



Employee Engagement & Q12 Survey at SCB: Perspective Bangladesh



Internship Report

**Employee Engagement & Q12 Survey at SCB:
Perspective Bangladesh**

Submitted to

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Date of Submission: 4th January, 2011

Letter of Transmittal

December 25, 2011
Mahtab Farouqi
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Subject: Submission of the report “**Employee Engagement & Q12 Survey at SCB: Perspective Bangladesh**”.

Dear Sir:

With immense gratitude, I would like to take the opportunity to present the working report “**Employee Engagement & Q12 Survey at SCB: Perspective Bangladesh**” that I have prepared as a requirement of my internship program. I am glad to have been blessed with your guidance and support throughout the course of this report. The completion of this report would not have been possible without your kind co-operation and supervision.

The internship program gave me an opportunity to have an exposure to the working environment and on-the-job experience at HR Department in the Country Head Office of Standard Chartered Bank. I have acquired a good understanding on the Recruitment & Selection Process, Compensation & benefits of SCB employees, HR Practices, different motivational aspects, the documentation process, preparing the offer letters, managerial functions etc.

The whole report is prepared based on my academic knowledge from BBA program and also the experience acquired during internship session in the SCB. I have tried to the best of my capabilities to put in meticulous effort for the preparation of this report and have tried to follow the suggestions that were given during the internship period. Any shortcomings may arise. I will wholeheartedly welcome any feedback and suggestion about any view and conception disseminated through this report, on this study of time. It will be my pleasure to clarify or acknowledge any query regarding my report that you may like to bring about at any time convenient to you.

Thank you once again for your endless support and supervision. Hope this report will meet the standards of your judgment.

Sincerely Yours

Habiba Yesmin (08104153)
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Acknowledgement

First of all, I extend my profound gratitude to the Almighty Allah, the omnipresent and omnipotent, who helped me accomplish this task on time. I feel satisfied and glad that I have completed this report within stipulated duration.

I would like to express my heartiest gratitude to my two supervisors (academic & Professional) **Ms. Mahtab Faruqui**, Senior Lecturer, BRAC Business School, BRAC University and **Ms Monzula Morshed**, Senior Human Resource Relationship Manager, Consumer Banking, Standard Chartered Bank, Bangladesh for allowing me to prepare internship report on this topic and for their motivating inspiration, with effective guidelines, kind direction, valuable suggestions, advices, sincere cooperation during my internship period and to prepare this report worthwhile.

My grateful appreciation goes to Standard Chartered Bank's authority for rendering me their expertise, knowledge, and giving me the opportunity of having a practical experience through this internship program. The employees helped me a lot with proper guidance and direction. I am grateful to Mr. Masud Ibne Mahbub who guided me in absence of Ms Monzula, Ms Deneb Zeenat Latif, and Ms Fabiha Ashekeen Ahmed from resourcing team with whom I used to work mostly during my internship period. They gave me chance to work under the rest officials of the bank. Mr. Amirul Mizan, Ms Alfat Zahan, Mr. Masud Parvez & Mr. Sohel for spreading their helping hands to me to accomplish my day to day tasks, employees of SCB I talked to about my report and lastly all other employees who created the dynamic corporate environment in SCB. All of them, their enthusiastic guidance and critical comments during the entire phase of the study, made it possible for me to grasp the inner knowledge of a corporate house and to prepare this report with that knowledge. They shared their views, opinions, feedback with me and their experience, knowledge and encouragement inspired me during my stay at the organization as an intern. They have been a great source of guidance and motivation, which not only has given me experience about the professional environment but has also, imposed a positive impact on my overall personality.

Again this internship report might never have been completed without the necessary practical knowledge, assistance of many books, articles, websites, and primary data. It enhanced my knowledge satisfaction level of customer as well as overall banking activities. Thanks to all those persons, have assisted me, providing me co-operation, authors of the books and articles.

Executive Summary

Generally, by the word “Bank”, we mean the financial institution that deals with money. Banking sector is expanding its hand in different financial events every day. At the same time, the banking process is becoming faster, easier, and the banking arena is becoming wider. The dimension of Banking has been changing rapidly due to Deregulation, Technological innovation and Globalization. Banking in Bangladesh has to keep pace with the global change.

Standard Chartered Bank established in 1948 with a view of providing welfare oriented banking services based on internationally general banking. In the banking sector of Bangladesh, Standard Chartered Bank is performing well as it provides banking services to its customers in lowest possible price amongst the private banks operating in this country. Therefore, it is now in the leading position among the internationally commercial banks operating in Bangladesh.

I am fortunate to be placed in Standard Chartered Bank (SCB) for gaining on-field experience as an intern for a period of three months, as a part of my internship program of Bachelors of Business Administration course (BBA) requirement. I was recruited as an intern for the department of Human Resources Department of SCB. This report based on practical orientation of the Standard Chartered Bank contains my practical observation and experience of different desk in the Standard Chartered Bank, Human Resources Department. I have experience the exercise of day to day activities of HRD during my internship program. Here, I have interested to make report on “**Employee Engagement & Q12 Survey at SCB: Perspective Bangladesh**”, where I will be discussing what is Q12, how it is used to determine the employee engagement in SCB, the loopholes of Q12, the action plans to improve the employee engagement, is it really effective and useful or not and lastly some recommendation from my end about Q12, employee engagement and overall Banking of SCB.

In addition to this, I have also provided an overview of the company, the department I have been assigned to briefly look at Standard Chartered Bank and understand the whole banking process, keeping close attention on their culture, which will be discussed in the organization part along with an account of my experience as an intern at SCB. In preparation of this digest, both primary and secondary data sources have been used. The primary data were mainly collected while discussing with the employees and observing the HR Personnel how they conduct the survey, discuss the outcome and reach to action plans for future improvements. The secondary data sources were the company website,

the annual reports and other publicized documents of the company as well as from other books, other websites and so on.

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1. Introduction

1.1 Origin of the Report

The philosophy, policies, procedures and practices regarding the management of people within an organization is known as Human Resource Management (HRM). In other words, HRM is the process of evaluating human resource needs, finding people to fill those needs and getting the best work from each employee by providing the right incentives and job environment, all with the goal of meeting the objectives of the organization. Human resource professional deals with different areas like employee recruitment and selection, training, performance evaluation, compensation and benefits, professional development, safety and health, forecasting and labor relations. Some of the challenges today in human resources management are maintaining a diverse workforce, dealing with major technological changes, keeping up with government regulations, and handling corporate restructuring and downsizing.

Proper HR practice make the organization effective and efficient by doing some activities like staffing, training, involving employees in the decision making process, rewarding and so on. So basically the heart of HR practice is to make the employees satisfied which reduce time and cost, increase productivity and finally help the organization to achieve its goal. The success of any organization basically depends on how the overall HR practice is continuing within the organization with the pace of time to meet the talent requirement time to time.

Standard Chartered Bank is one of the leading Multinational Companies around the globe. Standard Chartered bank has been operating in Bangladesh for more than 100 years. Having been established in British colonial period, the bank has positioned itself as a unique business serving the local business community and is much more structured compared to any other foreign bank operating in Bangladesh. With the other departments its HR Department is playing a great role in its success story.

Among all the functions, determining Employee Engagement and working on it for further improvement is very much crucial and important on the other hand. SCB conducts the survey “Q12” which is Gallup's employee engagement work. It is based on more than 30 years of in-depth behavioral economic research involving more than 17 million employees. Through rigorous research,

employees have identified 12 core elements - the Q¹² - that link powerfully to key business outcomes. These 12 statements emerged as those that best predict employee and workgroup performance.

A partnership with Gallup for conducting the survey Q12 enables an organization like SCB to design, implement, and execute an employee engagement strategy. At the same time, organization will gain concrete evidence of the impact of this strategy on the bottom line. The observed net gain in key business outcomes for work units that grow employee engagement provides a direct linkage to ROI.

It is a partial requirement of BBA Program to do internship in an organization for gaining practical knowledge and to prepare reports on an assigned project after the completion of the 12-weeks Internship in the respective organization. Ms. Mahtab Faruqui, the Faculty Advisor, BRAC Business School, BRAC University has asked me to explore the host organization's human resource management process and approved the topic: “**Employee Engagement & Q12 Survey at SCB: Perspective Bangladesh**” and on January 04, 2012 this report is being submitted.

1.2 Objectives of the Report

The primary objective of this report is to use the theoretical concepts, gained in the classroom situations, in analyzing real life scenarios. This is also a partial requirement of the BBA program. This objective is basically met by remaining attached with an organization for a considerable length of period of twelve weeks and by working in the host organization, so that it adds value to the knowledge base of the BBA graduate. In case of this report, the objectives are:

- To be familiar with the history and operations of SCB Bangladesh.
- To have a look on relevant rules, regulations, theories and practices for banking.
- To observe and understand the activities of the different departments of the host organization: Standard Chartered Bank.
- To give a detail exposure of the HR to get an overall idea of functions and activities of Human Resource Department.
- To get an idea about the Q12 survey and its efficiency at Standard Chartered Bank.
- To identify the scope of improvement in the survey and impact plan process.

1.3 Scope of the Study

The scope of this report is to cover how the HR department of Standard Chartered Bank carries about the functions of Human Resource Planning, Recruitment, Performance Appraisal, Compensation and Benefits and Services and all other functions that fall under Human resource Management. However, the issues relating to Q12 survey is the key focus area.

1.4 Methodology

In order to complete the study the following methodological rigor had adopted:

Data collection: Source of data of this report had divided into two categories:

Primary Sources:

- ❑ Face to Face conversation with the respective senior management of SCB, both in HR and other functional departments.
- ❑ Interviewing other officers and staffs.
- ❑ In-depth study of selected cases.
- ❑ Sharing practical knowledge of officials.
- ❑ Related files, books study provided by the officers concerned.

Secondary Sources:

- ❑ Annual Report, Employee Record by HRD of SCB
- ❑ Different published documents of Standard Chartered Bank
- ❑ Relevant books, Research papers, Newspapers and Journals relating human resources, article relating employee training and welfare.
- ❑ Website of SCB.
- ❑ Other websites on Current HR Practices.

