



LEVEL 7 ASSIGNMENT SPECIFICATION

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Submitted by

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**Module: Managing in Complex Environments:
Strategies, Insight and Solutions**

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Unibank

Strategic Human Resource

&

Change Management

Analysis and Proposal

March 2018

Table of Contents

1. Executive Summary	4
2. Introduction	
2.1 Background	6
2.2 Purpose	7
2.3 Audience	7
3. Organisational Analysis	
3.1 Organisation Structure	11
3.2 Internal and External Analysis	13
3.2.1 Internal - SWOT Analysis	13
3.2.2 External - Porter's Five Forces Analysis	14
3.2.3 External - PESTLE Analysis	18
3.2.4 Mind Map	
3.3 Finding Issues	
4. Selected Tackle Issues and Solutions	
4.1 Executives and Manager Mind-set	21
4.2 Motivation	25
4.2.1 Performance Management System	25
4.2.2 Evaluate existing employee using Skill-Will	32
4.3 Skilled Labour Shortage	
4.3.1 Employee Learning & Development Program	34
4.3.2 Hiring from outside of UAE	37
5. Conclusion	39
6. Recommendation	40
7. References	44

1. Executive Summary

There are significant changes that need to occur to people, procedures and systems if Unibank is to implement the Unicall & Uniline project successfully. In particular, Unicall's ways of working, including many manual activities, and vertical business unit structure provides a challenging base. It is therefore critically important for project ownership, stakeholders and customers to be clear and consistent in messages delivered to the organisation.

Unicall is currently facing complex and dynamic situations that are affecting the daily operation for the bank, Unibank. As the customer satisfaction is dropping tremendously and Unibank is losing its brand image along with its long established market reputation.

Unicall requires transformational changes in every dimension of its business operation. With its internal human resources issues as well as possibilities of being replaced by advanced technology e.g. Chatbot; Unicall is now in life-threatening need to apply strategic human resource management (Strategic HRM) to re-design and re-position its business by examining current organisation behaviour, existing employee work ethics, existing tension and lack of motivation; the way to attract and hire new employees outside of UAE; the financial feasibilities of continuing to operate as call centres alone and re-evaluate its strengths and threats;

Beneath all these complex situations, this report aims to develop agile or

adaptive human resources proficiencies that allow Unicall to encounter its external and internal challenges such as analysis on SWOT, Porter Five Force, and PESTLE are conducted to fully investigate the current condition of Unibank as well as on United Arab of Emirates (UAE) prior to providing suggestions and recommendation to the change management advice to resolve Unicall current situation. Correspondingly, this report share views on deficiency of executives and manager as well as given suggested tools e.g. mind plan and skill-will matrix, to help executive overcome adaptive challenge and improve effective satisfactory rate.

Key issues identified:

- 1) Analysis of executive and manager for necessary leadership skill
- 2) Analysis current low level of morale situation and improve motivation
- 3) Examine of existing employee mix and discussion of possibilities of import employee outside UAE

Proposed action plan and direction:



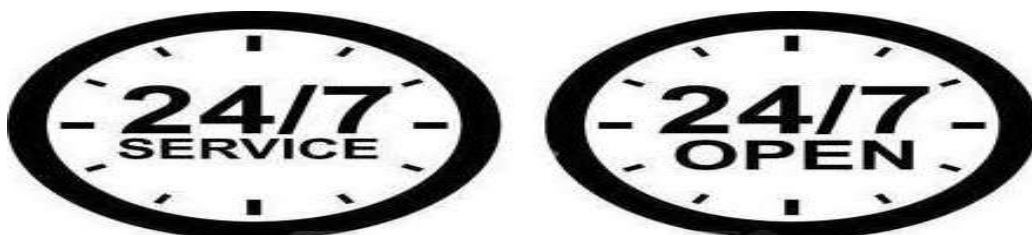
2. Introduction

2.1 Background

Unibank was founded in the United Arab Emirates (UAE) during the late nineteenth century and by 1990 had become a traditional national high street bank with branches in most towns and cities. Its main business is in personal banking and financial services for individual customers and small businesses. It has subsidiary business units, which handle personal insurance, mortgages, and share dealing, but these are managed separately from the high street concern.

Unibank call centres division “Unicall” has approximately 200 operational staff providing 24 hours a day, seven days a week service to its customer. The work morality and motivation level at Unicall is considered to be low, meaning that productivity unsatisfactory leading to a costly, inefficient and unhappy experience for Unicall staff and its customer.

None of this comes easy when it first launched Unicall, but its customer soon realised the benefits of the service and started to grow rapidly after a patchy first six months. The company attitude is very clear and willing to take on any incoming challenges and devoted to becoming leading financial institution in the United Arab Emirates.



2.2 Purpose

Unicall has recognised the challenges presented by the current lack of efficiency productivity. The purpose of this report is to identify a few key issues regarding the employee performance occurred in Unicall and develop/suggest appreciate action plan & solutions incorporating the improvement of strategic human resources elements and will affect all aspects of operations and staff across the bank.

Focused objectives:

- ✚ Analysis of executive and manager for necessary leadership skill to mobilizes employee
- ✚ Analysis of current morality, motivation level, incentive programme, performance appraisal and desired improvement
- ✚ Examine of existing employee using Skill-Will matrix and online the foreseeable of hire employee outside UAE

2.3 Audience

This document is intended for the following audience:

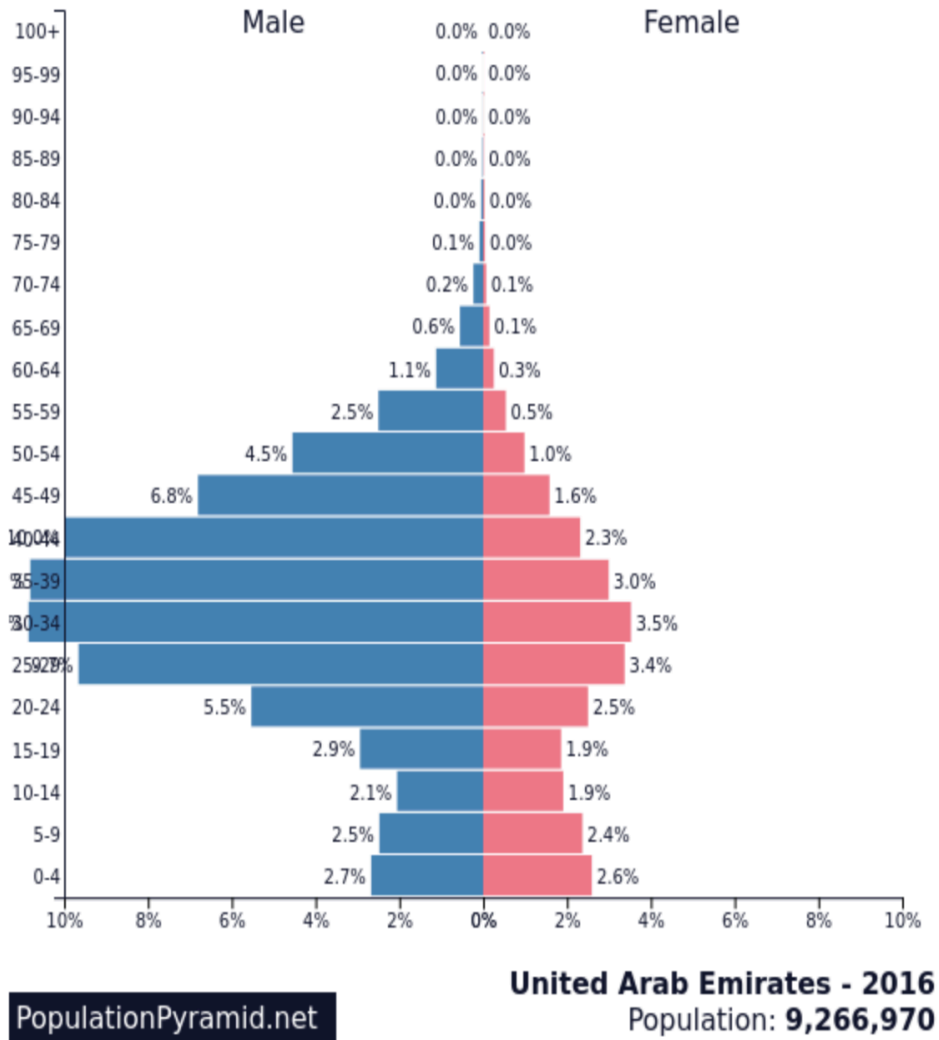
- Unibank Executive Board Committee
- Unibank Human Resource Department
- Unicall Management Team
- Uniline Management Team

Population of the United Arab Emirates (2018 and historical)

