

Future of Work®

Evolution of GCC Employers as Supportive Influencers, Championing Workforce Wellbeing

October 2024



Foreword

Within this white paper, there are three critical pillars that enable businesses to meet the crucial need of being supportive influencers.

Personalisation

Empowerment

Wellbeing

Implementing these pillars effectively will ensure your business is at the forefront of employee engagement, meeting their current requirements and delivering benefits that directly support recruitment for the employees you wish to attract.

The workforce in the GCC is evolving rapidly, and employee expectations are shifting just as fast. For organizations wanting to get or stay ahead in the race for talent, adapting isn't a choice—it's a strategic imperative.

As GCC employers increasingly adopt flexible benefits technology, they empower employees across generations to choose benefits that suit their unique needs, especially as younger workers demand greater control over their work-life balance. This whitepaper identifies a key gap between what employees need and what's being offered, particularly in areas like retirement savings, child allowances, and mental health. Closing this gap with flexible, tailored benefits is crucial for fostering a valued and empowered workforce.

As AI and other technologies reshape industries, ensuring employees are equipped with the right skills—and the confidence to use them—must be a top priority. Organizations need to be proactive, investing in continuous learning and development to prepare their teams for the future of work. Employees are not only open to embracing change but are eager to upskill; hence fostering a supportive culture is crucial, as it empowers employees to thrive, particularly in adapting to technological advancements and evolving industry demands.

Well-being has also emerged as a non-negotiable focus area. Employees expect more than traditional benefits; they want holistic support for mental and physical health. Companies must rethink how they cultivate a culture that truly supports their people.

This report provides actionable insights and a clear roadmap for building a resilient, future-ready workforce.



Rob Brown

Head of Corporate Life and Pensions Business for Zurich Middle East and Head of Network for Zurich Global Employee Benefits Solutions



Wilson Varghese

Senior Executive Officer of Zurich Workplace Solution

About Zurich

Zurich International Life is part of Zurich Insurance Group, a leading multi-line insurer founded 150 years ago. Present in the Middle East for 35 years, we have developed a deep understanding of the needs of people and businesses in the region, providing a range of market-driven life insurance, savings and employee benefits solutions.

Zurich Workplace Solutions is helping to shape and revolutionise end-of-service benefits in the Middle East. We are proud to support companies to be an employer of choice, with flexible workplace savings solutions aligned with international standards, designed to help attract and retain the best talent. Also, we ensure employees have the confidence, transparency and control they need to manage their end-of-service benefits and create a brighter financial future.

Personalisation

Focus on tailoring benefits to the individual needs of each employee, recognising their uniqueness.



Employee benefits are the cornerstone of strong, positive employee-employer relationships that drive loyalty.

There is near-universal agreement among **employees** across regions (almost 90%) that benefits are key. **Employers** in the UAE (96%), KSA (95%), Bahrain (84%), and Qatar (94%) also agree on the importance of employee benefits. Can employees see, feel, and believe it? What specific benefits are employees seeking?



Tailoring benefits is rapidly becoming an everyday expectation among the workforce.



63%

Two-thirds of employees strongly agree that organisations should offer customised benefits rather than those based purely on role (UAE).

38%

However, the challenge is that employees do not feel they are listened to enough: only 38% say their opinions are considered regarding benefits (UAE).

1 in 2

employees in other markets* feel heard

Although less pronounced in other markets, the challenge still exists everywhere.

* KSA, Bahrain, and Qatar

Perceptions of flexibility are important to employees.

Flexibility in everyday working arrangements

The post-COVID19 world has changed how the younger generation understands work. For many this was their first experience of working life. In demanding roles, they seek a balance where they can interact with colleagues while also finding focus elsewhere.

“Clearly define flexibility (work-style, benefits etc.) in your policies to meet the expectations of today’s workforce. Employees increasingly value the ability to work remotely, even if it’s just two days per week, or in a hybrid model. Establishing mutual understanding in this area is key to attracting and retaining talent in a modern work environment.”