1.5 Limitation of the Study

From the intention to make the report realistic and properly accepted this report has been conducted. However, many problems appeared in the way of conducting the study. During the study it was not possible to visit the whole area covered by the bank although the financial statements and other information regarding the study have been considered. The study considers following limitations:

- ❖ The major limitation I faced in preparing this report was the sensitivity of the data. As it is a highly competitive market, if the margin information is released to other competitors, it may have a negative impact on their business. Resultantly, in some cases management employees are reluctant to give some specific data.
- ❖ Lack of comprehension of the respondents was the major problem that created many confusions regarding verification of conceptual question.
- ❖ Confidentiality of data was another important barrier that was confronted during the conduct of this study. Every organization has their own secrecy that is not revealed to others. While collecting data on HRD of SCB, personnel did not disclose enough information for the sake of confidentiality of the organization.
- ❖ All the concerned personnel of the bank have not been interviewed.
- ❖ Rush hours and business was another reason that acts as an obstacle while gathering data
- ❖ Time limitation is also a big factor, which hinders the data collection process. Due to time limitation many aspect could not by discussed in the present study.

1.6 Report Preview

The report is basically presented in three parts. The first part contains introduction to the organization, the services offered and its financial strengths. The second part contains different aspects of human resource management and how standard chartered as one of the leading multinationals in the country are ensuring best practices in their HR department and the last part also includes an in depth analysis of the Q12 survey and its impact plan of Standard Chartered Bank and tries to find out the scope of improvement in the current process.

2. Overview of Standard Chartered Bank

2.1 Historical Background of SCB

The name Standard Chartered basically comes after two banks which merged in 1969. They were originally known as the “Standard Bank” of British South Africa and the “Chartered Bank” of India, Australia and China.

Of the two banks, the “Chartered Bank” was established by Royal Charter from Queen Victoria in 1853. The key person behind the Chartered Bank was a Scot, James Wilson. He started “The Economist”, which is still one of the world's pre-eminent publications and during his early days he also made his fortune in London making hats. He visualized the advantages of financing the growing trade links with the areas in the east, where none of the other financial institutions were present at that time and as such the Chartered Bank opened two branches in 1858 in Chennai and Mumbai. The same year the bank opened another branch in Shanghai. The following year the Chartered Bank opened a branch in Hong Kong and an agency in Singapore. In 1861 the Singapore agency was upgraded to a branch which in turn financed the rapidly developing rubber and tin industries in Malaysia. In 1862 the Chartered Bank was authorized to issue bank notes in Hong Kong. Subsequently it was also authorized to issue bank notes in Singapore, a privilege it continued to exercise up until the end of the 19th Century.

On the other hand, the “Standard Bank” was founded by Scot, John Paterson in 1862. He immigrated to the Cape Province in South Africa and very soon he became a successful merchant there. He also visualized the great trading possibilities between Europe and his adopted country.

From the very beginning both the banks were keen to capitalize on the huge expansion of trade between Europe, Asia and Africa and to reap the handsome profits to be made from financing that trade and for that they expanded and prospered with time and decided to merge in 1969. After the merger the new shares of the Standard and Chartered Banking Group Limited were listed in the London Stock Exchange on January 30th, 1970. Although the two banks merged in 1969, but their operations were being executed from two different headquarters, until on June 1980, the original building of the Chartered Bank was demolished and a new headquarter of the Standard Chartered Bank PLC was opened on March 20th, 1986. Right after the merger the bank experienced continuous growth and expansion in United States and Europe, which led the bank to be one of the top 100 listed

banks in the world. Moreover, it was also judged the best bank in the Asia-Pacific region in 1993 and 1994 for its excellent service and growth rate as well.

2.2 Company Profile

The new millennium brought with it two of the largest acquisition in the history of the bank- the acquisition of the Grindlays Bank from the ANZ group for a consideration of \$1.34 billion and acquisition of the Chase Consumer Banking Corporation in the Hong Kong for \$ 1.32 billion. These acquisitions demonstrate Standard Chartered Bank's firm commitment to the emerging markets.

Standard Chartered employs 33,000 people in over 550 locations serving 56 countries and territories across the Asia Pacific region, South Asia, the Middle East, Africa, the United Kingdom and the Americas. It is one of the world's most international banks with employees representing 80 nationalities.

Standard Chartered serves both Consumer and Wholesale Banking customers, is well established in growth markets and aims to be "The Right Partner" for its customers. The Bank is trusted across its network for its standards of governance and its commitment to making a difference in the communities in which it operates. The group provides consumer-banking services to individuals and small to medium size businesses, and offers Wholesale Banking capabilities to corporate and institutional clients. With 150 years in the emerging markets the group has unmatched knowledge and understanding of its customers in its markets. Standard Chartered recognizes its responsibilities to its staff and to the communities in which it operates. Their 150 years of history gives them a deep better understanding of their markets, their customers, and the local communities in which they operate. It is a strong platform for future growth. Standard Chartered is holding leading positions in dynamic markets. They are in some of the world's fastest growing markets including the United Arab Emirates, India, China, and the markets of South Asia. They are present in many of their markets for several generations and have become a trusted partner to businesses and individuals. In other words, they are trusted and well respected provider of financial products and services. They have built up an enviable knowledge of local markets in Asia, Africa, the Americans and the Middle East. In many cases, they have had a presence for more than a century. Their first two branches were in Calcutta and Shanghai and employees have been operating continuously in China for the last 144 years.

2.3 Global Presence of SCB

Standard Chartered Bank has its prominence presence in total of 48 countries:

Africa	Asia Pacific	Latin America	Middle East & South Asia	UK & USA
Botswana	Australia	Argentina	Bahrain	Falkland Islands
Cameroon	Brunei Darussalam	Brazil	Bangladesh	Jersey
Gambia	Cambodia	Colombia	India	UK
Ghana	China	Mexico	Iran	USA
Kenya	Hong Kong	Peru	Nepal	
Sierra Leon	Indonesia	Venezuela	Oman	
South Africa	Japan		Pakistan	
Tanzania	Laos		Qatar	
Uganda	Macao		Sri Lanka	
Zambia	Malaysia		UAE	
Zimbabwe	Myanmar			
	Philippines			
	Singapore			
	South Korea			
	Taiwan			
	Thailand			
	Vietnam			

Table: Global presence of Standard Chartered Bank (Source: Internet)

2.4 Present Situation of SCB

Globally, the key resources of SCB include:

- A network of over 600 offices in 50 countries.
- A staff of about 33000 people managing assets of around 47 billion pounds
- Standard Chartered Bank's international business in Personal Banking, Corporate Banking and Standard Chartered Markets are its special strengths.
- Standard Chartered Bank also maintains correspondent's relationship with over 600 banks in 157 countries around the world.

2.5 Global Strategy

The global strategies of Standard Chartered Bank are:

- To build and grow strong businesses in East and South East Asia- the Asia Pacific Region.
- To enhance historical position in the Middle East and South Asia region.
- To concentrate operations in those activities that support Standard Chartered Bank's remarkable franchise in newly industrialized and emerging markets.

2.6 Operation of SCB Group

Standard Chartered is an emerging markets bank with a strong presence in Asia, the sub-continent, the Middle East, Africa and in Latin America. They are a disciplined commercial bank focused on their core businesses of Consumer Banking, Corporate and Institutional Banking and Treasury. Standard Chartered Bank is regulated by the Bank of England and is a clearing bank in the United Kingdom. The head office of the group is located at Standard Chartered PLC, 1, Aldermanbury Square, London, UK. The group operates through more than 600 offices in over 56 countries and has over 33000 people managing assets of over 47 billion pounds. In 1997, the bank were ranked 94th in the world in asset size. Among them it has 239 offices in Asia, 33 offices in South & North America, 95 offices in Africa and one office in Australia. The global network of the bank is shown in the following diagram;

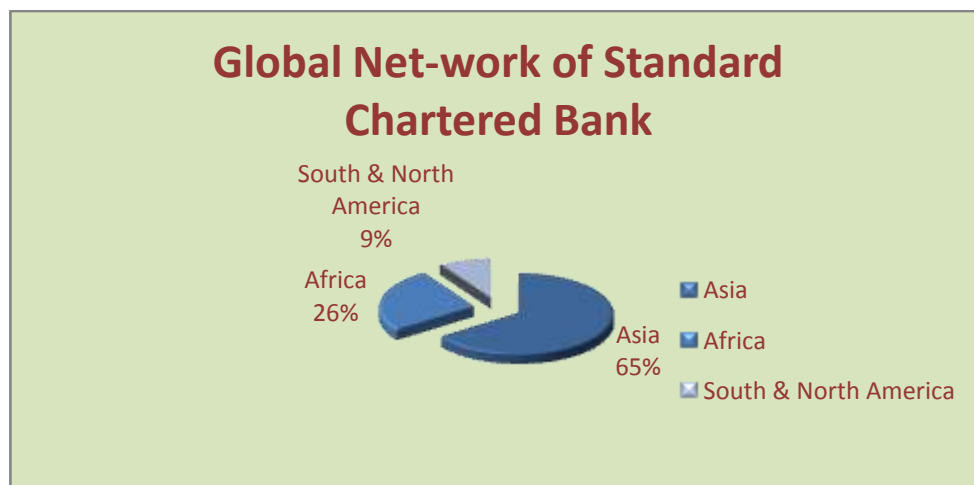


Figure: Global Network of Standard Chartered Bank

Source: www.standardchartered.com

The bank aims to be the leading international bank in principal markets. It mostly concentrates on markets and businesses that they understand best. They provide high quality products supported by proven delivery systems and excellent customer service. SCB trains and develop people and exercise community responsibility. In this way, they will grow and add shareholder value. Apart than this, there is a chief executive for each country, who will be in-charge of Standard chartered bank for that respective country and he is obliged to regional heads. This strong administrative hierarchy ensures the smooth operation of the bank throughout the world and enhancing its diversified services to everybody.

2.7 Business Activities of the Global SCB

The bank provides a full range of products and services all around the world, some of which are mentioned here:

Global Consumer Finance:

There are seventy-six branches and finance centers under this division in about the countries with a workforce of 1616 employees. Some of the services provided by these divisions are unsecured personal loans, credit cards and retail store cards, vehicle related leases, etc.

Personal Banking:

There are about 410 branches with a workforce of 12,000 employees working under this division in 28 countries. Some of the services provided by this division are various kinds of insurance and loans, account maintenance, traveler's cheques and money exchange etc.

