij. Dat moet vaak bij de mensen thuis gebeuren. Dat wordt dan bij de mensen thuis gedronken. Dus die mogelijkheid is er niet voor de medewerkers. Het wordt vaak wel zo gepland. Uit de enquêtes bleek dat de helft wel pauze heeft terwijl de andere helft dat niet heeft. En bij 32 is het streven naar de pauze. Maar ja goed, dat is nog veel als de helft geen pauze kan houden na 5,5 uren werken.’(P3)

‘Dan gaat hij bij werknemers en de OR zeggen van ik moet dit oplossen dus ik vraag van jullie creativiteit en die creativiteit die moet dan leiden dat dat stukje extra werk niet betaald wordt. Dan wordt het een stukje vrijwilligerswerk. Ik ben nu bij een instelling bezig daar zaten werknemers op niveau 20, dat wordt 15 en nu zegt de werkgever je moet naar FGW 10. FGW is 10 is heel schraal schoonmaakwerk, maar ze werken wel met demente, ouderen, ze werken wel met signalering, verzorgingsaspecten. Nou ja en dan zeggen ze de grens is gewoon bereikt. ’(P7)

4.2.1.2: Employees expectations
Want als je in de thuiszorg werkt en langs gaat bij mensen die op die manier ook zelfstandig kunnen wonen. Of je werkt in een verpleeghuis bij mensen die het helemaal niet kunnen. Dat is opeens heel ander werk. Die moet je gaan tillen en wasseren; je moet volgens een onregelmatige rooster gaan werken; Dus, dat is echt iets heel anders, maar er is vaak geen keuze. Het is of dat, of loon inleveren. ' (P1)

Alleen we moeten niet vergeten dat juist heel veel mensen voor die zorg kiezen, omdat ze voor mensen willen zorgen.' (P1)

Je merkt dat de medewerkers over het algemeen gewaardeerd willen voelen.

Y1: Bijvoorbeeld bij organisatie xxx hebben ze ook een PREZO traject gehad en alle medewerkers hebben een bos bloemen gekregen voor hun inzet. En dat vind ik heel erg attent en daar zijn mensen ook heel erg blij mee. Het is gewoon een stukje waardering.

Y2: Op zo'n dag van de verpleging, kan je zeggen van 'jongens kom even erbij, een kopje koffie drinken, iets erbij eten, want ja, jullie doen het toch maar". Ik denk dat dit toch wel de kleine dingetjes zijn die mensen gelukkig maken.' (P5)

Werknemers verwachten vooral dat ze op een prettige manier hun werk kunnen doen. En dat ze fatsoenlijk betaald worden. Dat er rekening gehouden wordt met hun wensen qua werktijden.' (P1)

4.2.1.3: Employees' type of psychological contract

Mensen in de zorg zijn altijd bereid om een stapje harder te doen als het nodig is. Ook al gaat dat ten koste van hen zelf...’ (P1)

Maar het is wel bijzonder dat als je het over arbeidsvoorwaarden hebt en misschien moeten we daar eens wat steviger over praten dat mensen dan altijd meteen denken van oh maar mijn cliënten dan. Ze hebben een heel stevige binding met de mensen voor wie ze zorgen. ‘(P1)

X: En voor hun, kan ik dan uit je verhaal halen, dat de relatie met hun cliënt
belangrijker is dan die met hun werkgever.

Y: Ja, dat klopt. Ik heb het letterlijk gezien. We hebben, bijvoorbeeld, regelmatig gesprekken met mensen die van functie moeten veranderen of die overtollig worden zeg maar... Die maken zich echt zorgen over hun cliënten en wat ermee gaat gebeuren. Zo zeer zijn ze begaan met het lot van hun cliënt.’(P3)

*36 ’X: Van een onderhandelaar heb ik ook begrepen dat het heel moeilijk is om deze mensen tot staking te krijgen.

Y: Ohhh ja...!

X: Deze mensen willen niet omdat ze niet willen dat het mis gaat met hun cliënt.