Devung Mahajan



Flexibility in the structure of compensation packages

Almost one in two employees across all four markets seek flexibility. It allows employees to customise their benefits and salary package to suit their needs. This gives employees a sense of ownership through choice, and control over the level of benefits they require.

*“Employers might look at establishing a way to **provide choice**. Employees can have a certain budget, and they can **allocate this budget differently**. For example, a young employee may choose to select a more basic medical plan, and use that budget for additional vacation days instead.”*

Ted Raffoul

The top benefits to focus on highlight the need for financial security and flexibility

Preparing for the future is a key focus, particularly as we live longer and aim to lead active and fulfilling lives in retirement. It can be difficult to know when and how to spend and save money.

Financial wellbeing assistance helps employees with money-related matters by providing engaging and personalised guidance relevant to them as they progress through their careers and lives.

“Wellness education should be expanded to financial education. This can be underpinned through complementary benefits like a workplace savings plan sponsored by the employer.”

Paul Colley

Employees seek these benefits but report that they do not receive them



Child education allowance

Workplace /retirement savings

Life insurance /Critical Illness



Financial wellbeing assistance	+	+		
Flexible working	+	+	+	
Personalised deals/discounts		+		+
Mental health support		+	+	

Customisation needs can come from any part of your diverse workforce



Younger employees are less likely to focus on the future and more on the present

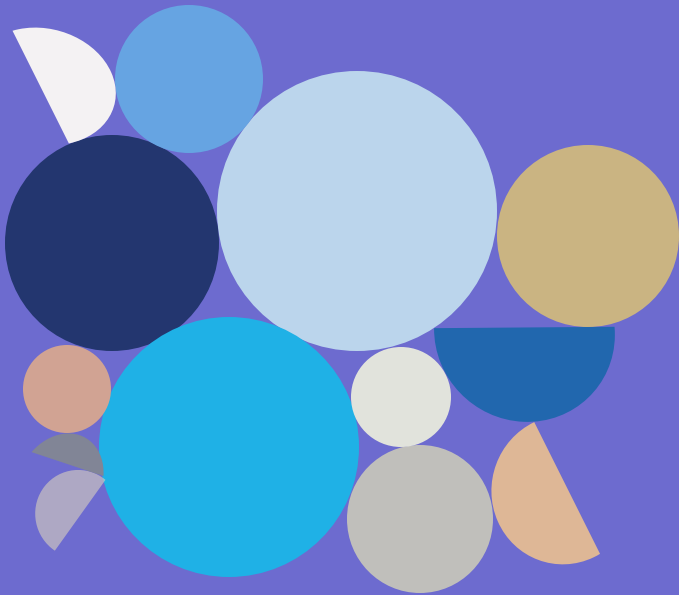
“Generally, as survey results demonstrate, the younger cohort of workers are not focused on their personal health and less likely to be thinking too hard about longer term financial planning. It is still important to provide these benefits but employers should also consider what might be attractive to the specific demographics that apply to their specific business.”

Paul Colley



Needs vary by gender, nationality, level, and company size

- Flexible compensation packages are sought more by Asians in the UAE (60%) and those from larger companies (250+ employees) in KSA (50%).
- Life insurance is a more pronounced requirement among men in KSA (26%).
- Workplace/retirement savings are sought more by women in the UAE (35%).
- Asians seek more benefits overall compared to their counterparts in Bahrain.



Listening to the opinions of employees' is critical to success

Lower-level employees feel their opinions aren't heard as much when it comes to benefits (68% in UAE say their opinions aren't heard); reinforcing the need to listen, understand and adapt.

“The region's workforce is young and incredibly diverse, with a significant representation of women, Saudis, and young Saudis. The presence of up to five generations within the same organization is a testament to this diversity. However, this diversity also poses a challenge for organizations, as they may need help understanding how to attract and retain the new talent they need.