Global Corporate and Institutional Banking:

There are 350 branches under this division. This division provides services in 42 countries. The services provided by this division are International Trade Management, Institutional banking, Treasury, Custody and Cash Management.

Global Custodial Service:

There are 17 offices under this division and about 900 staff members, operating in 14 countries and headquartered in Singapore. Standard Chartered Equator fulfils standard Chartered Bank's strategic commitment to provide custody and clearing services in the Greater Asia. Standard Chartered Bank has one of Asia's leading custodians over 40 years. Equator's focus is on the followings:

- Commitment to equity
- Dedication to the customer needs
- Sustained investment in people and systems.

International Trade Management:

Most prominent services of this division are to the people are Import Letter of Credits (L/C), Import Bills for Collection, Back to Back Letter of Credit, Direct Export Bills for Collection, Bulk Letter of Credit Collection, Bonds and Guarantees.

Global Cash Management:

The division is operational in all countries where the group has Corporate & Institutional Banking division. Standard Chartered Bank recognizes the importance of Cash Management to corporate and institutional customers and offers a comprehensive range of services and liquidity management.

Global Institutional banking:

Throughout Standard Chartered Bank's network of more than 600 offices in over 40 countries, it is very well positioned to provide a wide range of services to institutional clients: commercial, merchant & central banks; brokers and dealers; insurance companies; fund managers and others. Offices of emerging markets of Asia, Sub-Saharan, the Middle East and Latin America are complemented by the branches in the developed countries such as USA, UK and Japan and bank's membership of the clearing systems in those countries. The Institutional banking group has a network of offices in 25 countries throughout Asia, North America, Europe, Africa and The Middle East.

Global Electronic Banking:

Electronic Banking provides various types of support through a wide range of operating systems, weeping transaction accessories with the provision of reporting features or other special functions.

2.8 Expansion of SCB

Acquisition has long been popular vehicle for expanding the scope of the organization into new business areas. Companies typically acquire a company when they lack important competencies (resource or capabilities) and very often they end up purchasing an incumbent company that has those competencies and they do so at a reasonable price.

The Acquisition of ANZ Grindlays by Standard Chartered:

The acquisition of Grindlays Bank from the ANZ Banking Group by the Standard Chartered Group on 1st October 2000 was opportunity driven. It has given Standard Chartered an opportunity to expand into new areas where it was not operating at all. Moreover, buying Grindlays from ANZ now propels it from number five to number one among international banks in India, with some extra footholds in the Middle East.

Acquisition of Korea First Bank:

SCB has most important strategic step this year has been the acquisition of Korea First Bank (KFB). SCB has made a good start on integration by addressing following areas:

- Aligning both management and governance
- Integrating two cultures – and this includes building productive working relationships with key stakeholders
- Expanding the product range at KFB, and moving quickly and effectively to bring new products to the market.

2.9 Company Image and Logo



Standard Chartered Bank is a solid, forward looking, modern foreign bank with a long record of sound performance. The effort that Standard Chartered Bank makes in order to portray the Bank as a brand image is very strong and successful. The general image of Standard Chartered Bank is “Trustworthy,

efficient, helpful and committed.” The logo of the bank depicts partnership, how the blue and green notes are combining as one.

2.10 Vision of SCB

“THEIR VISION IS LEADING THE WAY BY PROVIDING BEST CUSTOMER SERVICES.THEIR BRAND PROMISE IS TO BE THE RIGHT PARTNER”

2.11 Mission of SCB

“THEIR MOTTO IS TO BECOME WORLD’S BEST INTERNTIONAL BANK”

2.12 Five values of SCB

Standard Chartered Bank has five values and these values are keys to their success. These values determine how the employees achieve their goals, the way they work together and how it feels to be a part of Standard Chartered Bank. In brief these values are:

1. Courageous: Being courageous is about confidently doing what’s right. Often the task may seem insurmountable but with courage and tenacity, the odds can be overcome. A truly courageous act both inspires and builds character.
2. Responsive: How employees response to our customer will influence their belief in our commitment to them. A proactive response is often unexpected and more effective for that. It clearly demonstrates our willingness to go beyond the unexpected.
3. International: As a member of global village employees view the world from the widest perspective. Employees are all global citizens and the world is full of new opportunities and exciting possibilities. Employees also deliver world class products and services.
4. Creative: Creativity belongs to those of us who are excited by challenges and engage them in fresh thinking and an open mind. Creative thinkers are not limited by convention but allow their minds to soar beyond predictable solutions.

5. Trustworthy: Trust is the foundation of every successful relationship. Employees trust because employees believe in the sincerity of our promise. Building trust can take forever. Losing takes only moments.

2.13 Standard Chartered Bank in Bangladesh

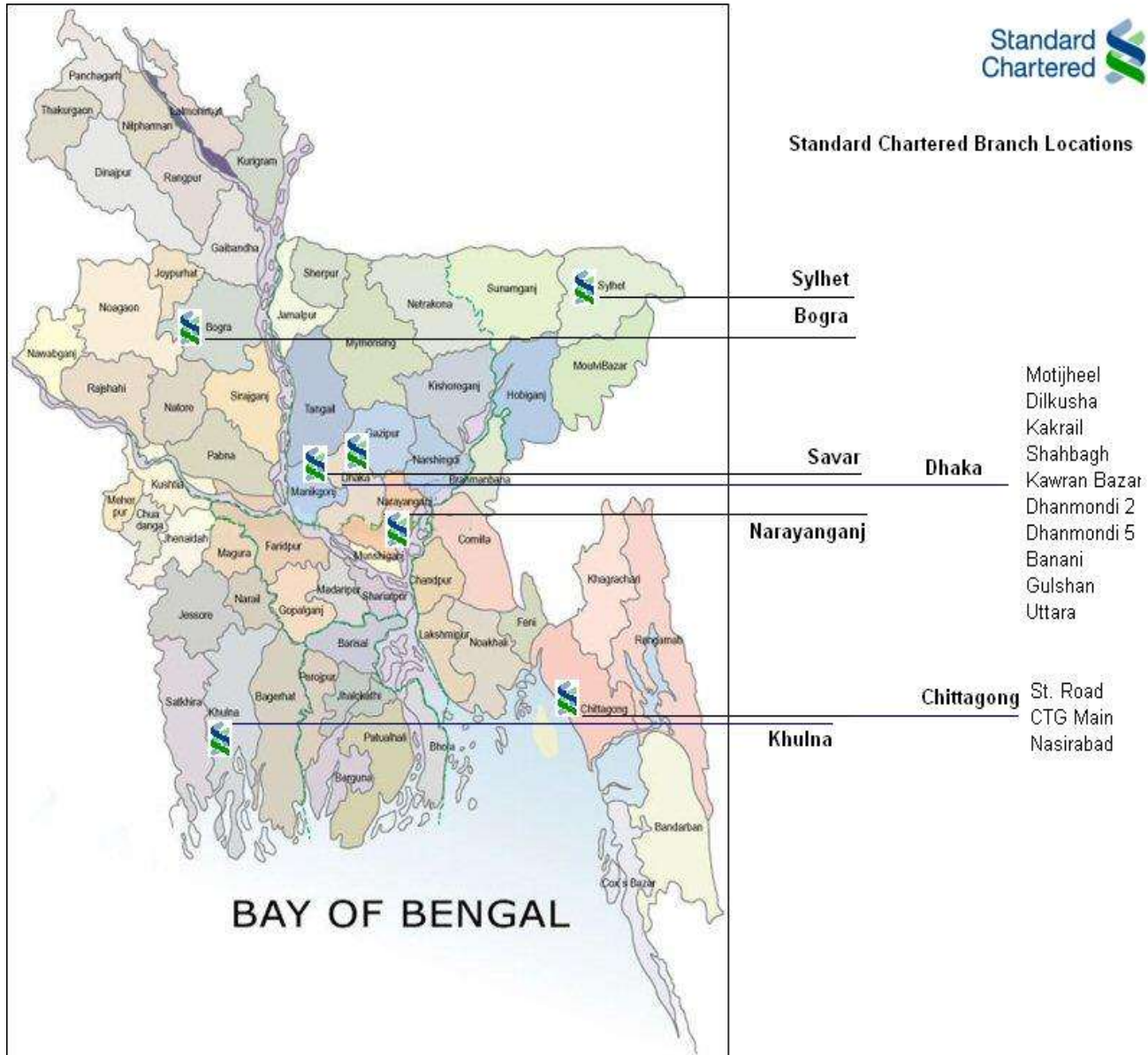
The Chartered Bank opened in Chittagong in 1948, which was, at that time, the eastern region of the newly created Pakistan. The branch was opened mainly to facilities the post-war re-establishment and expansion of South and South East Asia. The Bank opened its first branch in Dhaka in 1966 and shifted its headquarter from Chittagong to Dhaka after the birth of the Republic of Bangladesh in 1971.

The network of Standard Chartered Bank in Bangladesh includes:

- 20 Branches in Dhaka
- 1 Branch in Savar
- 1 Branch in Narayanganj
- 5 Branches in Chittagong
- 1 Branch in Khulna
- 1 Branch in Sylhet.
- 1 Branch in Bogra

The acquisition has enabled Standard Chartered Bank (SC) to access 500,000 new customer and 40 branches in India, and this made them one of the biggest bank in this region. After acquisition, ANZ Grindlays Bank is a part of Standard Chartered Group.

Branches of SCB all over the country:



SCB Acquires American Express Bank's Business in Bangladesh

On June 2005, Standard Chartered formally announced that it has signed an agreement to acquire the commercial banking business of American Express Bank Limited in Bangladesh. Finally on 31 July 2005, Osman Morad, Chief Executive Officer of Standard Chartered Bank Bangladesh and Qamar Hussain, Senior Country Executive of American Express Bank Ltd signed the documents for their respective organizations on the completion of the purchase process following relevant statutory approvals.

2.14 Achievements of SCB in Bangladesh

Since its inception, Standard Chartered Bank created a well-earned reputation among the banking sector by providing excellent services to its customers. As a result within these fifty years it becomes the leader of foreign banking institution across the country. The reason behind its success and popularity is the innovative techniques and the excellent work force. SCB is always front-runner adopting in any latest technology in the world. Because it believes that innovative technology is a key asset for the future of banking. Their strategy is to invest in those systems that will enable them to upgrade and enhance financial services. Initiatives include the spreading of high quality transaction processing across the Group; the use of workflow technologies such as electronic imaging; the introduction of state-of-art Cash Management and trade products; and fully automated branch services. They are also harnessing technology to improve risk management system and the internal process for sharing information, thus solving business problems and meeting customer needs in the first moving markets.