Y: Dat lukt inderdaad helemaal niet.’(P3)

*37 ’X: Ik heb begrepen dat je zulke mensen moeilijk aan het staken krijgt.

Y2: Dan ga je eerst met elkaar afspreken wie er dan op de werkvloer achter blijft voor het cliënt.

Y1: Ja, de bereiding is altijd heel erg laag.’(P5)

*38 ’Voglens mij zal het iemand die in een koekjesfabriek werkt verder een zorg wezen wat de klant er nu van denkt, die kent hij niet, daar heeft hij geen binding mee. In de zorg heb je een hoge mate van. En dat bepaald ook vaak de motivatie van mensen en waarom ze soms zichzelf wegcijferen en het vuur uit hun sloffen lopen, anders krijgen ze een soort schuldegevoel ten opzichte van de cliënten. Dat is een hele lastige factor.’(P6)

4.2.2.1: Employee’s obligations

*39 ‘Maar nu, dat je al die reorganisaties krijgt door bij elkaar gevoegde kantoren... hoor je van ja ‘beste medewerker, of je komt in het mobiliteitscentrum en we begeleiden jou naar de buitendeur’ (oftewel het woord voor uitgesteld ontslag) of ‘je gaat je om laten scholen naar iets anders.’(P1)
De afgelopen jaren zijn de banken in een zwaar weer gekomen. En er wordt dus heel veel flexibiliteit van de mensen gevraagd in het werk, in de taken die ze verrichten en in de inzet die ze plegen.‘ (P3)

Dus, die klant die drijft zo’n organisatie en die kracht die vanuit de klant naar de organisatie gaat, moet de organisatie vertalen in beschikbaarheid en in wat er van die mensen verwacht wordt, wat voor competentie ze moeten hebben, wanneer ze beschikbaar zijn, dus ook de tijden, daar komt de flexibiliteit weer tevoorschijn etc. En de werknemer weet dat.’ (P5)

Ik denk dat in de bank gewoon zo is dat je het werk doet en dat je werkgever jou beloond met je loon voor het werk wat je gedaan hebt. Ik denk dat de hoofdregel is en de werknemer weet dat. Het wordt beloond.’ (P6)

En wat je ook nog ziet bij de beleidsmatige afdelingen, is dat er in de avonduren thuis nog wat gedaan wordt. Of dat er in het weekend nog wat gedaan wordt, of voorbereid wordt. En dat zie je natuurlijk niet bij operationele afdelingen.’ (P4)

X: Dus eigenlijk weet hij wel dat er iets extra’s van hem/haar verwacht wordt. Y: Ja.’ (P4)

Van de mensen wordt er verwacht en men voelt ook de verplichting dat er absoluut klantgerichtheid moet zijn. Collegialiteit in termen van keten-denken.’ (P5)

Die extraatjes. En dat zijn allemaal dingen waar de werknemer aan gewend is geraakt. Dus, dan stap je niet zo makkelijk over naar een andere organisatie. Dus, dat maakt dat heel veel mensen inflexibel zijn en dat ze een gouden keten hebben.’ (P1)

Een collega van mij heeft het wel eens de gouden strop genoemd. Je kunt geen kant op. Je staat daar met dat ding op je nek op een wankel krukje, maar je kunt er niet van af springen... want dan is het gebeurd! Wel heel mooi beeld... (lach).’ (P5)
het nieuwe werken heeft, voor mee, ook heel veel met zelfregie te maken. Dat mensen zelf het gevoel hebben dat ze invloed hebben op hun werktijden. Meer invloed waarop ze hun werk kunnen doen.’ (P2)

Nou ja, de mogelijkheid om werk en privé te combineren. En keuzevrijheid. Naast keuzevrijheid in de werkuren, ook keuzevrijheid in de arbeidsvoorwaarden.’ (P2)