It's crucial for HR professionals to grasp the unique needs and values of this diverse workforce to tailor their strategies and initiatives accordingly. HR often assumes they know what employees want and builds their strategies, gets funding, and delivers them based on what they think is the best practice they believe the organization needs. However, research shows that this is not what employees value. This misunderstanding can lead to a significant waste of resources, as organizations end up spending money on initiatives, benefits, and rewards that their employees don't appreciate.

Employee listening is critical, especially when you need to know them better. When hiring a new type of workforce, a new type of talent that you have not had in the past, and in this evolving industry, make sure you know what they value.”

Lea Farhat

How to prepare for this future



Choice is critical

For employees to feel valued, they need to see and feel that their employers care about their needs. Broad benefits packages are essential. With a diverse workforce, expect to provide a wide range of benefits to meet their requirements.



Listen to your employees

Have clear and focused discussions with your teams about the benefits they would like to see. Ensure you are well-placed to understand the needs of different generations within your workforce. The more you understand their hopes, dreams, and aspirations, the better your ability to deliver benefits that make a real difference.



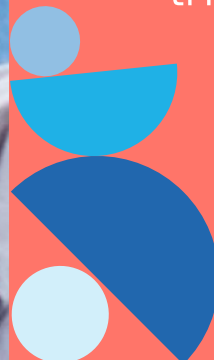
See into their future

Knowing your employees as they are today is only the first step. Working with them to realise their potential and be a supportive influence for all they look to achieve in their life is rewarding for them, and for the business supporting their successes. The requirements they have for their financial security and future life stages will arrive sooner than you think.



Empowerment

Centre on autonomy to nurture
the employees' ambitions inside
and outside the workplace.





Talent scarcity remains a challenge, with one in three employers in most markets noting it as a key issue

Tougher areas to recruit: IT/Data and AI (in the UAE and KSA)

Over half of younger employees feel stuck and would leave when the right opportunity arises (56% of 18-24 year olds in the UAE). To transform this sentiment, they **need to feel valued at work**: 40% say their ideas not easily accepted. 29% believe they are sidelined due to lack of experience.

It is essential to ensure that all employees feel empowered in their roles, contribute to decision-making, and have autonomy in how they achieve their objectives. Organisational structure exists for a reason, but it shouldn't stifle passion and creativity.

“When employees feel empowered at work, it is associated with stronger job performance, job satisfaction, and commitment to the organisation.”
[Harvard Business Review]

Creating a positive workplace culture has a direct impact on retention

“Gen Z is a socially conscious cohort that seeks work environments and companies that positively impact society, and values wellbeing.”

Lea Farhat



56%

of employees in KSA believe recognising and rewarding achievement and engagement has the greatest impact on promoting a positive workplace culture.

54%

of employees in KSA feel that upskilling to sustain a culture of learning in the workplace has the most impact.

These factors are also impactful in the other markets in the region.*

**UAE, Bahrain and Qatar*



Sustainability can work for both the organisation and the employee – remote and hybrid working deliver flexibility and sustainability

“When employees experience their organisations support socially responsible activities—such as charity work, offering staff days to volunteer, or supporting children’s education — it strengthens workplace culture, increases loyalty, and improves employees’ job satisfaction. They are more likely to be “proud” to work for their organisation, recommend it to others and be a positive advocate of whatever goods or services it provides.”

Paul Colley

58%

of employees in the UAE* feel it is extremely important to work for an organisation that contributes to initiatives such as sustainability, DEI(Diversity, equity and inclusion) etc.

Having core beliefs that align, and promoting these behaviours through small actions is key. For example “going paperless” reduces spending on paper and printers, alongside the environmental benefit.