While Standard Chartered Bank in Bangladesh is yet to be at forefront of many of these developments they are already recognized as the technological leader in the banking sector of Bangladesh for their following achievements:

- Standard Chartered Bank is the only bank with 24 hours automated Phone-Banking service.
- Fully electronic queue management system.
- State – of – art ATM network running on unique platform.
- Usage of optical storage for retrieval of records on customer's request.
- On-line real-time connection among all branches.
- Full-fledged back-up data center support.
- Only bank in the country to use inter-city VSAT link.
- Only Bank using automated mailing system.
- SWIFT communication for payment transfer.
- E-mail service network amongst all the branches.

Standard Chartered Bank recognizes their responsibility to invest in communities' worldwide not just as a moral duty, but because they know they are inter-dependent with the communities in which they operate. They believe that investing in the well fare of the community is a worthwhile cause for their shareholders. They are active in their community work, identifying the causes they wish to support

today. Standard Chartered Bank is the corporate sponsor of the Young Learner's Center, initiated by the British Council in Dhaka and Chittagong and they are involved in fresh Water for Slum Areas project with a major a NGO. These fit into the Group Sponsorship priorities of youth, health, and education. They also invest in their industry training local bankers both in Bangladesh and abroad to encourage growth in services, product development, and market yields. They are also involved in humanitarian acts through their global campaign of 'Seeing is Believing' which aims to raise \$20million for the curable type of visibly impaired people.

2.15 Service & Organizational Structure

There are different divisions for targeting different type of customers. Mainly consist of two divisions, that are Consumer Banking Division (CB) and other is Wholesale/Corporate Banking Division (WB) named Corporate and Institutional Banking (C & I).

Major Business Units

The bank is divided into several divisions and business units, which are also further sub-divided. The divisions are mainly based on some service lines designed for and provided to targeted customers, other divisions and units are there to support the business activities of the major service based divisions. The following is the list of the divisions of SCB in Bangladesh. Note that the divisions are little different compared to the major areas of the Group.

Corporate/Wholesale Banking Group

Standard Chartered Bank offers its local customers a wide variety of financial services. All the accounts of corporate clients, which mainly comprise the top local and multinational companies operating in Bangladesh, are assigned a Relationship Manager (RM) who maintains regular and close contact to cater to their needs. The objective of this department is to maintain a thorough knowledge of the client's business and to develop positive relationships with them. This is maintained through interactions to offer timely advice in an increasingly competitive business environment. The expertise of the Financial Institution (former Institutional Banking) and Treasury groups is also available whenever required. The unique Off-shore Banking Unit (OBU) in Savar offers a full range of facilities to overseas investors, and recently that Savar Branch have expanded many of its activities. The Corporate Banking Group in Bangladesh has displayed a spirit of community involvement by working with NGOs to underwrite soft loans. Standard Chartered Bank offers its corporate customers:

- The wide varieties of lending needs are offered with skilled and responsive attention.
- Project finance and investment consultancy.
- Syndicated loans.
- Bonds and Guarantees.
- Local and International Treasury products

The trade finance of Standard Chartered Bank takes care of the commercial activity related issues, particularly those related to import and export finance services. Some of the services are:

Trade finance facilities including counseling, confirming export L/Cs and issuing of import L/Cs, backed by its international branch and correspondent loan network Bond and Guarantees Project finance opportunities for import substitution and export oriented project.

Financial Institution Department:

Financial Institution Department (former Institutional Banking) is a specialized banking unit of Standard Chartered, providing products and services to the specific needs of other banks and financial institutions. It assists the local banks by taking care of their cross-border business through the worldwide Standard Chartered Bank networking over 40 countries. It offers various services like L/C Confirmation, Negotiation, Inter and intra Bank Guarantee, Local Bill Discounting, L/C Advising, L/C Transfer, L/C amendment advising, Reimbursement Undertaking and Authorities, Fund Transfers, Export proceeds, BDT Draft Drawing, International Payments (T T's)

Consumer Banking Division:

Superior retail banking services comprising a wide range of deposit and loan products are offered by the Standard Chartered Bank to its individual customers. The Consumer Banking division constantly faces challenges and meets them by developing new products and services to fulfill the specific requirements of local and foreign customers. Bank offers a 24-hour service in Bangladesh through its Moneylink ATM network and Phone-link Phone Banking services, SMS banking services and also online banking Services.

Card Division:

Card is the latest area that has been identified for rapid development. The bank is the one of the acquirers of three major cards in Bangladesh. Two of the credit cards are VISA and MASTER CARD and the one is the charge card known as Japan Credit Bureau (JCB). Standard Chartered Bank is the subsidiary or secondary agent of the credit cards and a primary agent of JCB.

Custodial and Clearing Service:

Headquartered in Singapore, Standard Chartered Equitor fulfils the group's strategic commitment to the provision of custodial service in Asia. Equitor's customers are primarily foreign global custodians and broker/dealers requiring cross border information as well as sub-custodian services. Standard Chartered Bank, Bangladesh is responsible for the planning in Bangladesh, but the overall management of the custody business is based on Equitor's international business strategy.

Supporting divisions

Information and Technology Department:

This department is instrumental in the running of all the computerized operations of the bank. They help in the implementation and generation of computerized reports. Another major duty of the department is to maintain communication with the rest of the world.

Operation:

Operation is part of the support division, which helps to run the businesses of the bank in a smooth and controlled manner. Since it helps mainly in processing the works of the business units, any mistakes made can be easily detected and on time.

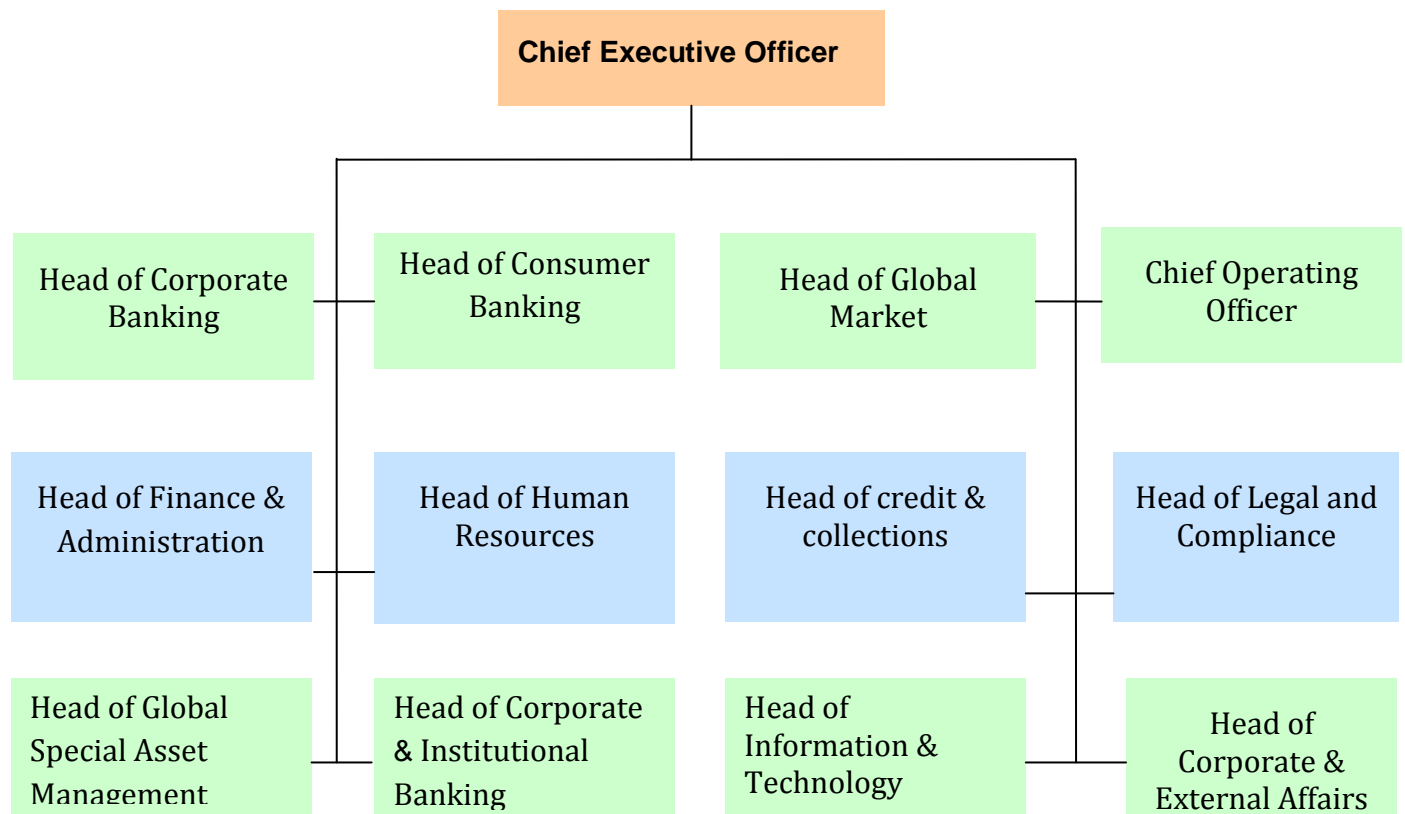
Legal and Compliance:

In the UK, Standard Chartered Bank is regulated by the Bank of England, while in Bangladesh local banking laws regulate it and rules set by the Ministry of Finance and Bangladesh Bank. It also encourages its staff to conform to an internal culture of ethical behavior and sensitivities to the culture and religion of the country.

External Affairs:

This department deals with advertising, public relations, promotions, partial marketing which involves disseminating new products and services to customers and above all ensuring service quality.