4.2.2.3: Financial services employees’ type of psychological contract

We hebben een paar weken geleden een onderzoek gedaan samen met rond om tien en wat daaruit kwam... hebben we gevraagd aan mensen van 'wat heb je nou liever: Investering in opleidingen of variabele beloning?”. Nou, 67% hebben aangegeven dat ze liever opleidingen hebben. Dat is echt een kentering, want, dat was 3, 4 jaar geleden niet zo. We hebben dezelfde soort vragen gesteld bij de Cao van de Nationale Nederlanden en daar kwam ongeveer ook hetzelfde uit: 70%. Dus, mensen zijn opeens bewust van, we moeten investeren in ons zelf... Ik denk dat waardering belangrijker is dan geld in de financiële dienstverlening.’ (P2)

Dus, als je in moet leveren vindt je het nooit leuk. Maar ik denk niet dat ze dan allemaal weg lopen.’ (P3)

De mensen die bij de bank werken zijn enorm loyaal. Echt trots op hun bank... trots op hun werkgever. En ja... de laatste tijd moeten we het wel in de gaten houden.’ (P3)

Je kan er net nog niet bij, dus net niet bereikbaar, maar je merkt wel dat mensen een beetje aan toe zijn om naar zo'n relatie toe te gaan groeien zeg maar. Maar, het is een kwestie van een paar jaren voordat het goed herstelt is... Nou, die mensen hebben klap na klap gekregen als het gaat om hun psychologisch contract. Wat er nu gebeurt eigenlijk, sinds een maand of wat, dat je nu langzaam ziet dat alle inspanningen die ook vanuit de HR-afdelingen en vanuit de directies gedaan wordt, vakbonden discussies met ondernemers en dergelijke, dat men weer uit de dal gaan opklimmen. Dat het psychologisch contract weer ergens gaat herstellen... Er zitten natuurlijk allerlei tierlantijntjes en leuke dingen er om heen.
Allemaal van die secundaire arbeidsvoorwaarden en hypotheekkortingen, rente korting, nou, 'you name it, ze hebben het hier'. Dat zorgt tegelijkertijd ook voor dat mensen die hier werken niet zo makkelijk ergens anders heen gaan want raken dan heel kwijt. Ik bedoel, ze krijgen forse rentekorting op de hypotheek. Dus, als je hier de deur uit loopt en je zegt dat je bijvoorbeeld de baan bij de postkantoor leuker vindt, maar dan kijk je in je portemonnee en dan zie je dat je, bijvoorbeeld, je 5000 euro hypotheekrente kwijt raakt, je raakt die korting kwijt etc. Ik bedoel, je moet wel verder kunnen leven als je ergens anders gaat werken. De vraag is nou of je het aan jezelf kan permitteren. Als je het kan permitteren ga je misschien toch omdat je het toch leuk vindt en je wilt daar werken. Maar, er zijn heel weinig mensen die dat doen hoor.'(P5)

4.3.1.1: Health care employees’ psychological contract violation/fulfillment statements

*55 De werkgever zegt er moet veel gebeuren, we moeten bezuinigen, flexibiliteit. Alleen maar die uren maken die ook beschikbaar zijn. De werknemer redeneert anders die denkt er is een dienst die ik wil verrichten, er is een zorgvraag en die wil ik goed invullen. En als dat niet lukt omdat er of te weinig collega’s zijn die de juiste deskundigheid hebben of dat ze alleen staan of dat ze niet mensen kunnen aanroepen als het nodig is in onverwacht situaties, dan loopt het mis. Dat gaat botsen.’(P7)

*56 ‘En ik denk dat wat ze heel erg raakt is als ze niet meer de zorgkwaliteit kunnen leveren en de werkzaamheden kunnen verrichten die zij graag zouden willen. Mensen verwachten dat heel erg van hun werkgevers. Dat ze daarvoor zorgen. En dan zie je ook wel dat als ze tegen hun managers zijn... zeggen ze van ja..."die zegt dat ik dit moet doen en die zegt dat ik weer administratief dat moet gaan doen’... ja... ’(P4)

*57 ‘Als we de duimschroeven maar aan blijven draaien en verwachten dat je telkens op komt draven, maar als jij vakantie wil dan kan het opeens niet meer.’(P1)