**Although important in Bahrain and Qatar, this is more pronounced in the UAE and KSA.*

67%

in larger organisations, greater responsibilities come with size, and employees expect these to be upheld—especially among “industry leaders.” Employees expect companies to set the tone and lead the way, and they will follow on that journey.

Female employees in KSA place greater importance on working for an organisation that contributes to such initiatives.

The same is true for males in the UAE.

Employees also seek a sense of empowerment and control in their personal life



Workplace/retirement savings is one of the bigger needs gaps in UAE (31% of UAE employees say they don't currently receive this benefit but would like to).

It is also a big need-gap in the other three markets (KSA, Bahrain and Qatar).



Savings and investment opportunities (58%) and guidance on financial planning (40%) are sought by a significant proportion of the workforce – KSA

Savings and investment opportunities are sought across all countries in the region (UAE, KSA, Bahrain and Qatar).



Local nationals seek more guidance on financial planning (53%) in addition to savings and investment opportunities (55%) now compared to others in the market (UAE).

AI highlights the talent sector challenge of identifying currently available skill sets versus what will be needed as the technology advances.

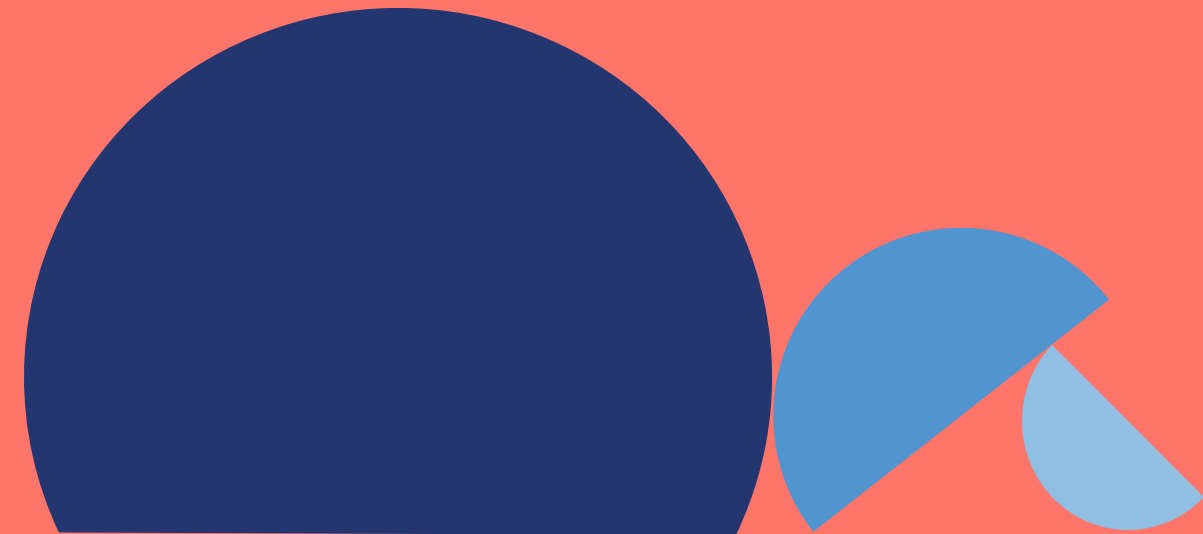
“I think it is really challenging for employers to map out the future skills requirements. They will clearly need to try and envisage what impact AI developments may have on their organisation and the markets it operates in and how they might need to respond. This should help inform them of where they may have skills gaps. It feels likely that AI will be able to help enormously with transactional work. This should mean that the change in human roles might lead to more strategic work for people. It is that change in human capability that employers and governments need to focus and respond to in terms of learning interventions.

Paul Colley

“As AI continues to evolve and automate tasks traditionally performed by humans, there will be a growing need for upskilling and reskilling the workforce. While technological advancements have always aimed to streamline operations, they often result in the same number of employees, albeit with new skill sets. This also entails a comprehensive overhaul of career frameworks to accommodate the future realities. AI, however, represents a more transformative shift compared to previous innovations. That said, there are inherent limitations—AI can replicate processes but cannot replace the human element of personal interaction, a critical factor that technology alone cannot fully satisfy.”