2.16 Chain of command

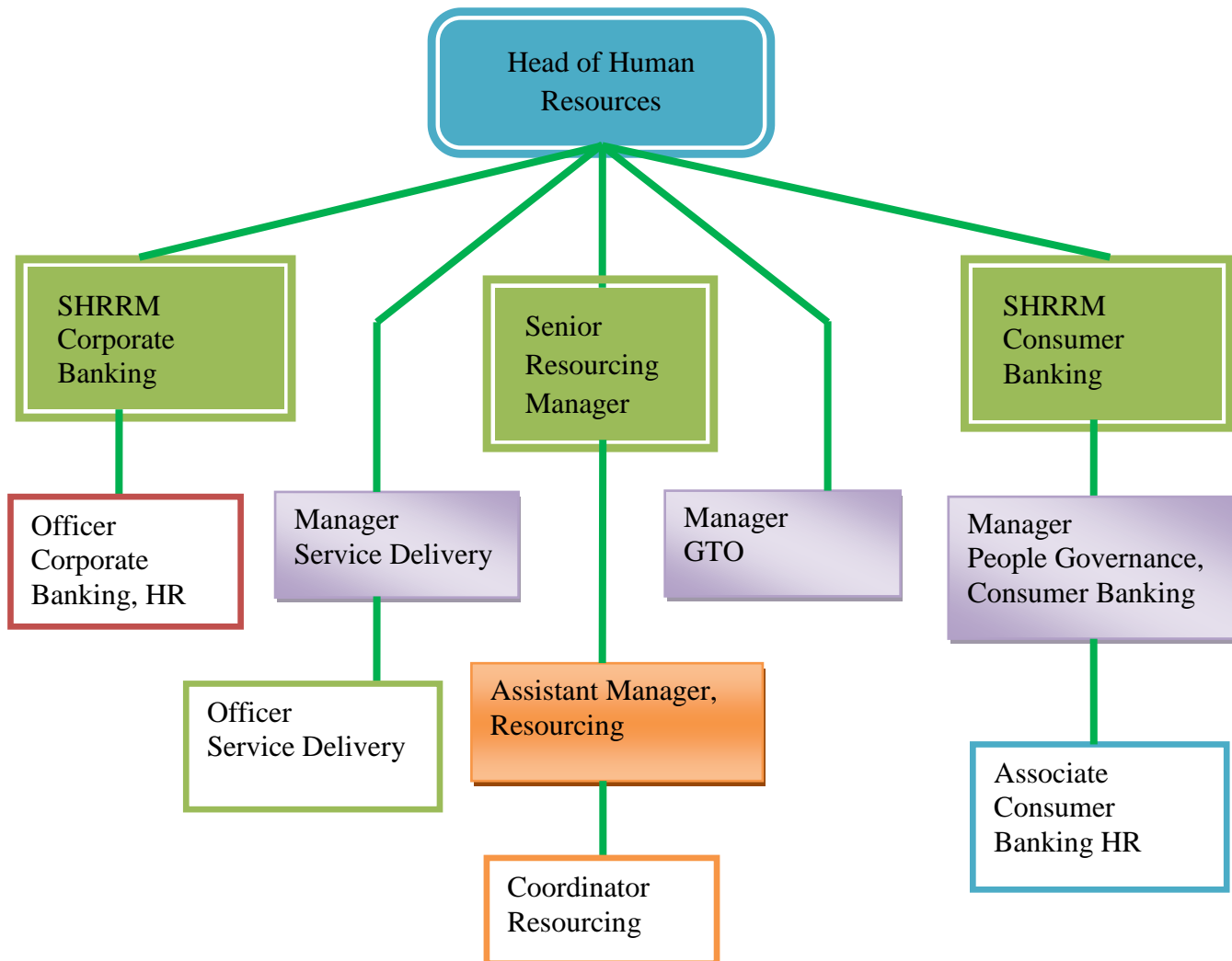


2.17 SWOT Analysis

S	<ul style="list-style-type: none"> • Sound profitability and continuous growth • Banking Experience for more than 55 years • Larger corporate client base • Experienced and efficient management team • Quality products and services • Better technological facilities • Company reputation and goodwill • Better brand image • Full scale automation • Unique customer service
W	<ul style="list-style-type: none"> • Small market share • Limited branch network • High concentration on fixed deposits and largescale loans • Higher rate of charges & fees • Low employees interest rate in deposit • Intention to target higher-income customer segment • Defensive marketing strategy
O	<ul style="list-style-type: none"> • Scope of market penetration through diversified products • Automation of transaction processes • Online branch banking • Government's policy of encouraging heavy inflow of foreign investment • High population density of Bangladesh • Regulatory environment favoring private sector • Value addition in products and services • Increasing trend in international business • Technological edge over its competitors
T	<ul style="list-style-type: none"> • Increased competition for market share in the industry • National and global political unrest • Default culture of credit • Islami banking

3. Human Resources Department

3.1 Organogram



3.2 Responsibilities and Objectives of HRD of SCB

HRM is pro-active rather than reactive it always looks forward to what needs to be done, i.e. it asks managers to anticipate and prevent issues from arising rather than following a problem to develop and then simply reacting to it. A close look at HRD of SCB approach major responsibilities which are given below:

Attraction: Identifying job requirements. Estimating the people and skills-mix requirements.

Selection: Choosing the most suitable integrity personnel under Islamic framework.

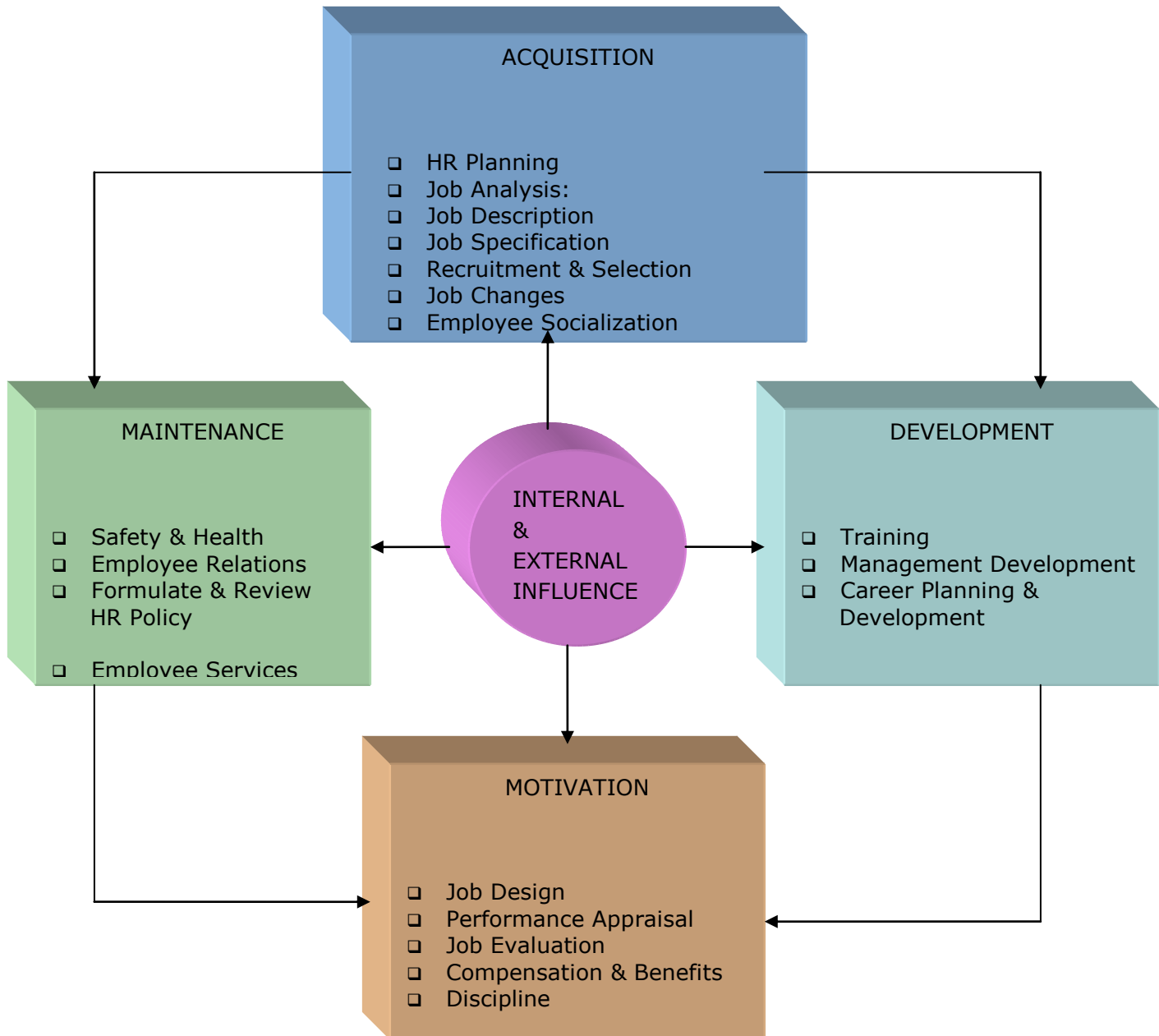
Retention: Creating the conditions necessary for rewarding performance and providing a Healthy conductive work environment.

Development: Preserving and improving employee's knowledge, skills, and abilities and other Characteristics.

Assessment: Evaluation of Integrity, behavior, attitudes and performance.