Year	Pop	Yearly Change %	Yearly Change	Median Age	Fertility Rate	Urban Pop %	Urban Pop	Global Rank
2018	9,541,615	1.50%	141,470	33.5	1.8	89.80%	8,787,816	93
2017	9,400,145	1.41%	130,533	33.5	1.8	91.20%	8,572,545	94
2016	9,269,612	1.26%	115,310	33.5	1.8	90.30%	8,371,435	94
2015	9,154,302	2.05%	176,724	33.4	1.82	89.50%	8,192,333	94
2010	8,270,684	12.55%	738,224	31.9	1.97	85.80%	7,095,546	95
2005	4,579,562	7.74%	284,927	29.8	2.4	74.50%	3,412,973	116
2000	3,154,925	5.20%	141,221	28.1	2.97	77.00%	2,428,236	132
1995	2,448,820	5.65%	117,729	27.8	3.93	75.00%	1,837,597	137
1990	1,860,174	5.98%	93,824	26.7	4.9	76.80%	1,428,059	143
1985	1,391,052	5.94%	69,734	26.3	5.3	77.30%	1,075,130	146
1980	1,042,384	13.46%	97,612	26.2	5.75	78.60%	819,061	147
1975	554,324	18.67%	63,765	25.4	6.45	76.70%	425,128	156
1970	235,499	9.39%	17,027	22.7	6.77	78.50%	184,760	170
1965	150,362	10.17%	11,546	18.4	6.97	75.60%	113,741	182
1960	92,634	3.09%	2,611	17.7	6.97	71.10%	65,862	178
1955	79,578	2.72%	1,998	18.4	6.97	63.40%	50,483	182

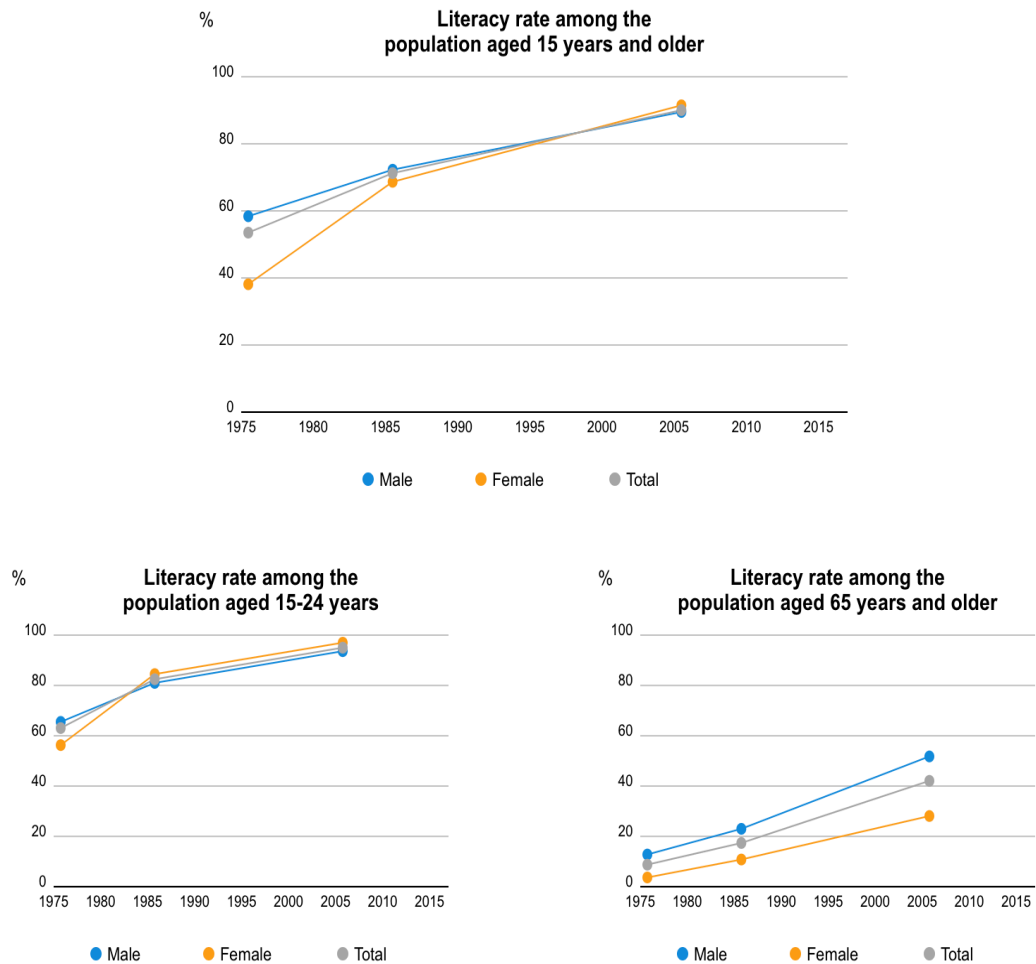
Source: Worldometers (www.Worldometers.info)

Population by Age and Gender



Source: Population Pyramid (<https://www.populationpyramid.net/united-arab-emirates/2016/>)

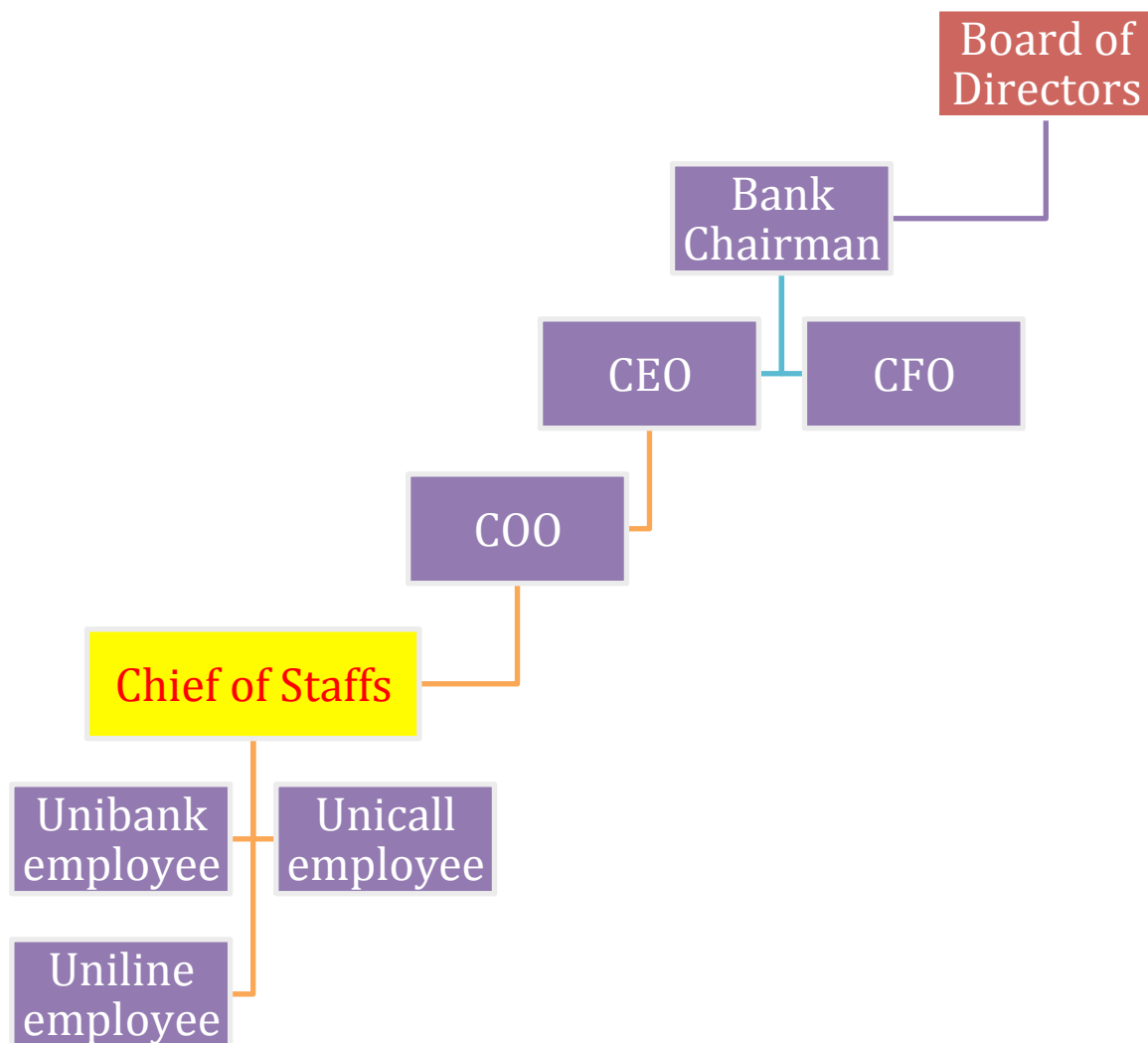
Literacy Rate in UAE



Source: UNESCO (<http://uis.unesco.org/country/AE>)

3. Organisational Analysis

3.1 Organisation Structure



Mission statements and visions frequently guide the relationship between Organization and Human Resources Management. Organizational behaviour is a social science field that seeks to understand individual and group-level interactions, and evaluate their impact on organizations. It studies the implications of these behaviours for the internal efficiency of organizations. It produces knowledge that will be applicable and relevant to the practical world of affairs (Aguinis & Pierce, 2008).