*58 ‘In de thuiszorg is de zekerheid wat minder. Dus je kan daar geen 36 uren gaan werken bijvoorbeeld. Of het kan wel, maar dan moet je echt heel veel gebroken diensten gaan draaien; weekend diensten draaien, dan kom je aan de 36 uren anders niet. Dus, het is voor de medewerkers wel een grote cultuuromslag om zo te moeten werken. Je ziet dan ook
dat de mensen daardoor afhaken en toch weer intramuraal gaan werken.’(P3)

*59 ‘En niemand wil een gebroken dienst.’(P7)

*60 ‘als je een tweerichtingsverkeer hebt qua flexibiliteit, zal iemand zich ook meer betrokken voelen aan de organisatie. En ze krijgen dan overigens ook een verantwoordelijkheidsgevoel naar de organisatie.’(P4)

*61 ‘Ze zeggen 'we willen mensen gewoon verzorgen, maar ik moet zoveel formulieren invullen en zoveel ander werk doen, ik heb er geen zin meer in'. (P4)

4.3.1.2: Health care sector: Flexicurity’s influence on psychological contract (fulfillment/violation)

*62 ‘Voglens mij zal het iemand die in een koekjesfabriek werkt verder een zorg wezen wat de klant er nu van denkt, die kent hij niet, daar heeft hij geen binding mee. In de zorg heb je een hoge mate van. En dat bepaald ook vaak de motivatie van mensen en waarom ze soms zichzelf wegcijferen en het vuur uit hun sloffen lopen, anders krijgen ze een soort schuldgevoel ten opzichte van de cliënten. Dat is een hele lastige factor.’ (P6)

*63 ‘Andere kant is dat ook dat veel mensen kiezen voor parttime contract omdat het vaak heel lastig is. Zeker met alle onregelmatige werktijden. Als je dat fulltime doet, legt dat een extra beslag op je privéleven. Dus dat is vaak lastig.’ (P6)

*64 ‘ Ja. En de druk ook van zieke collega... Ja, waarom ben je ziek? Want je brengt mij in de problemen. Dan krijg je dan loyaliteitsprobleem, je mag dus niet ziek zijn en je gaat ook niet ziek worden. Maar ja, "o jee, ik laat mijn collega's in de steek'. (P7)

*65 ‘ En dat kun je ook in de wijk organiseren dat je kleinschaligheid hebt. Daarvoor wordt gekeken, die moet dan eigenlijk alles oplossen. Dus die gaan niet meer naar een centrale keuken om daar eten vandaan te halen. Er is geen facilitaire dienst meer, maar dat wordt allemaal op die kleine eenheid geregeld. Ze gaan koken met die mensen dus op zich, een hoop dingen die in het verleden door facilitaire werd gedaan (bijvoorbeeld de keuken) die gaan nu meer in dat team gebeuren.’ (P1)

*67 ‘En uiteraard zitten in dat hogere niveaus ook meerdere competenties en meerdere rollen. En dat proberen ze nu ook met die kleinschalige teams. Ze proberen juist weer die rollen, namelijk die van de verpleegkundige en die wat de wijkverpleegkundigen hebben, om die juist weer neer te gaan zetten.’ (P3)

*68‘ En als je dit verhaal vertelt dan zie je ook wel weer dat er vanuit de werkgever een wens is om flexibel mensen in te kunnen zetten in aantal uren. Maar vanuit werknemers is er ook een wens, net zo goed, om parttime te werken omdat ze op die manier onder schooltijden kunnen werken. Dus het is inderdaad met dat thema flexibiliteit, we zijn een vakbond en we komen op voor de belangen van de werknemers, maar je ziet natuurlijk ook wel bij werknemers een wens is om flexibel te werken.’(P4)

4.3.2.1: Financial services employees’ psychological contract violation/fulfillment statements