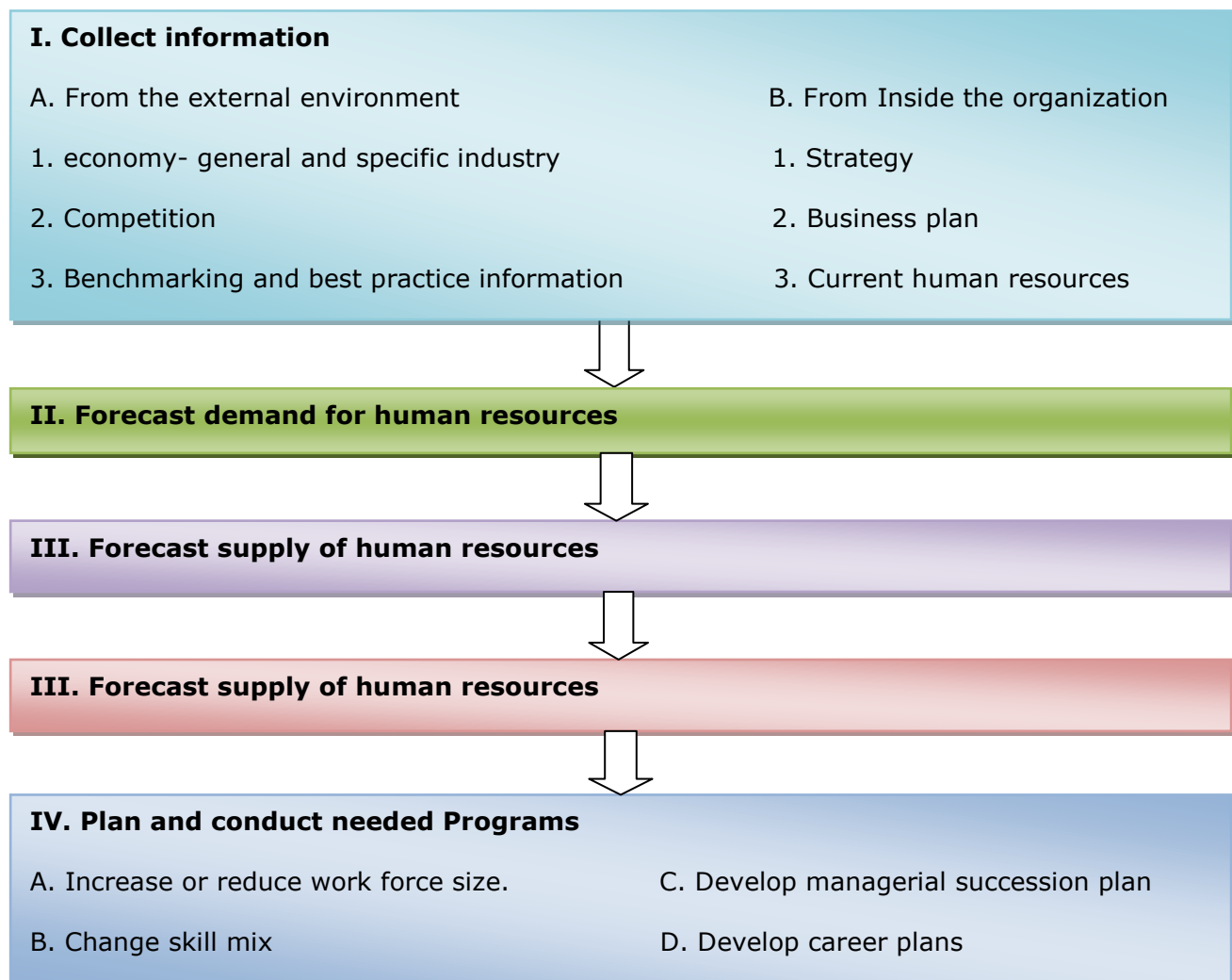
Adjustment: Activities intended to maintain compliance with culture policies.

3.3 Functional Components of HRD of SCB



3.4 Human Resource Planning of SCB

HR planning is in effect, a systematic approach to ensure that the right people will be in the right place at the right time. It may be looked upon as a strategy for the acquisition, utilization, improvement and preservation of an enterprise's human resources. HRD of SCB is always concerned about the HR planning. The HR division emphasizes the most valuable planning for acquiring the most efficient and honest personnel who will contribute to the bank. Like other organization SCB created a good Human Resource Planning. The HR Planning Model is presented below:



3.5 Aim / objectives of the HR planning of SCB

- Planning and control
- Realization of organizational goals
- Existing deployment, Creating and maintaining inventory
- Adjust with the external environment.
- Help organization to meet the goal through mission, vision, structure and objectives.
- Ensure the right people in right place.
- Reduce the labor costs, Utilize employee capabilities effectively
- Establish employment equity goals.

To develop recruitment tools and strategies that attract and promote faculty and staff from diverse groups who enhance the reputation and distinctiveness.

3.6 Recruitment and Placement Process of SCB

Standard Chartered Bank (SCB) is committed to have best possible stuff and to retain them through continuous development. The organization believes in integrity and merit for its employees who have the potential to enhance and utilizes their skills and knowledge. SCB fully supports the philosophy of non-discrimination in employment.

3.6.1 Job Analysis

Jobs are the building blocks of the structure of any organization. Jobs can be sources of psychological stress and even mental stress and physical impairment. The process of determining the tasks that make up a job and the skills, abilities, and responsibilities needed to perform the job. Knowledge about jobs and their requirements are collected through a process of job analysis. Simply stated, job analysis is a procedure for obtaining pertinent job information.

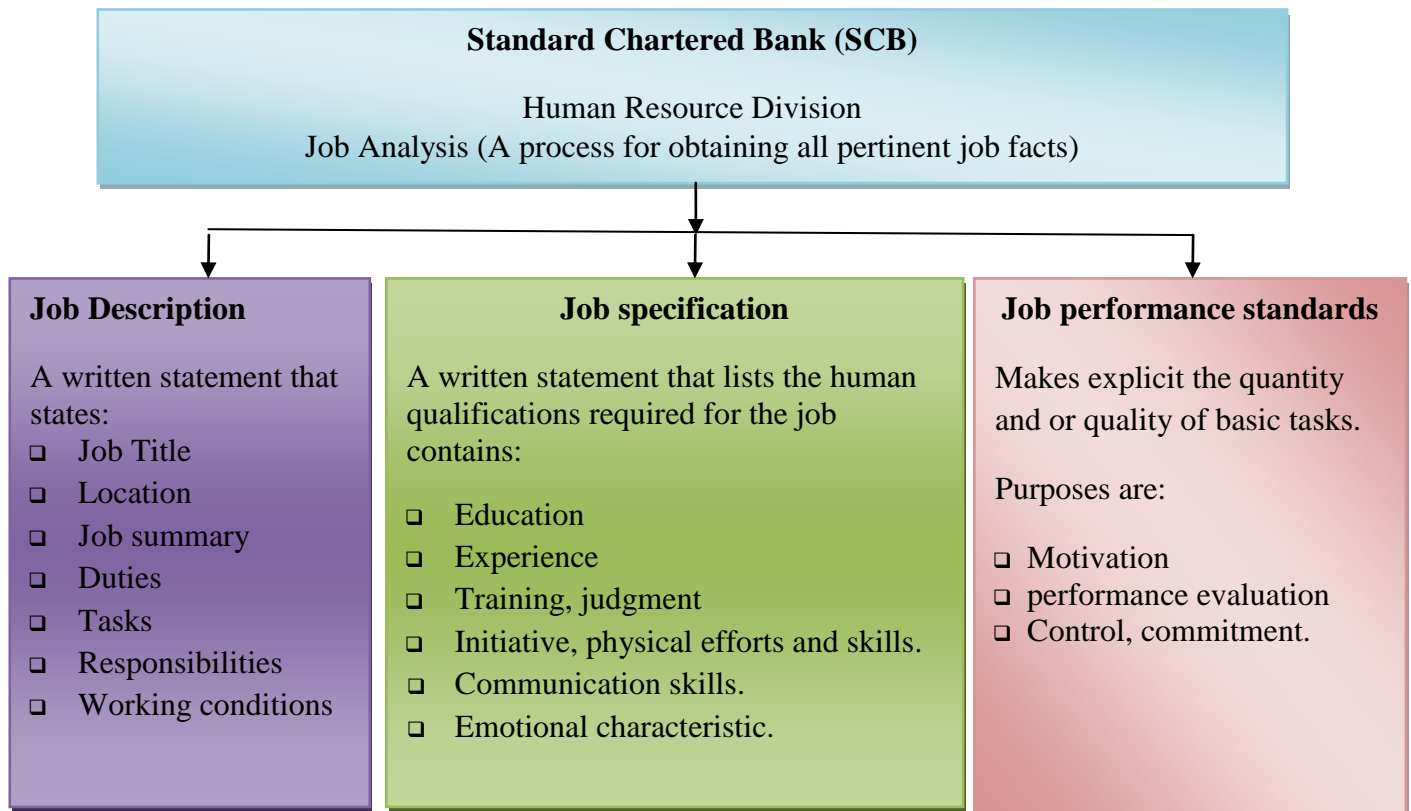
Job analysis consists of three distinct components, which are:

- Job description
- Job specification and
- Job performance standards

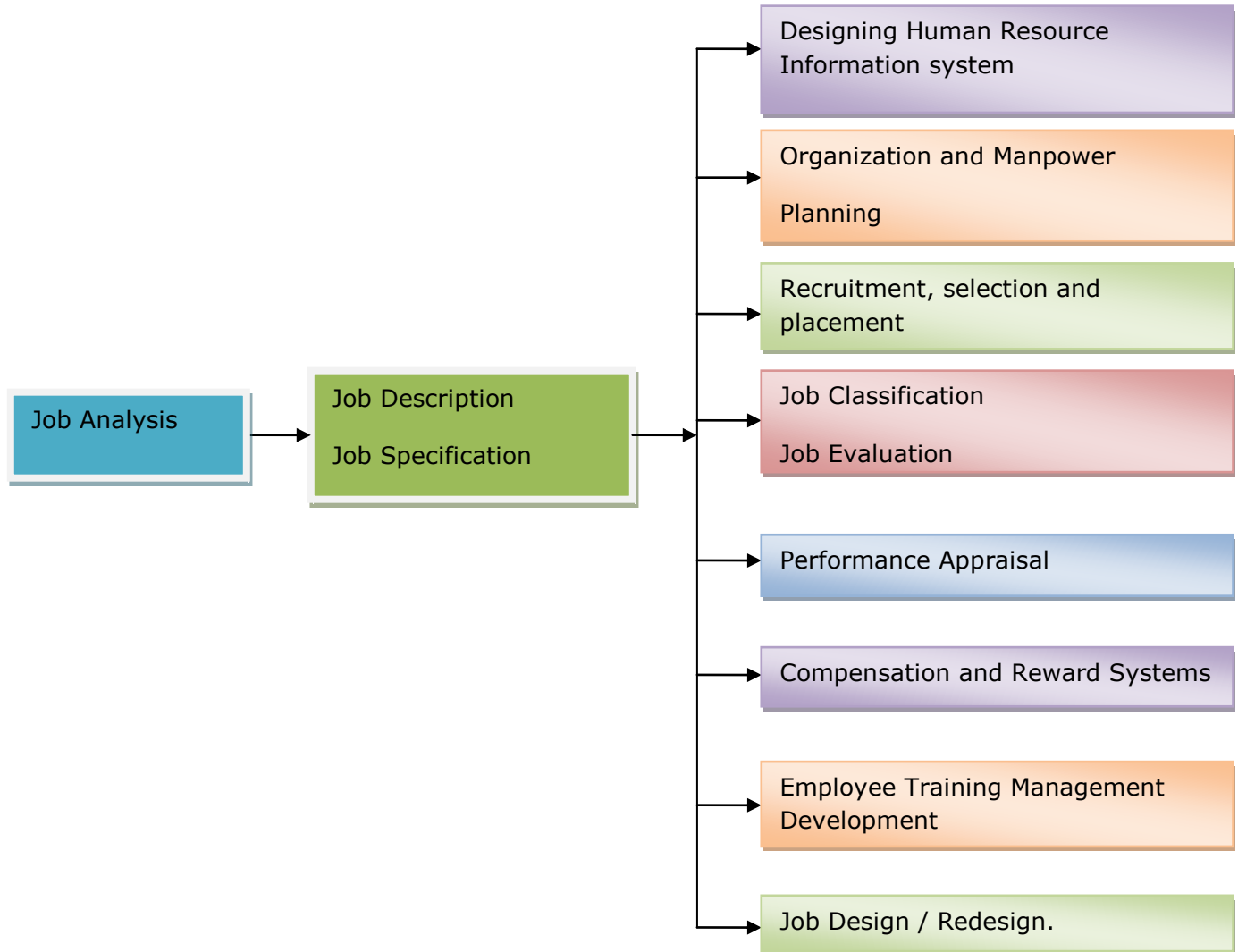
So, Job Description + Job specification + Job Performance Standards = Job Analysis.