Strategic human resource management (Strategic HRM) is aim to approach to promote the company objective while meeting the best needs of their employees; it provides a strategic framework to reach short and long-term goals.

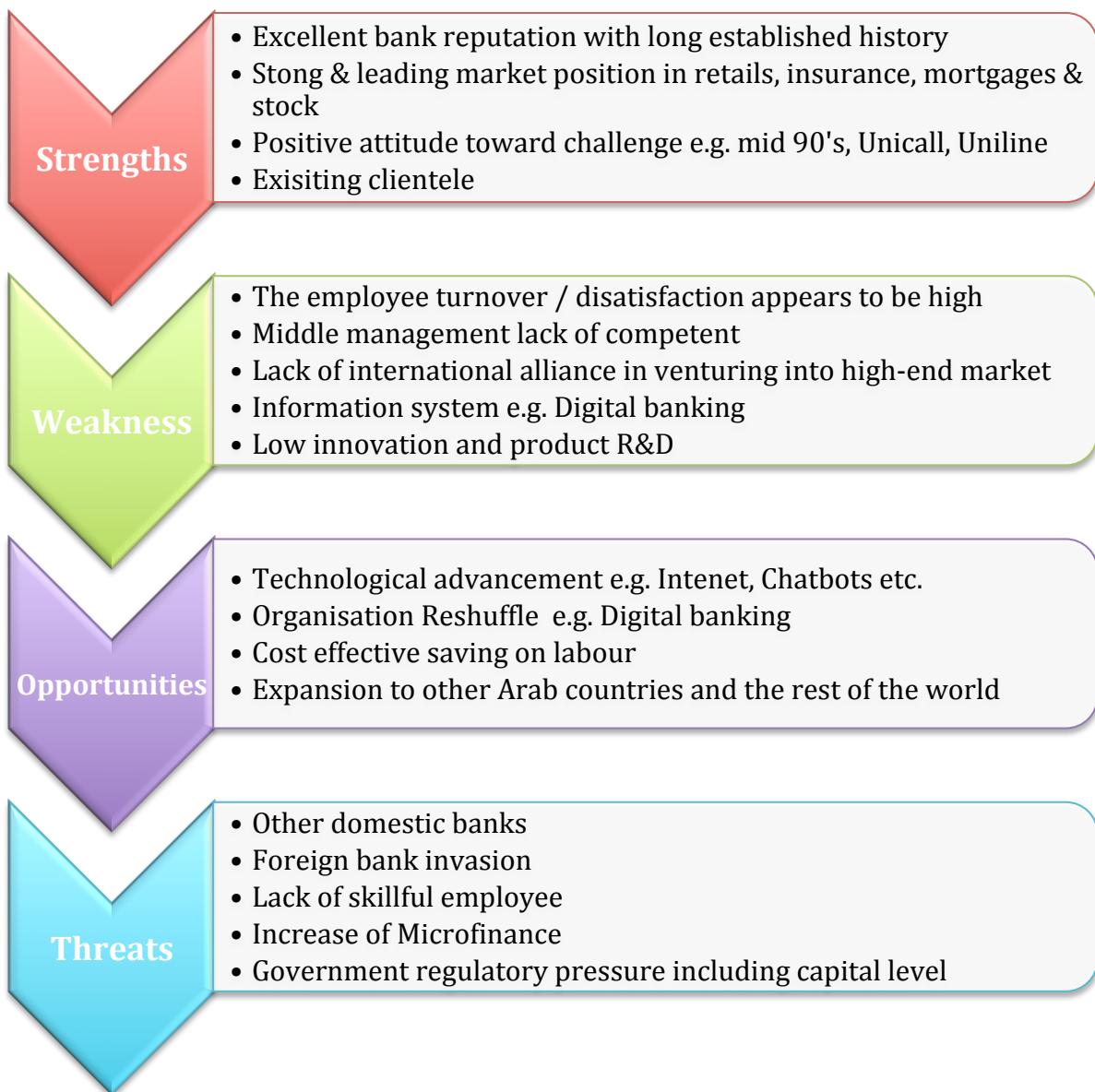
Unibank needs the Strategic HRM approach to ensure this Unicall has smooth and efficient way to deal with the existing long-term people issues and concerns over current culture, employee value, religious background, work ethics and coordinating with resources for future need.

3.2 Internal and External Analysis

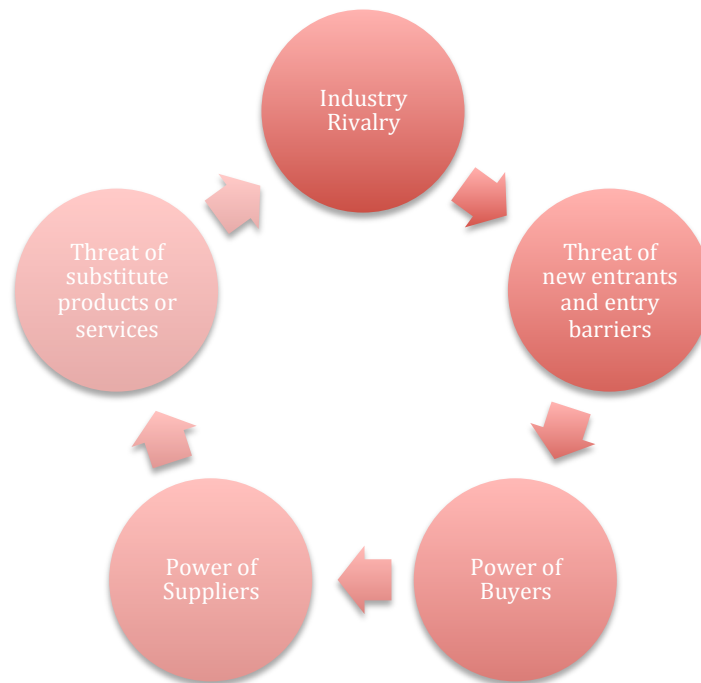
3.2.1 SWOT Analysis

Use SWOT to identify the critical aspects to succeeding an objective. SWOT categorized significant findings into two major categories:

1. Internal – strengths / weaknesses of the business
2. External – opportunities / threats accessible outside of the business

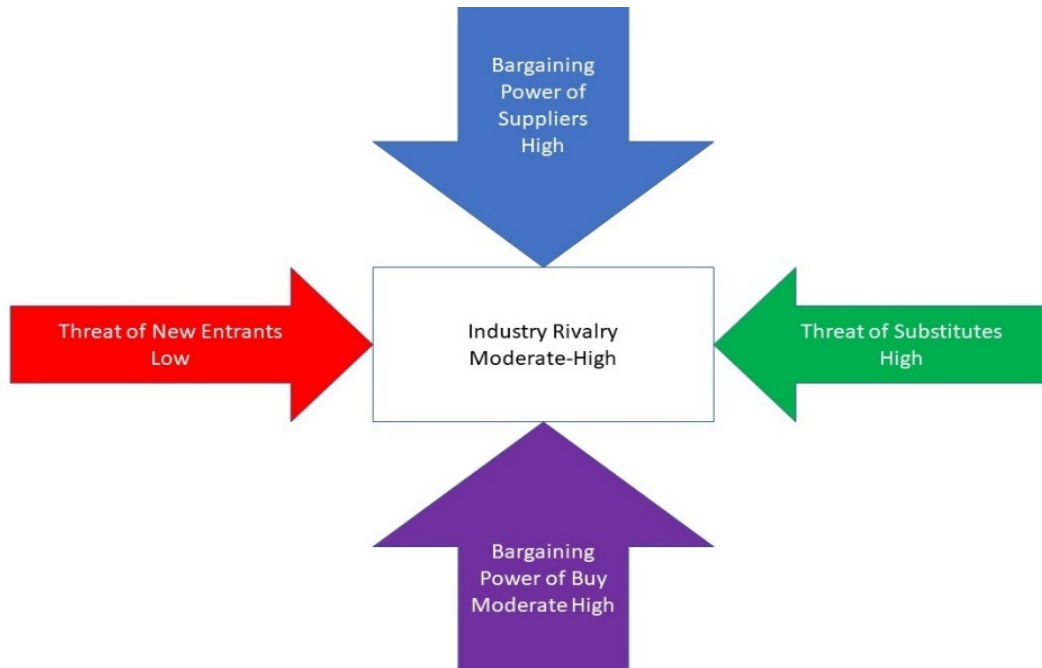


3.2.2 Porter's Five Forces



It is essential for business success to understand and face market competition. This competition is not limited to rival firms but firms have to face different forces in an industry. According to Porter (1979), competition in an industry is composed of five forces. Bargaining power of customer, bargaining power of suppliers, threat of substitute products, jockeying for position and new entry in the market are those forces. Unibank is a retail banking, so they have to face competition and challenges in every domestic market. A business strategy should focus on these areas to make efficient decisions. Strategic management should include critical analysis of the firm according to these forces. This will make comprehensive defence of the firm for competition.