*69 ‘Er zijn medewerkers die elke verandering vreeseijk vinden. Maar ja, we kunnen niet meer zonder verandering denk ik…Ik denk dat door de crisis wat deuken zijn opgelopen. Ik merk ook wel dat medewerkers wat cynischer zijn en wat sceptischer richting hun werkgever dan dat het eerst was.’ (P2)

doen. Manier van werken, je komt van verschillende organisaties en nou moet je samen gaan werken, beloningssystemen, maar, ook de reistijden. Er zitten ook wat emotionele zaken er aan vast.’(P4)

*71 ‘Dus, meer dienstjaren gaan samen met meer leeftijd en dan verwachten ze ook meer zekerheid van de kant van de werkgever. Daar ligt ook het probleem met het psychologisch contract, dat het verbroken wordt. Of in ieder geval, dat het lager wordt dan vroeger.’(P6)

4.3.2.2: Financial services sector: Flexicurity’s influence on psychological contract (fulfilment/violation)

*72 ‘Nou ja, de mogelijkheid om werk en prive te combineren. En keuzevrijheid. Naast keuzevrijheid in de werkuren, ook keuzevrijheid in de arbeidsvoorwaarden.’(P2)

*73 ‘X: Juist. Dus mensen willen eigenlijk meer autonomie en meer kans om hun taken gewoon uit te kunnen voeren. Ze willen dat hun expertise erkend wordt.

Y: En dat je professional bent. En niet koppen dicht en gewoon doen.’(P1)

*74 ‘Want door die hele certificering en regelgevingen heeft het een bepaalde focus en zuigwerking op wat mensen doen. Maar ook met name zijn er beperkingen gekomen. Wat je vaak ziet bij werknemers is dat het tot verveling leidt en het gevoel dat het niet voldoende wordt geprikkeld. Ze missen de uitdaging in het verhaal etc etc. En waar wij heel erg voor aan het zorgen zijn is dat we veel meer breedte in gaan brengen met namen qua skills.’(P5)

4.5.1: Health care sector

*75’ Dus gemeente moesten gaan aanbesteden en dus meerdere bedrijven de gelegenheid geven om in te schrijven. En thuiszorgorganisaties onder de AWBZ die haalde juist uit die hele ondersteunende begeleiding een hele grote marge, waaruit de duurdere zorg kon worden gefinancierd. En nu gaat die ondersteunende begeleiding naar de schoonmaakbedrijven, dus die thuiszorgorganisaties raken hun marge kwijt. Dus die hebben ontzettend veel moeite om het hoofd boven water te houden, want die kunnen ook de duurdere vormen van zorg niet meer bieden omdat ze niet die marge hebben om dat te doen.
En dan kom je dus in een cirkel terecht waarbij niet alleen die schoonmaak de dupe, maar ook de andere vormen van zorg.’(P4)

*76 ‘B: Ja, de financiering stroom die zijn verandert waardoor er meer concurrentie is gekomen waardoor werkgevers gaan letten op kosten aspecten. Waardoor er voor het personeel veel minder zekerheid is gekomen. ‘(P4)


*78 ‘We zijn natuurlijk afhankelijk van de gemeente xxx. Vorig jaar hadden we 23euro per uur. Dit jaar hebben we een fors 22. Nou, dan komt er een nieuw opbod weer, dan is er misschien maar 16. Nou, voor die 16 kan je eigenlijk niet werken. Want je medewerkers kosten meer, dus je gaat verlies leiden. Dus misschien ga je het dan afstoten naar schoonmaakbedrijf.’(P5)

*79 ‘Vervolgens heb je ook nog eens niet de overhead van de huishoudelijke hulp die je in het verleden wel had, dus dat stuk je ben je ook kwijt. Dus je moet je voorstellen dat je met heel weinig geldt de zorg vorm kunnen geven. En dan krijg je dat werkgevers naar minder vaste lasten gaan zoeken, dus minder personeelslasten en meer flexibiliteit.’(P4)

*80 ‘X: Dus eigenlijk kunnen we zeggen dat de piek en dal uren invloed hebben op de werkuren van de mensen en dat heeft dan weer invloed op hun contracten, waardoor er niet zoveel vaste contracten zijn.