The new job description and job specification as well as job performance standard will increase management's understanding and involvement in determining the level of responsibility attached to each job. SCB always follow the HR procedures and that's why the organization analysis the job carefully and this job analysis involves in the following steps:

- Determine the use of job analysis information
- Collect background information
- Select the positions to be analyzed
- Collect job analysis data
- Review information with participants
- Develop a job description and job specification



3.6.2 Use and Application of job Analysis



3.6.3 Sources of Recruitment

After job analysis the HRD recruit employees from two sources and within this sources the best individuals are selected for employee testing and selection process.

(A) External Sources

- Personal applications
- New / Fresh graduate from famous educational institution
- Internee Employees (In case of Outstanding Performance)
- Newspaper ads
- Internet

(B) Internal Sources

- Transfers
- Promotions
- Employee
- Recommendation
- Retrained employee

3.6.4 Employee Selection and Placement Procedure

Selection is the process by which an organization chooses from a list of screened applicants, the person or persons who best meet the selection criteria for the position available. The basic objective of selection is to acquire such personnel who are most likely to meet the organization's standards of performance. In other words, selection is a series of steps that starts with the initial screening and ends with a hiring decision. The HRD of SCB conducts a typical selection process which is given below:

1. Obtaining complete application form (educational background, previous work history, other job related demographic data etc.)
2. Screening
 - (i) Elimination of ineligible applicants.
 - (ii) Application blanks.
 - (iii) Preliminary testing.
 - (iv) Screening interviews.
3. Holding Written Test (Part I– MCQ, Part II – Written test (Language, Analytical Ability, General Knowledge)
4. Conducting Interview session
5. Contact Point Verification
6. Pre employment Verification
7. Job Offer
8. Establishing trial (probationary) periods.

3.7 Employee Training and Development

SCB attaches utmost importance to the development of its employees through continuous training. SCB always tried to give effective training to its employees because of enhance the effectiveness. The socialization process as Induction Training is called helps an individual to blend his personality with the organization. SCB provides Induction training to all employees entering the organization to help them settle down. It constitutes a significant step in the induction of the individual into the company's way of life.

Induction training of SCB helps an individual to know the answer of the following questions:

- What is the SCB's Culture?
- How does structure function?
- What are the role relationships?
- What are the policies and rules of SCB?
- What are the degrees of freedom or limits of behavior?

Induction program of SCB is done in both the ways:

- On-the-Job training
- Off-the-job training

As a part of Off-the-job training all new employees are given indoor multimedia presentation by which they come to know about the brief history of SCB, the present scenario, vision and mission of the company.

As a part of On-the-job training all new employees are to work General Banking Division, Investment Division as well as Foreign Exchange Division to keep pace with the overall banking activities.

3.7.1 Training Module

SCB's training module is significant for the newly recruited employee. Besides, probationary officer, the senior officer and top level officer is also trained through different types of training, workshop and seminar in order to improve the knowledge, skills and competencies.

3.7.2 Training Material and Planning Time

(a) Training Material

- SCB provides the following training material to the newly recruited employee as well as every officer senior level to entry level through training session:
- SCB Training module
- Lecture sheet, handout
- Presentation slide
- Multimedia Projector
- PC Note book (Laptop)
- Audiovisual tools

(Interactive CD, Films video conferencing, audiotapes and videotapes.)

(b) Planning Time

The training session is held according to the different category officer of SCB. But the newly recruited officer of SCB get 7 days training in SCB's own training institute. The existing officer also get one week training according to different banking issues to keep pace with the modern banking system.

3.8 Performance Appraisal Process

Performance appraisal process is important for any organization to its human resource department. SCB's human resource department evaluates the employee performance in an effective way so that the HRD examine the employee's skills, performance, abilities and professional competencies. The HRD department always monitors employee's previous and current performance records.

3.8.1 Procedure of Performance Appraisal

Employee performance appraisal of SCB is different from other banking organization. The performance appraisal of SCB comprises two parts which are included the following content:

Part I: Personal Data, Educational Qualification, Job History, Training and Workshop, Promotion and Reward Record.

Part II: Personal Traits, Subject Rating (Personal aspect, Business aspect, Business Performance etc)

3.9 Remuneration package for the employees of SCB

SCB offer sufficient remuneration to its employees. The HRD of DBBL designed pay plan in such a way that each employee can be satisfied and be motivated. The HRD of SCB designs the compensation package and time to time revise the package in accordance with the demand for the employee in job market.

All regular employees is compensated monthly for their services rendered to SCB corresponding to the Rank or position s/he holds as per approved Separate scale for Management staff, field force members and workers.

3.9.1 Employee Welfare and Benefit

SCB offer ample benefit and welfare to its employee. Because HRD of SCB believes that human resource is the heart of an organization. So if the employee gets proper financial support and other facilities they will be motivated as well as the workforce will be faster. Employee of SCB gets the following benefits:

- Transport Investment Scheme: The top level officer gets these facilities. The bank provides the car under transport investment scheme.
- Housing Investment Scheme: In housing investment scheme, the employee can make arrangement for comfortable accommodation. SCB provide financial support to its employee through investment scheme.
- Medical Facilities: Employee of SCB gets medical facilities from some listed hospitals like Square.

- Provident Fund: The bank will cause to be established and maintained in the bank the fund by contributors to be made partly by the members and partly by the bank in accordance with the provisions of the rule.
- Life Insurance, Group Insurance: The employee of SCB gets life insurance and group insurance from ALICO.
- Recreational Pay and Tour: The employees of SCB get recreational facilities and a handsome amount is paid to the employees for this recreation and also the employees get 15 days leave annually. The annual picnic is arranged every year at branch wise or department wise where employees of SCB participate.
- Leave Facilities: The employees of SCB get casual leave, recreational leave, festival leaves etc.
- Rewarding: HRD arrange reward ceremony for the talent and best employee among all the branches. The rewarding ceremony is organized once in a year. Handsome cash with certificate is endowed and these rewarding programs are arranged by HR department of SCB.
- Reimbursement Benefit: If any employee occurs severe injured or death then HRD gives one time big amount of money to that employee's family.

There are other benefits too but above mentioned are the more prominent and usually enjoyed by the employees in SCB.

4. Job Responsibilities during Internship

During my internship period, I used to observe the daily activities of HR Department and specially the activities my supervisor used to do. Then my supervisor went on a leave of one month and handed over to another supervisor in the same department. Then I worked with him and assisted the HR associate, reporting to my supervisor to prepare various presentations like “Star of the Month” “New leaders for 2012” and so on, preparing reports like “Evening hours pay”, “Birthday” and so on. Then I was assigned a task to do planning of a daylong outing for HR Department on 30th October, 2011 for the brainstorming session of Q12 starting from Sorting out suitable places, contacting with the business persons and communicating the demand and requirements of the Bank like a meeting room, projector, meal menu and so on time to time and arranging price quotes from different vendors. Then preparing a small presentation on overall outing was really interesting to present in front of the Department head. Lastly choosing Savar BCDMA as the final destination was truly a great experience for me.

In the mean time one of the employee of resourcing team left and whole resourcing team was struggling to handle all those pressures arranging all the interviews, contacting candidate, maintaining database and other staffs. Then my supervisor suggested the resourcing team to assign me in their team. I was warmly invited there to assist them in their day today activities. Though it was quite hectic and huge work load was there to handle in the position “Coordinator - Resourcing” and requires the person to stay in the office till late night, I enjoyed a lot and learnt so many things.

Some of the important tasks were:

- Coordinating & conducting interview like communicating the time, date, place of the interview to the candidates, preparing interview packs, booking interview room was an everyday task
- Arranging the question papers in time with right numbers of answer scripts, checking those scripts and preparing g mark sheet for conducting written test of potential candidates was also an interesting task for me
- Conduct Business Needs Discussion with line managers for new positions
- Execute pre-joining & joining formalities of new joiners like arranging pre joining pack, joining pack and providing to the applicants was a regular task

- Collecting necessary documents from the finally selected candidates was also a regular task
- Maintain relationship with internal and external stake holder by answering their queries through phone calls and face to face interaction
- Conduct Pre employment verification and Contact Point Verification
- Maintain all the recruitment related database and MIS update
- Plan and execute road show “Graduate Management Program “in Chittagong University
- Attending job fair in American International University, Bangladesh, decorating the stall instantly, answering all the queries of the students, attending guests, collecting CVs gave me confidence to handle on the spot pressure and handling customers in future
- Preparing offer letters for new joiners (FTE, DC, Interns),
- Keeping track of required documents of new joiners and creating P-Files and handing over to service delivery team,
- Recruiting 30+ Interns to various department countrywide as per requirements being an intern myself was interesting
- Preparing & Processing Intern Payments, PEEV bill, CPV Bill and so on

Lastly while coming from SCB after the completion of my internship, assigning a new intern in the position was challenging. Then briefing him and guiding him with pen and pencil was a learning experience for me. On the whole, I was truly fortunate to be a part of SCB family as it opened a new door in my life of learning and gathering and sharing knowledge of a corporate life.