Porter's Five Forces model of Unicall



Porter's Five Forces for Banking Industry

The Porter's 5 Forces of competitive position analysis of the banking sectors show an overall level of industry rivalry of moderate to high competitiveness. This conclusion is based on four factors. The most impactful factors for this rating are the high level of bargaining power of suppliers and the high-risk rate for substitutions. In the banking industry, supply of money and investment products are in high demand, yet qualifying for access to these resources is more difficult than it has been in the past (Kaminsky 2016). The reluctance of lenders to lend money is a consequence of the international recession experienced around 2007. While market conditions have improved, bankers and investors remain cautious. Since the demand for loans is higher than loan availability, suppliers

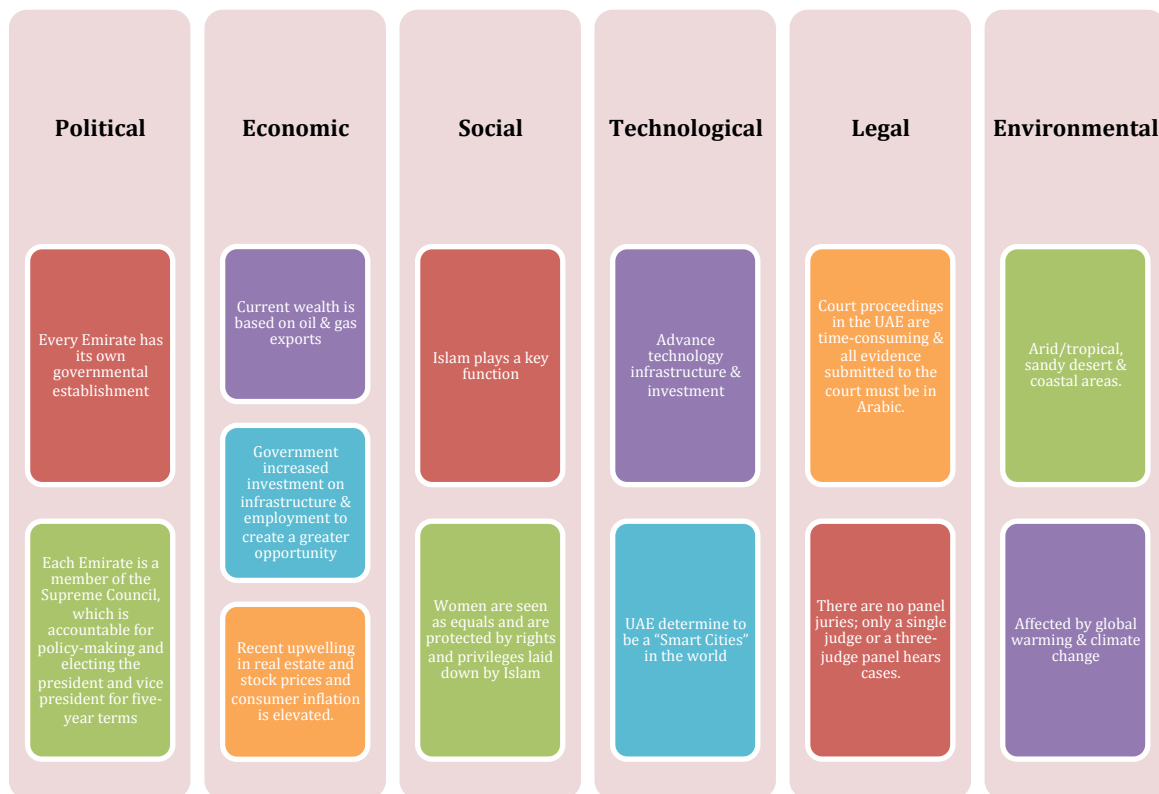
have a high level of control over the bargaining process. The threat of substitutions in banking also is very high. The reason for this is that people have many options when it comes to banking. There are dozens of local, national and international banks to choose from, as well as online banks. People also have the option of not having a bank account at all and to use cash and prepaid debit cards to make their financial transitions (Sims 2013). The bargaining power of buyers is moderate to high, also contributing to the moderate to high level of rivalry in the banking industry. Since there are so many different banks to choose between, Unibank must consider what its customers want and need from the bank to be happy. This means offering competitive interest rates for savings accounts and offering low interest rates on loans. The final force in the Porter's Five Forces analysis is the threat of new entrants. The banking industry is already fully saturated and it is costly to start a new bank. Subsequently, Unibank does not have to worry so much about new banks entering the market, but they do have to be concerned about existing banks e.g. United Arab Bank, United Emirates Bank, HSBC and Citibank UAE etc. opening branches in UAE.

Responding to the Environment

The desire to influence and control how stakeholders perceive the company and the values promoted by Unibank is supported by the organisation actively creating international networks. These networks are created by "building connections, being aware of external issues and collaborating across boundaries," as well as by "caring about individuals and their progress, showing

respect, being supportive and responsive” to their needs. By engaging in these behaviours, Unibank not only gains control over what stakeholders think and do as individuals but also how they interact with each other and the environment (Campbell 2007). This gives the bank a level of control over environmental forces that are difficult to replicate, making this strategy a sustainable competitive advantage (McWilliams & Siegel 2011).

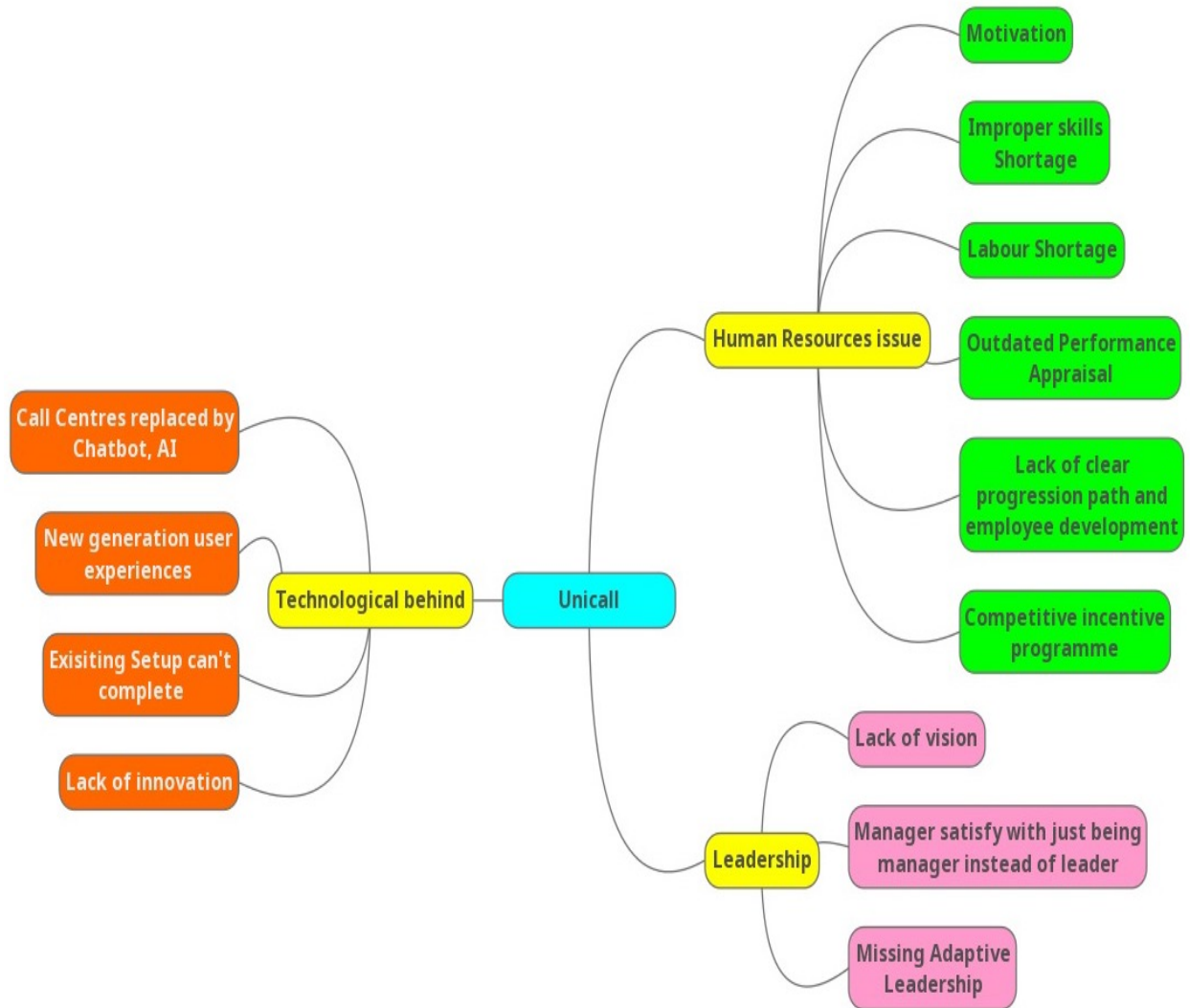
3.2.3 PESTLE Analysis



This PESTLE analysis suggested that the external commercial atmosphere in the United Arab Emirates is ideal for Unibank to operate, its political condition is comparatively steady, and government boosted investment on infrastructure and employment to create greater opportunity for private sector. Furthermore, UAE is undergoing to look for other national income such as High-end tourism and international finance. The Dubai International Financial Centre is developing in a world-leading financial hub, which allows 100% overseas proprietorship, zero tax, occupancy property as well as made-to-measure financial regulatory structure with laws acquired from leading financial centres like New York, London, and Hong Kong.