Devung Mahajan

Upskilling and reskilling will become increasingly important.



How to prepare for this future



Retaining your talent

Understanding the needs of your most valuable assets will strengthen your business for the future. Employees need help to plan financially, understand how best to save for their retirement, and learn how to invest effectively. These are important life skills, and employers play a critical role in influencing and supporting these fundamentals for



Being valued is a dialogue

Salary is only one element. Reward and recognition go far beyond that and feeling valued delivers self-worth. Value is also about investing in your teams. Employees are on a continuous learning journey, and sharing new skills with them is a responsibility. AI plays a critical role in this, not only in their job roles but also in helping them feel empowered in their use of AI, which will benefit them in everyday life.

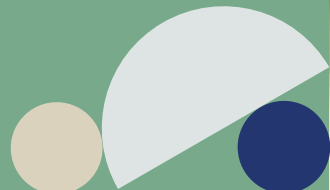


Be the bigger picture

Corporate social responsibility shows that your company works in ways that enhances society, benefits the environment, and works towards a better future. Employees care about the world they live in and the one they leave for their children. Acting morally, sustainably, and with a philanthropic mindset reflects the best of humanity.

Wellbeing

A critical challenge for employers is addressing employee wellbeing, which encompasses the whole person: physical, mental, emotional, social, and financial dimensions, all of which reflect the overall quality of life.



Employee wellbeing strategies are key to increasing productivity

69%

Wellbeing initiatives have a clear positive impact on overall satisfaction (67%), retention of current team members, and attraction of new employees (53%).

There is broad recognition of the positive effects of these strategies across all regions studied.*

**UAE, KSA, Bahrain, and Qatar*



“Today’s talent places significant importance on comprehensive wellness programs and a focus on mental well-being. In conjunction with a well-defined Rewards and Performance is a key factor in maintaining employee satisfaction and productivity.”

Devung Mahajan

Work-life balance provides peace of mind and demonstrates that the employer cares about the person, not just their productivity.

Top challenges in supporting employees across the region

Continuous work overload (KSA: 28%).



Persistent exhaustion at work (UAE: 40%).





Employers are expected to act as life-stage partners, positively impacting not just employees but their families.


"Education has become incredibly expensive, so it is a crucial aspect to attract higher-level talent with families."
Paul Colley

In the KSA market, 38% of employees want child education allowances, but these are not currently provided. This need is more pronounced among the 25-55 age group.

Daycare facilities are a greater need-gap for women in KSA (24%) compared to men.

Enhanced maternity/paternity benefits, beyond what is prescribed by law, are sought by more females in Qatar (22%).

Listen to employees to understand their wellbeing needs



“It is crucial for organisations to listen to their employees’ priorities to identify the most effective wellbeing strategies.”

We often observe a disparity between employers' and employees' perceptions of wellbeing effectiveness. Therefore, when developing a wellbeing strategy, companies benefit greatly from listening to their diverse workforce.

Addressing pain points and meeting employee needs enhances overall experience and wellbeing. Wellbeing becomes not just a “nice to have” but “essential to enforce,” as there is growing evidence linking it to overall company performance, including improved financial results.”

Lea Farhat

Gaps in the support structures offered through work must be addressed to improve wellbeing

Mental health support (33% would like it but don't receive it) and child education allowances (33%) are major need-gaps within the banking/finance sector.

Only **20%** of employers in KSA have physical health programmes



Just **16%** have mental health programmes embedded in their wellbeing strategies.

These figures are also notably low in the UAE and Qatar.

How to prepare for this future



Work is only a part of employees' lives

Support the whole employee, acknowledging that people are complex and that their overall health is shaped by multiple factors, including physical, emotional, mental, spiritual, social, environmental, and genetic elements. Employees spend a significant part of their lives with you, so being “employee-centred” shows that their experience of your business’s culture is considered in decision-making.