Y1: Ja...’(P5)

*81 ‘De werkgever die wil 0 uur contract en contracten die als minimum 5 uren hebben en als maximum 25. Die willen dat zo maximaal mogelijk. En wij zijn natuurlijk alleen maar bezig om dat te beperken. Om grenzen te stellen.’(P7)

*82 ‘Ja, er zijn een aantal elementen. Sowieso zie je een vrij grote aandeel van vrouwen in de zorg. En die, zeker als het vrouwen zijn die gezin en kinderen hebben, dat betekent ook dat ze op gegeven moment moeten kiezen om minder te werken om hun werk en het zorgen voor hun kinderen te kunnen combineren. Andere kant is dat ook dat veel mensen kiezen voor
parttime contract omdat het vaak heel lastig is. Zeker met alle onregelmatige werktijden. Als je dat fulltime doet, legt dat een extra beslag op je privéleven. Dus dat is vaak lastig. Een derde aspect is dat ze, maar dat zie je in ziekenhuizen niet terug, maar veel meer in thuiszorg en nog veel meer in gehandicaptenzorg, is dat er heel vaak sprake is van een soort splintercontract. Dat er heel veel kleine locaties zijn, bijvoorbeeld in de gehandicapten zorg, veel kleine voorzieningen in wijken waarbij heel veel op bepaalde tijdstippen werk verricht moet worden en terwijl op andere tijdstippen heel rustig is. Dus ze proberen mensen in te zetten op bijvoorbeeld de ochtend en de avond uren en er tussendoor is er veel minder. Dat betekent dat het veel handiger is om met kleine part-time contracten te werken. En daar komt het wel veel meer van de werkgever af. Met dit soort versplinterde werkzaamheden is het vaak ook niet mogelijk om 36 uur per week te werken. We zouden het dan moeten uitbreiden over 7 dagen per week om aan de 36 uren te komen. Dus het is daar heel lastig. Dus elke branche heeft zo zijn eigen kenmerken.’(P6)

4.5.2: Financial sector

*83 ‘Ik bedoel, je hebt zo’n financiële crisis, ik weet niet dat je kan zeggen dat het door de markt komt, maar ja, dat gebeurt natuurlijk. En ja, je ziet gewoon dat daardoor ook de klanten van de banken critischer worden en de kosten moeten omlaag, wat er tot allerlei beslissingen leidt.’(P3)

*84 ‘Die klant bepaalt van ‘ik wil dat product’. De klant die kan ook vragen van ‘kunt u het voor me custom made doen?’ Die klant bepaalt van ‘overtuig me nou eens waarom ik zo’n product bij de Nationale Nederlanden zou halen en niet bij Delta Loid bijvoorbeeld’. Dus, die klant die drijft zo’n organisatie en die drijft die vanuit de klant naar de organisatie gaat, moet de organisatie vertalen in beschikbaarheid en in wat er van die mensen verwacht wordt, wat voor competentie ze moeten hebben, wanneer ze beschikbaar zijn, dus ook de tijden, daar komt de flexibiliteit weer tevoorschijn etc etc. Dat is een lastige discussie.’(P5)

*85 ‘Er zijn wel extreme uitzonderingen over de hypotheek adviseurs en dat soort dingen waarbij de vraag naar een bepaald product gewoon weg valt. Het is natuurlijk de afgelopen tijd geweest met de hypohteken. Dat betekent dat een gedeelte van een soort personeel niet meer nodig is en dat er dus overschot heerst... X: Maar, als je gecertificeerd ben in hoe je
specifiek hypotheken kunt verkopen... En als het slecht gaat, gaat het gewoon slecht. Zowel voor jou als voor de organisatie. Of als je een bepaalde certificering hebt voor een bepaald product, als het product helemaal weg valt, dan heb jij gewoon een probleem, want je bent opgeleid voor 1 specifiek ‘iets’. Dus, dan heb je een probleem. Daarom klopt het!