3.2.4 Mind Map

The below analysis using Mind Map model is set to express the issues on Human Resource management regarding its key issues and deficiencies of Unicall.



3.3 Finding Issues

1. Leadership

- Unibank has not transferred clear goals, vision and mission to the employees.

Regular staffs are not on the same page with Unibank, to learn about what

the bank is trying to achieve and direction.

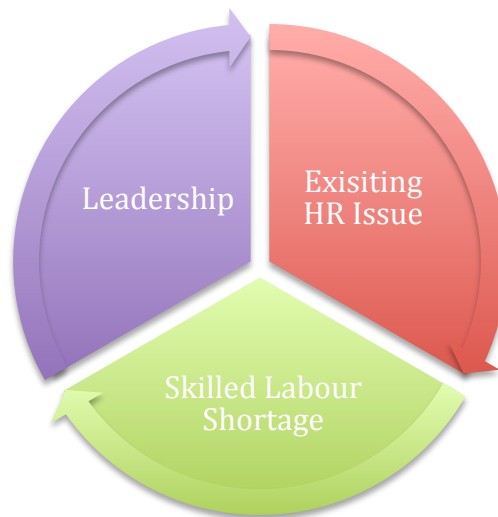
- Executive and Management are acting as Managers instead of “Leaders”.

- **Human Resources Issues**

- Staff pretended occupied and redirected calls to others.
- Staff considers pay structure is unfair and not link with performance.
- Staff performance appraisal scheme does not existed, as well as career path and progressions are not clear.
- Staff is not satisfied with job content and role.

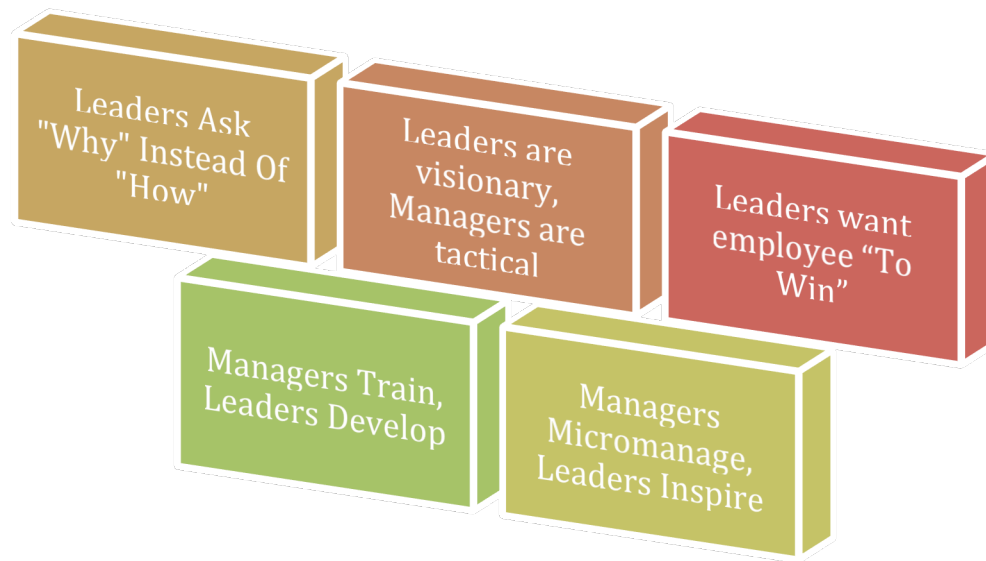
2. Skilled Labour Shortage

- UAE in general, the population median age at 33.5 and Literacy rate at 95% for citizen age between 15-24, tough for Call Centre to employ skilled staffs.
- Recruitment from outside UAE e.g. India, Bangladesh and the Philippines are needed to investigate further.



4. Selected Tackle Issues and Solution

4.1 Executives and Manager Mind-set

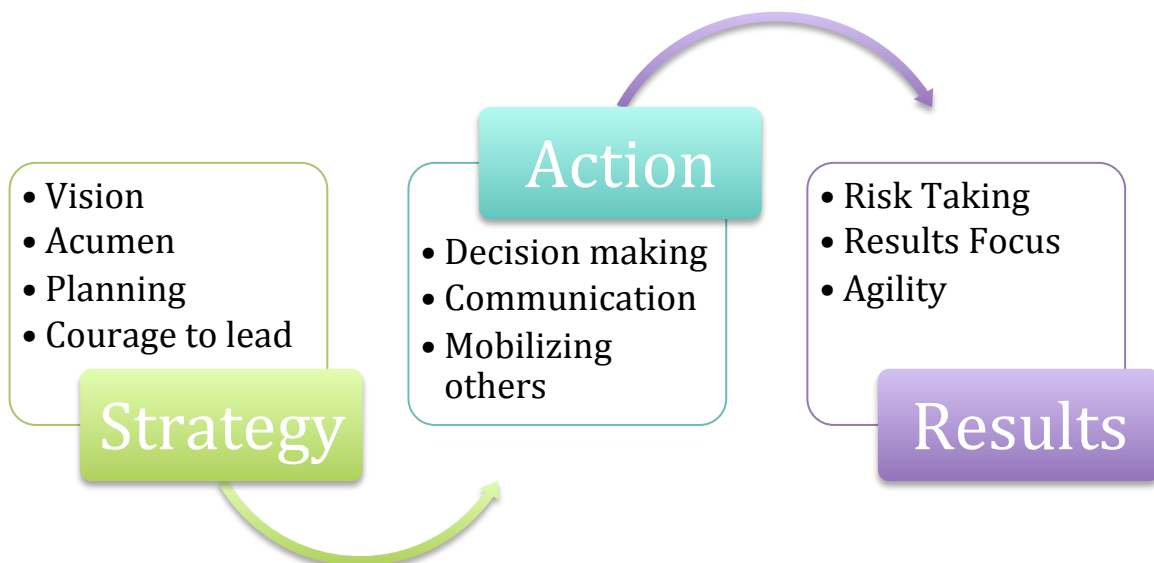


Executives are responsible for driving forward the development and embedding performance management to ensure consistency and efficient work environment. They need to understand it is the employee in Unicall that conducted the vital day-to-day works. The role of human resource management in Unicall is to organize employee subsequently efficiently operation can be accomplished. This involves treating employee as major assets, not liabilities to the organization. Looking at employee as assets is part of modern human capital management. The executive must correspond to the needs of developing and changing Unicall. Successful organizations are becoming more adjustable, resilient, fast transformation and business oriented.

Unibank and Unicall executives need to understand that technical solutions will not solve adaptive challenges:

Technical Challenge	Adaptive Challenge
A Problem that can be addressed with existing expertise, values, paradigms and operating system.	Solution lies outside current ways of doing business. Requires transformation – New mind-sets, values and cultures
Authority, delegation, existing skill	Creativity, learning, collaboration

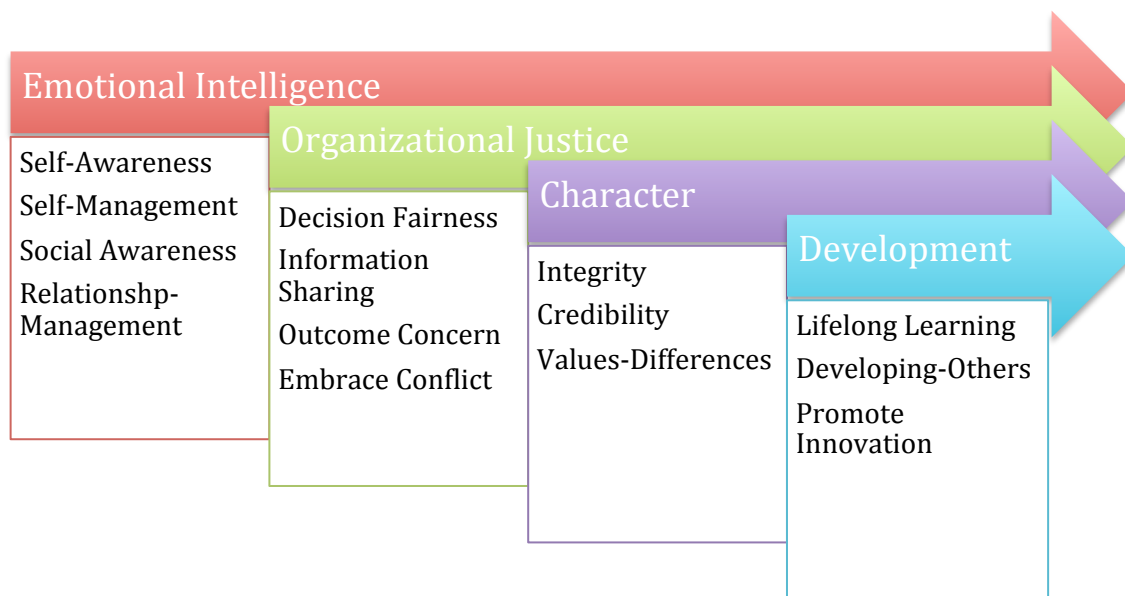
Core Leadership Skills required from Frontline Manager