Be present for every moment

In every person’s life, there are key highs and lows: buying a home, marriage, divorce, illness, and bereavement. While no-one likes to focus on the struggles, it is crucial that employers have plans in place to support employees during these times, offering timely advice and experienced guidance.



Above all, have empathy

Your employees are an integral part of your organisation. Remember, they are not machines; they have struggles that may not be visible. Ensure your benefits provide both physical and mental support, and destigmatise the need for mental health assistance.

Discover the full potential of your employee benefits strategy



Future of Work

SPEAK TO OUR EXPERT



Retaining talent relies on delivering employees' wellbeing

Delivering the best benefits is only part of the story. You must generate the right awareness, engagement, and understanding to build enthusiasm around the benefits you offer. Telling compelling stories and helping employees make informed decisions are the most powerful tools in this process.



Be an employer of choice

The benefits you offer support your current workforce, but don't neglect the talent you'll need for the future as your business grows and adapts. Crafting and communicating benefits to prospective employees signals how much you care.



Deliver the best solution within your budget

No company has an infinite budget for its benefits programme. Work with the Zurich team to ensure your available budget is used optimally.

With thanks to our participating experts

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QATAR AIRWAYS القطرية



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Conclusion

Zurich's "Future of Work" study is shaping the future of the GCC talent landscape, serving as a cornerstone of workforce insights since its launch in 2021. Now in its fourth edition, the research identifies critical gaps between what employers offer and what employees truly expect, especially in a post-pandemic world where flexibility, career growth, and meaningful benefits have become essential.

Initially focused on the UAE, the study has now expanded to KSA, Qatar, and Bahrain, providing a comprehensive regional perspective. The findings are clear: employers who embrace personalisation in benefits, empower their workforce, and prioritise wellbeing are best positioned to attract and retain top talent. Organisations that fail to adapt risk falling behind in the competitive talent race.

As AI continues to reshape workplace strategies, it becomes increasingly important for employers to integrate AI-driven insights to enhance personalisation, predict workforce needs, and improve decision-making. Those who combine AI with human-centred approaches will gain a significant edge, staying agile in a rapidly evolving landscape.

At Zurich Middle East, with decades of regional expertise, we partner with businesses to help them not just adapt but thrive. This study is a blueprint for success, and Zurich is at the forefront, guiding employers in creating environments where employees feel valued and supported. The future of work demands not just adaptability but leadership, and Zurich is here to help you shape that future—ensuring employers act as supportive influencers, championing both technological innovation and the human experience within their organisations.



Strategic Worksheets

Amid the diversification of work and the workforce, the one-size-fits all benefits package is no longer fit for purpose. Instead, employers must employ a human-first lens for benefits design, creating packages that facilitate choice and clarity, and truly chime with what their employees want and need.

In our report we unveiled the key employee-led pillars – Personalisation, Empowerment, and Wellbeing that are impacting the GCC region for future benefits design.

These strategic worksheets are designed to help you apply the findings of this report to your business, and to build plans where you can enable your business to deliver ‘Supportive Influence’ to your employees through their benefits packages.



Critical Prioritisation

Identify the following:

Which pillar is the most relevant to you as an employer?

Personalisation

Empowerment

Wellbeing

What aspects of this pillar are you going to deliver first?

What benefits will you introduce to meet this objective?

Supportive Influence

Consider the following:

How will you as an employer demonstrate “supportive influence”?

How will you support your workforce with diverse benefit needs?

Thought-starters

Consider the following:



In what ways will the changing shape of the workforce impact your business' approach to employee benefits?

What gaps are emerging between what you have learned today and your business' understanding of valuable benefits?

What knowledge and skills gaps do you have around the future technologies that will change the face of how and why we work?