Y: Ja ja ja... ‘(P6)

*86 ‘Een van de belangrijkste oorzaken van flexibilisering is de onvoorspelbaarheid van de vragen van de klanten. In extreme vormen is dat bij verstrekking van de hypotheken...’(P6)

*87 ‘Tegenwoordig boekt iedereen zelf over, dus, dat werk is er gewoon niet meer. Dus, de mensen die dat werk deden kunnen niet zomaar andere werk vinden. Als er geen werk is en er wordt er gekeken van ‘go, wat kan jij er nog meer doen?’... dat houdt een keer op. Dus, op die manier staat de werkzekerheid wel onder druk. In de jaren 70 zag je dat de dienstverlening bij de bank alleen maar toenam en door atomatisering heel veel werk nu geautomatiseerd is. Dus, daar zit het knelpunt meer in de onzekerheid, maar op dat punt wordt er dan wel weer vrij goede sociale plannen afgesloten. Dus, het is een aardig vangnet’(P4)

*88 ‘Als de rendement onder druk staat, dan staat ook de beloning onder druk. Een andere reden is, dat er door diezelfde crisis er veel meer wetten en regelgeving is gekomen die toezicht houden op dit soort bedrijven. Er zijn heel veel wetten gekomen, de ‘regulators’, de toezichthouders.. die zijn bijvoorbeeld de Nederlandse bank, de AFM. Die staken hun vinger in de pap als het gaat om beloningssystemen.’(P5)

*89 ‘X: Dus deze mensen verdienen over het algemeen dan wel een goede basis salaris.

Y: Ja...’ (P5)

Appendix D

Extra: Results young workers union representatives
Although not specifically concerning the health care sector, neither the financial services sector, the results gathered from the union representatives of the young workers provides
clear explanation of the flexibility that employers apply to the youths and the security they get back in return. Also results about the young workers general psychological contract was gathered where respondents gave an overall view about the obligations and expectations of the young workers.

According to the results, there are a lot of young people who has small employment contract, working as agency workers, having year employment contracts (P1; P2), workin as holyday workers, seasonal workers and helpers (P1); and employers are doing their best to keep it like this (P1). One respondent declares that almost every young worker has a flexible employment contract (P2). The aforementioned comes with a lot of disadvantages. People who work for agency organizations do not generate pension (P1).Because of these small employment contracts and the income insecurity, these workers are unable to build a stable life, because they are not provided with means to achieve this, for example mortgages (P1; P2). Besides, employers usually do not want to invest in young agency workers (P1; P2).

It may seem logical that employers do not want to invest in an employee who has a short term employment contract, but the young workers union representatives see this as discrimination. Young workers working as flexible workers must be protected and own the same rights as permanent workers on training and retraining programs (P1; P2); the employers must invest in them (P1); providing these workers with a certain degree of employment security if their jobs happens to become superfluous or outdated (P2).

Furthermore, a respondent indicated that the young workers are being used as a medium for the employer to adapt to the environment and also a mean of cost saving because they are cheap, earning the minimum wage (P1). Besides, employers do not pay securities, like, insurance, for employees younger than 23 years, earning less than 600euro per month (P1). Currently this is being paid by the government (P1); making it easier for employers to keep on employing young workers on a short term basis and paying them the minimum wage in order to cut costs.

Moreover results indicated that the young workers are divided in two categories, where one category is searching for the best employers and want to get most out of the employment relationship, while the other category wants stability and security (P1). The
young workers searching for stability is being disadvantaged by the ones who are not interested in this (P1). Employers will keep on giving short employment contracts to the young workers who are interested, violating the psychological contract of some young workers who are interested in a long term employment relationship in order to build a stable life.

The fact that flex workers, mostly consisting out of young workers, are the last to come in to the organization, makes them the first to go out during crisis and reorganizations (P1); denoting no job security for these young workers.

Results showed that young workers feel the obligation of being ready when the employer needs them, including working overtime, without being paid (P1), influencing their household situation and some other life aspects (P2). This denotes that these young professionals are not provided with combination security, while more is asked from them than given back in return.

Although the aforementioned situation, both respondents pointed out that, overall young workers get what they expect. So, it might be assumed that the psychological contracts of these young workers are fulfilled according to the trade union representatives.