Adaptive Leadership Skills required from Senior Executive

Some leaders can create a vision, exhibit passion, create alignment, shape the culture, motivate and inspire employees and stimulate innovation. Unibank board of directors need to encourage the executives to competence such skills:

- Challenge the status quo and pushes on boundaries, to look for ways to do things differently and to do different things.
- Able to see complex connections between the external world and the company, which inspires new ideas.
- Has significant curiosity and desire to learn. Inspires and promotes similar desires in others.
- Open to new ideas, concepts, possibilities, critiques from sources inside and outside the company.
- Practical visionary who can create a compelling vision and provide a pathway for implementing it.



Consulting Capability	Status	Description	Recommendation
Mindset & Behaviours	Immediate change and guidance are needed	Existing mindset (follow instruction, lack of motivation, task oriented & lack of vision) do not fit into the desired roles, which are more critical as compared to the soft-skill proficiency Lack of passion facing new challenges Enjoy staying in comfort zone	Need to undertake a culture change programme to assist the team in removing the old mindset & committing to think & act in the new mindset Mindset & behaviour change demonstrated from the top by showing the team with strong personal commitments & behaving accordingly

4.2 Motivation

4.2.1 Performance Management System

Performance and Reward Management needs to be introduced if not already applied. It is important for the company to be competitive in the banking industry (Becker & Huselid, 2006) suggest that competitive advantage is the key and that needs to be sustainable. Between Unibank and Unicall, both sides will need to agree on setting goals and how to reach it as well as improve communications, guidance and employee efficiency.

The human resource management approaches will affect the current management's as direction and goals might be different than in the past. The employee will need the ability to adopt the new changes. e.g. work ethics, compensations, standard measurement etc.

Human resource management is there to help the transition and employee will need to understand that these behaviour concepts are strategic to drive the company to success but having in mind as indicated by (Priem & Rosenstein, 2000), sometimes it is very difficult for practitioners to realize that human resources have to rise to the occasion and become strategic in delivering their services.

The ability to motivate employees to continuously put forth their best efforts requires an understanding of employee strengths and weaknesses (Lussier &

Hendon 2013; Wilton 2011). This understanding requires a significant amount of information related to how individual employees are performing in their work environments. While multiple models of employee performance appraisal exist, one of the more comprehensive models is the systems model of performance appraisal (Klein, Snell, & Wexley 1987). This model collects information from more sources than the average employee appraisal process, thereby giving managers a more complete and accurate understanding employee performance. While employee appraisals are important, they should be viewed as only one component of a complete performance management system. To better understand this, it is necessary to apply the systems model of employee performance appraisal in Unicall.

Performance management systems and its processes impact the motivation of employee significantly. Employees can be motivated to improve their performance through positive steps taken during the throughputs stage of the systems model of performance appraisal (Klein, Snell, & Wexley 1987). Motivation in this situation is improved because the employee believes that the company is not only interested in keeping the employee around, but that it also values his contributions to the company's bottom line (Lussier & Hendon 2013).

The performance management system may have different impacts on different categories of employees (Wilton 2011). For example, older employees may feel that the systems model's approach to integrating career planning into the

evaluation process is a waste of time because they are so close to retirement that they are not motivated by professional development incentives. Conversely, younger employees may value the career planning and goal setting activities, but may view peer reviews and customer reviews as biased and unfair practices. Also, cultural differences can impact what motivates employees. For example, employees with greater in age are likely to be motivated by financial incentives, while younger employees may be more motivated by opportunities to promote social responsibility within the company.

Performance Appraisals

Performance appraisals are an important part of an efficient performance management system. One of the more comprehensive models is the systems model of performance appraisal. This system uses multiple sources of inputs to evaluate employee performance from multiple perspectives. This gives managers more information to work with to determine if employees are a good fit for the company and deserving of rewards, or if employees are a bad fit for the company and deserving of being terminated from the company.

The Systems Model of Performance Appraisal

The systems model of performance appraisal has three parts. The first part is made up of the inputs of the appraisal. These inputs are collected from employees, managers, colleagues and customers (when appropriate) (Klein, Snell, & Wexley 1987; Oz & Deniz 2012). The type of information that is

collected during this stage of the systems model relates to metrics established by the organization, managers and by employees. The metrics usually measure such things as employee characteristics, performance, behaviour, attitude and changes in these factors over time.

The second part of this model is the throughputs, or the actual approach process (Klein, Snell, & Wexley 1987). The system model of performance appraisal recommends the use of an interview process in which goal setting, manager analysis, criticism, employee feedback, praise, job clarification and career planning processes are completed (1987). During this process, the employee is not only evaluated, but his dedication and value to the company are both enhanced. This process can also identify employees that are not a good fit for the company, which helps managers to make difficult decisions about terminating employees.

The final component of this model is made up of the outputs of the appraisal process (Oz & Deniz 2012). The output of the appraisal model is made up of employee reactions to the throughputs. These reactions manifest as attitudes and behaviours that are influenced by exogenous systems, or factors that exist outside of the organization. For example, cultural influences and industry expectations can both impact how employees respond to criticism about their work quality or how they respond to praise given by their supervisor (Torraco 2003). These responses impact the motivation of employees to improve their

performance or to impair their performance. To manage these responses, the manager uses them to enhance his or her understanding of the inputs of this system and to make modifications to management styles, motivational strategies and employee compensation (Tuytens & Devos 2012).

Application

To get the most accurate perception of employee performance, it is important to apply the systems model of performance appraisal. This process begins by identifying the sources of input for this appraisal, which in this case include the employee, the employee's managers, the employee's colleagues and the customers that patron the company (Klein, Snell, & Wexley 1987). Each of these sources is interviewed or surveyed about the performance of the employee being evaluated. This is advantageous for Unibank and Unicall, because it allows the management to understand if Unicall employees are performing against the standards set and expected by Unibank. This understanding is produced by collecting data and measurements of different aspects of the employee's performance, such as direct customer service, job loyalty, job skills proficiency and attitude both towards customers and towards the company (Tuytens & Devos 2012). The drawback, however, is that it is labour intensive.

Each of the above measurements is discussed during the throughputs process. Here the manager will examine the results collected from the inputs, the employee's strengths and weaknesses will be identified, the employee's

performance will be analyzed regarding meeting company standards and goal setting and career planning activities will be carried out (Klein, Snell, & Wexley 1987). The purpose of these steps is to first determine if the employee is meeting company expectations, secondly to determine if the employee is committed to promoting a positive company image, thirdly to assess the employee's company loyalty and finally to determine if the employee is a good fit for the company and its mission. In regards to the case study company, managers will also want to assess if Unicall employees are adjusting well to the Unibank company culture and if they can function in an international business setting. If the results indicate that the employee is doing a good job, or that he is dedicated to the company, then steps can be taken to strengthen the value of this employee, such as by offering the employee additional training, opportunities for advancement or performance bonuses. This stage of the process can produce both benefits and drawbacks. The benefits produced relate to the ability of managers to immediately strengthen the dedication and motivation of the employee to promote the company's success by offering rewards such as career planning or financial rewards, while the drawbacks relate to the fact that candid discussions of employee weaknesses can make employees feel threatened and discouraged, thereby causing them to decrease their efforts on the job.

The final component of this appraisal system is the outputs, or the responses made by the employees to the throughput discussions (Klein, Snell, & Wexley 1987). These responses need to be managed efficiently to produce the best

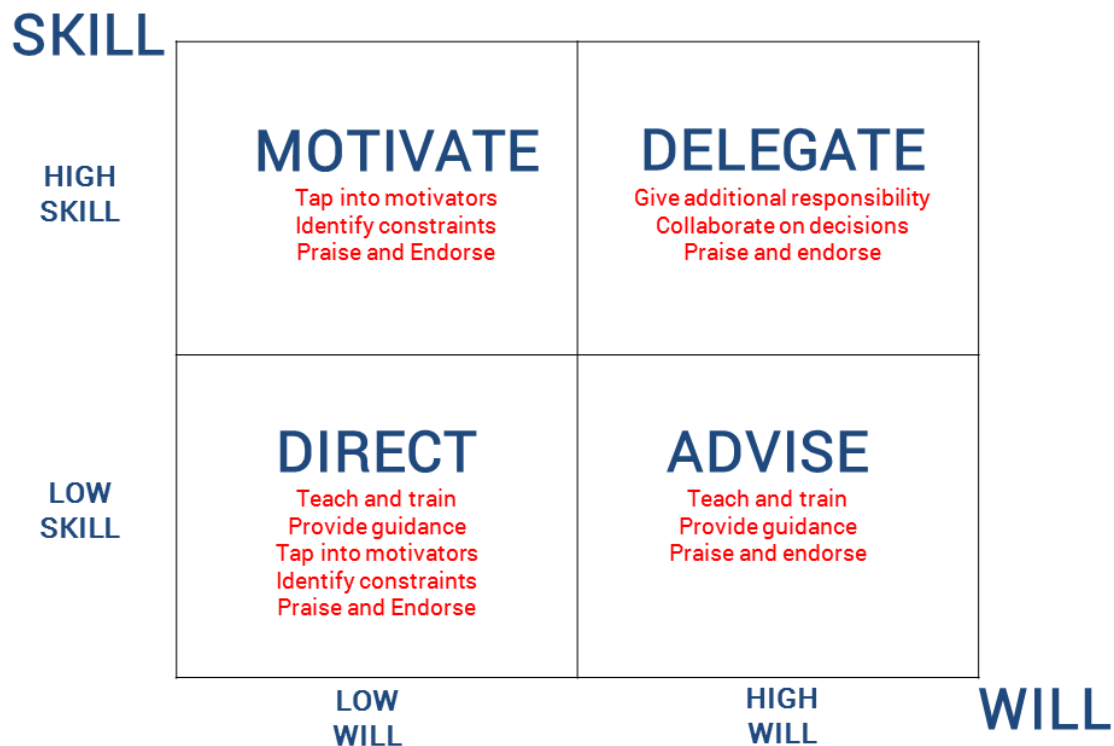
results. For example, if an employee has a negative response to criticism revealed during the throughput process, then managers need to address these responses quickly so that the negative behaviours can be corrected before they create problems, such as a decline in customer service. In regards to Unicall employees, the response may be harmful if the shared faith of this sub-group is offended or threatened by the way in which the throughputs are handled and framed.

4.2.2 Evaluate existing employee using Skill-Will Matrix

The Skill Will Matrix is a tool to evaluate and categorize employee's aptitude level and enthusiasm to perform in particular job. It can provide an overview of an employee's skill level and help to produce an action plan for employee to accomplish anticipated goals.

The Skill Will Matrix helps manager to categorize techniques to manage employee's achievement. The matrix consents on the understanding of various categories of personalities and apply supervision or coaching practices to improve performance.

The Skill-Will matrix measures two dimensions - Skill & Will



Unicall's management can apply this matrix to categorize the skill and willingness of the employee into four categories and takes actions accordingly:

Delegate :

- Give extra responsibility
- Collaborate on decisions
- Praise and Endorse

Motivate :

- Tap into motivators
- Identify Constraints
- Praise and Endorse

Advise :

- Teach and Train
- Provide Guidance
- Praise and Endorse

Direct :

- Teach and Train
- Provide Guidance
- Tap into motivators
- Identify Constraints
- Praise and Endorse

4.3. Skilled Labour Shortage

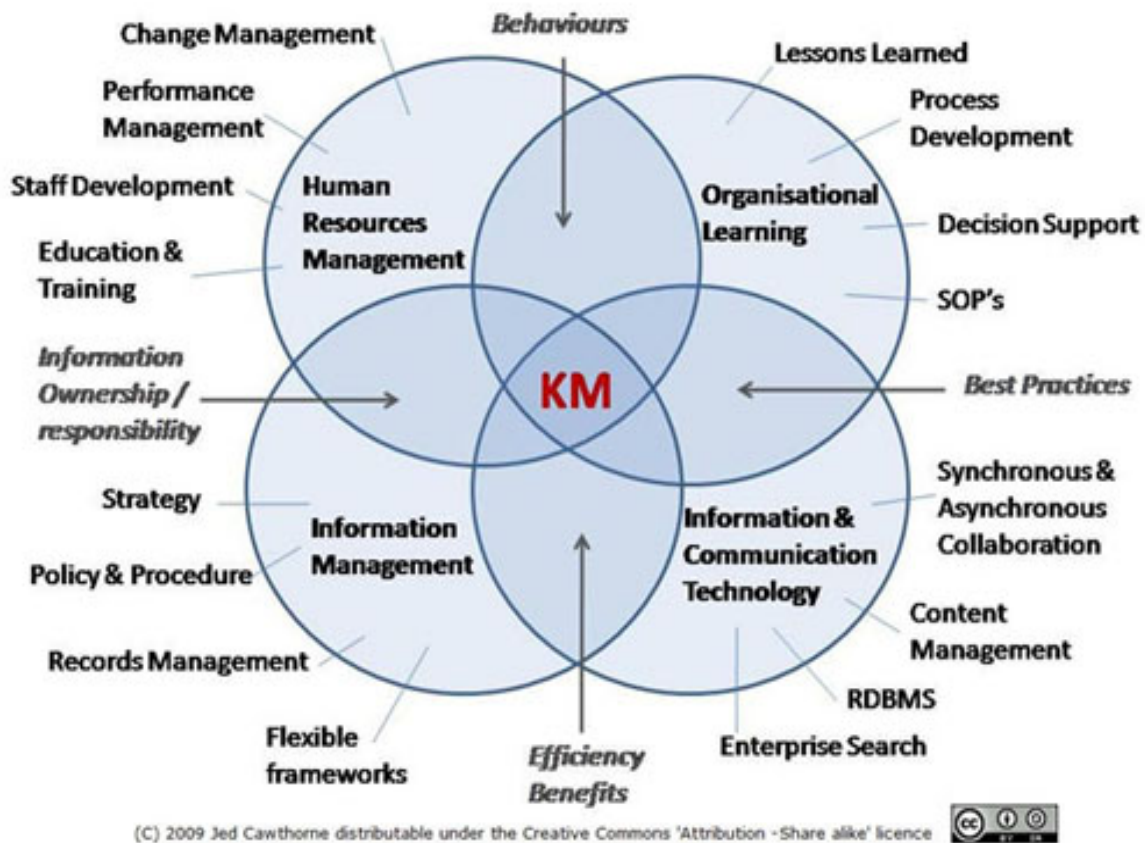
4.3.1 Employee Learning & Development Program

Unibank and Unicall are lacking employee learning & development program. This is based on the observation of many employee dissatisfactions occurred within the daily operation. To correct this problem, Unicall needs to implement the following programs. First, a leadership development program is necessary. This program will provide employees with the opportunity to develop leadership skills that can be used to both improve performance at the tactical and operational levels of the organisation, as well as promote employee loyalty by offering opportunities to move up in the company (Jehanzeb & Bashir 2013). The second program that needs to be implemented is a professional skill development program. This program will offer employees the ability to learn new skills and to update existing skills. The more opportunities employees must develop their knowledge, skills and abilities, the higher their self-efficacy and self-esteem will become (Jehanzeb & Bashir 2013). These outcomes will translate to better performance, better customer service and higher levels of company loyalty.

Encourage and promote learning as a Value

One of the deficits observed while reviewing Unicall employment standards was that it was lack of promoting learning and knowledge acquisition as a cultural value. This was a problem for two reasons. The first reason was that its virtues-based code of ethics required the company to value knowledge (Du 2016). However, while the company alluded to the value of knowledge in its values

statement, Unibank & Unicall did not directly state that it valued knowledge and there was no evidence the company had a knowledge management strategy in place. The second reason making knowledge a cultural value was important, was that knowledge was linked to promoting the organisations sustainability (Miller, Munoz-Erickson, & Redman 2011).



SOURCE: <http://www.prescientdigital.com/articles/content-management/content-management-in-a-knowledge-management-context>

The corrective action for the identified deficit, is for Unibank to adopt a knowledge management system. As figure above illustrates, knowledge management systems have four overlapping components, human resources

management, information management, information/communication technology and organisational learning (Holsapple 2013). The area that Unibank needs to develop the most is organisational learning. The development of this aspect of the KM system will involve setting learning goals and objectives, creating professional development programs and opportunities as well as implementing a communication plan that promotes the dissemination of acquired knowledge (Holsapple 2013). This change will enable the organisation to acquire knowledge and distribute the benefits of that knowledge strategically throughout the company.

Consulting Capability	Status	Description	Recommendation
Soft-skill proficiency	Immediate change and guidance are needed	Proficiency of presenting key messages (written / visual) with impact is generally weak Limited exposure / experience to practice leadership skills and project management skills Generally reluctant to build relationship with new stakeholders • Significant gap between project leads (senior officers and above) and officers	improve the overall soft-skill proficiency via a 70:20:10 blended training approach, which includes classroom training, (a combination of theories, tools, application via case studies and simulation) experience sharing and on the job training Coaching culture and peer learning within Unicall team would need to be further promoted to close the large gap between project leads and officers

Total Solution for Training and Development – 70:20:10

As a consultant I believe 70% of the learning is from doing, 20% of the learning is from others, and 10% of the learning is from formal training. Therefore, the most effective way of developing Unicall's team capability is by addressing various development needs through a combination of formal learning, peers learning and the coaching project experience.

4.3.2 Hiring from outside of UAE

The introduction of foreign workers can undoubtedly solve the pressing problem of manpower, but Unicall needs to bear the fact that it might arise other problems e.g. language barrier, culture difference as well as manage diversity within Unicall.

Diversity Management

This is necessary for Unicall to be aware and consider diversity management, as Human Resources are actively considered recruiting from outside the UAE, for which the bank needs to understand the cultured individual is unique and recognize the differences. These are the dimensions of religious beliefs, political agenda, race, gender, sexual orientation etc., as well as in charge of managing diversity and conforming to legal requirements.

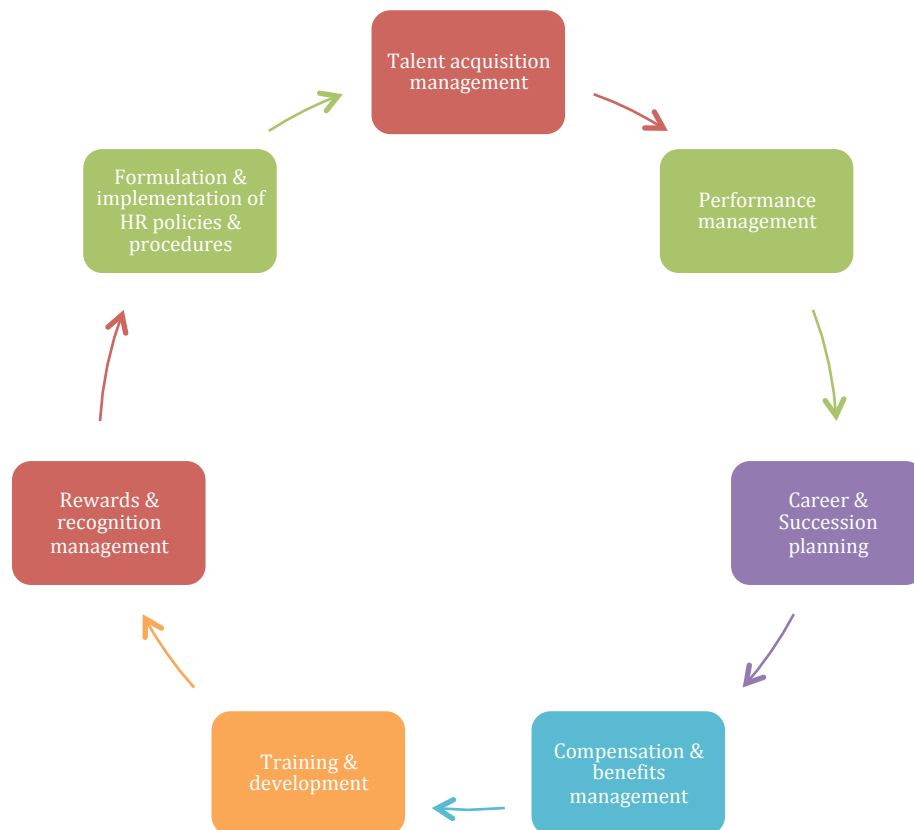
For example, to motivate Unicall employees, executives can make accommodations for the religious beliefs and practices of this group of employees.

While accommodations can promote motivation, discussions about performance problems and the inclusion of customer and colleague evaluations of the employee can make some employees feel threatened and singled out (Klein, Snell, & Wexley 1987). This is particularly true if a non-Muslim employee or customer criticises a Unicall employee, or when an employee provides a criticism of a non-Muslim colleague. As a result, they may retaliate by lowering their performance or engaging in behaviours that impair customer services, such as by showing up late to work, being rude to customers and doing sloppy work.

Furthermore, when Unibank oversee the operations, Human Resource Management needs to understanding its employee e.g. generation gap between employees (Traditionalist 1925-1945/ Baby Boomer 1946-1964/ Generation X 1965-1980/ Generation Y 1981-2000) and stirring past modest tolerance to embrace and celebrate the magnitudes of diversity in each distinctive employee, as opposed to a pure acquiescence to equality/affirmative action laws approach (Thomas, 1990). Diversity is a good thing and it can make people see things differently.

5. Conclusion

Human resources are one of the essential elements to drive company success. It is among the most valuable to Unibank to capture the competitive edge in UAE. Board of Directors needs to acknowledge and promote the idea “top-down”, to the managing executive “Know your staff, and make sure your staffers resonate with Unibank’s values, and vice versa. It is extremely important for the employee to be on the same page and act as a team. They need to be clearly realise what they do impacts the overall mission of Unibank. For the HR department, managers need understand the drivers of good and poor performance, if manager can identify employee performance problems at earliest stage, it is easier to correct them and doesn’t affect the operations as much.



6. Recommendation

Summarizing on the analysis above, as Unibank consultant, it is my obligation to determine and suggest on resolving current situation. Therefore, the following are the sincere proposed recommendations for the board of directors to consider for immediate action.

1. Executive Mind-set - The current commitment level among the Senior Executive appeared somewhat low at the Unicall division, they are not fully ready to support Unicall as a key supporting partner to Unibank. They need to set an example and have a “Top Down” strategic change in management mind-set. A Strategic HR Project Steering Committee and officer need to be appointed and confirm as soon as possible for them to carry out the roles and responsibilities and remove the potential risk and boost employee morals.

Critical success factors of implementation

Strategy	• Commitment to execute the strategy change plan • Alignment of the corporate strategy in business and other enterprise-wide initiatives
Governance	• Development of the initial process, policy and required resources • Establishment of content ownership within operation
People	• Development of engagement plan to ensure the readiness of resources to adopt the new ways of working brought by the HR department • Development of training strategy for system development, operation and maintenance

Process	▸ Development of standard processes for the creation and management of workflow automation ▸ Establishment of the governance process is needed, e.g. the organisational changes and information classification matrix change
Technology	▸ Ensuring user-friendliness and minimal impact to employee' daily operations ▸ Ensuring the technology should be driven by business requirements
Sustainability	▸ Conveying the importance of continuous improvement ▸ Ensuring ownership and extending the centralized support organisation contain representatives from every department

2. Treat employees as an asset - invest and implement leadership development programme as well as performance appraisal & reward system for employee to further progress in Unicall and Unibank career path. Embrace and encourage potential employees to advance their career from call centres tedious jobs duty. This will give them the motivation to have positive influence on their current role. Encourage employee to ask questions e.g. are we the best yet? Unicall can ask team members to contribute ideas on how the bank can do better, blend in their thought to make them be part of the operation.

Unicall should promote itself as

- Caring organization
- Open environment
- Functional team work
- Focus on development
- Performance driven culture
- Open door policy

3. Merging Unicall and Uniline

Unibank launched Uniline, located in the same building as Unicall. Unicall employees should be aware that the new operation processed certain things will be changed around the company. For instant, it used to be a Unibank to Unicall one direction business mode would surely be switch to a multi supporting mode between the bank, call centres and online perform.

The merger of Unicall and Uniline is expected to bring significant improvement that will benefit the daily operational efficiency within and across business units as well as achieving cost savings by

- Improving Information Exchange
- Improving Individual Productivity
- Streamlining Information Delivery
- Reducing Operational Risk



Combining the two operations will create synergy and have the effect of "one plus one greater than two". This effect is called assistance, particularly for Unibank business environment, in the field of call centres and Internet banking, two of the operations can be mixed across with each other, and the effect will be far more significant than operating alone. For the possibilities of the two mixed

with each other, it can be a cost-effective attempt for Unibank to increase profitability.

Call centres operations are very likely to be replaced by advanced technology e.g. Chatbot. The merger of the two will be a wise move in terms of technological sense and the mortality rate of survival will be higher compared to other call centres alone banking.

If Unibank allows the merger “Unicall” and “Uniline” as a new operation, precise management and office cultures will change and affect the work environment of Unicall. Management trend to have a substantial impact on culture through its role in decisions making or resources allocation, therefore if there is any important changes for both Unicall and Uniline in supporting Unibank operation, which might not easily be adopted or understand by the employee at Unicall at first e.g. culture/working procedures differences, Human Resources will need to acts as a channel of this organizational culture using various communications means to balance the situation. By allowing employee involvements in the merger, it gives the employee the opportunity to be involved and be part of the initiation. Employees will feel appreciated and feel confident at work as they are being included in the project. This will encourage them to be innovative and produce at a higher level to create a better culture and boosted productivity.

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