5. Literature Review

Employee engagement is the level of commitment and involvement an employee has towards their organization and its values. An engaged employee is aware of business context, and works with colleagues to improve performance within the job for the benefit of the organization. It is a positive attitude held by the employees towards the organization and its values. The paper focuses on how employee engagement is an antecedent of job involvement and what should company do to make the employees engaged. The paper also looks at the Gallup 12 point questionnaire, twelve-question, survey that identifies strong feelings of employee engagement and the steps which shows how to drive an engaged employee.

Engagement at work was conceptualized by Kahn, (1990) as the ‘harnessing of organizational members’ selves to their work roles. In engagement, people employ and express themselves physically, cognitively, and emotionally during role performances.

Employee engagement is the thus the level of commitment and involvement an employee has towards their organization and its values. An engaged employee is aware of business, context, and works with colleagues to improve performance within the job for the benefit of the organization. The organization must work to develop and nurture engagement, which requires a two-way relationship between employer and employee.’ Thus Employee engagement is a barometer that determines the association of a person with the organization. Engagement is most closely associated with the existing construction of job involvement (Brown 1996) and flow (Csikszentmihalyi, 1990). Job involvement is defined as ‘the degree to which the job situation is central to the person and his or her identity (Lawler & Hall, 1970). Kanungo (1982) maintained that job involvement is a ‘Cognitive or belief state of Psychological identification. Job involvement is thought to depend on both need saliency and the potential of a job to satisfy these needs. Thus job involvement results form a cognitive judgment about the needs satisfying abilities of the job. Jobs in this view are tied to one’s self image. Engagement differs from job in as it is concerned more with how the individual employees his/her self during the performance of his / her job.

Furthermore engagement entails the active use of emotions. Finally engagement may be thought of as an antecedent to job involvement in that individuals who experience deep engagement in their roles

should come to identify with their jobs. When Kahn talked about employee engagement he has given importance to all three aspects physically, cognitively and emotionally; whereas in job satisfaction, importance has been more given to cognitive side.

HR practitioners believe that the engagement challenge has a lot to do with how employee feels about the about work experience and how he or she is treated in the organization. It has a lot to do with emotions which are fundamentally related to drive bottom line success in a company. There will always be people who never give their best efforts no matter how hard HR and line managers try to engage them. “But for the most part employees want to commit to companies because doing so satisfies a powerful and a basic need in connect with and contribute to something significant”.

The world's top-performing organizations understand that employee engagement is a force that drives performance outcomes. In the best organizations, engagement is more than a human resources initiative - it is a strategic foundation for the way they do business. Research by Gallup and others shows that engaged employees are more productive. They are more profitable, more customer-focused, safer, and more likely to withstand temptations to leave. The best-performing companies know that an employee engagement improvement strategy linked to the achievement of corporate goals will help them win in the marketplace. This process includes finding the right performance metrics that drive accountability, creating a comprehensive communication strategy, and designing development opportunities for every employee, manager and leader. It blends strategic analysis with practical steps and advice to change how leaders view their work, their employees, and their customers.

5.1 Aspects of Employee Engagement

Three basic aspects of employee engagement according to the global studies are:-

- The employees and their own unique psychological makeup and experience
- The employers and their ability to create the conditions that promote employee engagement
- Interaction between employees at all levels.

Thus it is largely the organization’s responsibility to create an environment and culture conducive to this partnership, and a win-win equation.

5.2 Categories of Employee Engagement

According to the Gallup the Consulting organization there are there are different types of people:-

(a) Engaged

Engaged employees are builders. They want to know the desired expectations for their role so they can meet and exceed them. They're naturally curious about their company and their place in it. They perform at consistently high levels. They want to use their talents and strengths at work every day. They work with passion and they drive innovation and move their organization forward

(b) Not Engaged

Not-engaged employees tend to concentrate on tasks rather than the goals and outcomes they are expected to accomplish. They want to be told what to do just so they can do it and say they have finished. They focus on accomplishing tasks vs. achieving an outcome. Employees who are not-engaged tend to feel their contributions are being overlooked, and their potential is not being tapped. They often feel this way because they don't have productive relationships with their managers or with their coworkers.

(c) Actively Disengaged

The "actively disengaged" employees are the "cave Wellers." They're "Consistently against Virtually Everything." They're not just unhappy at work; they're busy acting out their unhappiness. They sow seeds of negativity at every opportunity. Every day, actively disengaged workers undermine what their engaged coworkers accomplish. As workers increasingly rely on each other to generate products and services, the problems and tensions that are fostered by actively disengaged workers can cause great damage to an organization's functioning.

5.3 Importance of Employee Engagement

Engagement is important for managers to cultivate given that disengagement or alienation is central to the problem of workers' lack of commitment and motivation (Aktouf). Meaningless work is often associated with apathy and detachment from one's work (Thomas and Velthouse). In such conditions, individuals are thought to be estranged from their selves (Seeman, 1972). Other Research using a different resource of engagement (involvement and enthusiasm) has linked it to such variables as employee turnover, customer satisfaction – loyalty, safety and to a lesser degree, productivity and profitability criteria (Harter, Schmidt & Hayes, 2002).

An organization's capacity to manage employee engagement is closely related to its ability to achieve high performance levels and superior business results. Some of the advantages of engaged employees are

- Engaged employees will stay with the company, be an advocate of the company and its products, services and contribute to bottom line business success.
- They will normally perform better and are more motivated.
- There is a significant link between employee engagement and profitability.
- They form an emotional connection with the company. This impacts their attitude towards the company's clients, and thereby improves customer satisfaction and service levels
- It builds passion, commitment and alignment with the organization's strategies and goals
- Increases employees' trust in the organization
- Creates a sense of loyalty in a competitive environment
- Provides a high-energy working environment
- Boosts business growth
- Makes the employees effective brand ambassadors for the company

A highly engaged employee will consistently deliver beyond expectations. In the workplace research on employee engagement (Harter, Schmidt & Hayes, 2002) have repeatedly asked employees 'whether they have the opportunity to do what they do best everyday' while one in five employees strongly agree with this statement. Those work units scoring higher on this perception have substantially higher performance.

Thus employee engagement is critical to any organization that seeks to retain valued employees. The Watson Wyatt consulting companies has been proved that there is an intrinsic link between employee engagement, customer loyalty, and profitability. As organizations globalize and become more dependent on technology in a virtual working environment, there is a greater need to connect and engage with employees to provide them with an organizational 'identity.'

Employee involvement and participation at work have been identified as key factors in developing successful and mutually beneficial workplace relationships which lead to organizational success. (Das, 2003) It has been argued that increased employee involvement and development of workplace partnerships is a key factor in achieving higher levels of economic performance and business success,

and has the potential to make a significant contribution to economic growth. Empowerment involves decentralizing power within the organization to individual decision makers further down the line. Team working is a key part of the empowerment process. Team members are encouraged to make decisions for themselves in line with guidelines and frameworks established in self managing teams. Employee participation is in part a response to the quality movement within organizations. Individual employees are encouraged to take responsibility for quality in terms of carrying out activities, which meet the requirements of their customers. (Allinson, & Hayes, 2001)

5.4 Factors Leading to Employee Engagement

Studies have shown that there are some critical factors which lead to Employee engagement. Some of them identified are

- **Career Development- Opportunities for Personal Development**

Organizations with high levels of engagement provide employees with opportunities to develop their abilities, learn new skills, acquire new knowledge and realize their potential.

When companies plan for the career paths of their employees and invest in them in this way their people invest in them.

- **Career Development – Effective Management of Talent**

Career development influences engagement for employees and retaining the most talented employees and providing opportunities for personal development.

- **Leadership- Clarity of Company Values**

Employees need to feel that the core values for which their companies stand are unambiguous and clear.

- **Leadership – Respectful Treatment of Employees**

Successful organizations show respect for each employee's qualities and contribution – regardless of their job level.

- **Leadership – Company's Standards of Ethical Behavior**

A company's ethical standards also lead to engagement of an individual

- **Empowerment**

Employees want to be involved in decisions that affect their work. The leaders of high engagement workplaces create a trustful and challenging environment, in which employees are encouraged to dissent from the prevailing orthodoxy and to input and innovate to move the organization forward.

- **Image**

How much employees are prepared to endorse the products and services which their company provides its customers depends largely on their perceptions of the quality of those goods and services. High levels of employee engagement are inextricably linked with high levels of customer engagement.

Other factors

- **Equal Opportunities and Fair Treatment**

The employee engagement levels would be high if their bosses (superiors) provide equal opportunities for growth and advancement to all the employees

- **Performance appraisal**

Fair evaluation of an employee's performance is an important criterion for determining the level of employee engagement. The company which follows an appropriate performance appraisal technique (which is transparent and not biased) will have high levels of employee engagement.

- **Pay and Benefits**

The company should have a proper pay system so that the employees are motivated to work in the organization. In order to boost his engagement levels the employees should also be provided with certain benefits and compensations.

- **Health and Safety**

Research indicates that the engagement levels are low if the employee does not feel secure while working. Therefore every organization should adopt appropriate methods and systems for the health and safety of their employees.

- **Job Satisfaction**

Only a satisfied employee can become an engaged employee. Therefore it is very essential for an organization to see to it that the job given to the employee matches his career goals which will make him enjoy his work and he would ultimately be satisfied with his job.

- **Communication**

The company should follow the open door policy. There should be both upward and downward communication with the use of appropriate communication channels in the organization. If the employee is given a say in the decision making and has the right to be heard by his boss then the engagement levels are likely to be high.

- **Family Friendliness**

A person's family life influences his work life. When an employee realizes that the organization is considering his family's benefits also, he will have an emotional attachment with the organization which leads to engagement

- **Co-operation**

If the entire organization works together by helping each other i.e. all the employees as well as the supervisors co-ordinate well then the employees will be engaged.

5.5 Measuring Employee Engagement

Gallup research consistently confirms that engaged work places compared with least engaged are much more likely to have lower employee turnover, higher than average customer loyalty, above average productivity and earnings. These are all good things that prove that engaging and involving

employees make good business sense and building shareholder value. Negative workplace relationships may be a big part of why so many employees are not engaged with their jobs.

Step I: Listen

The employer must listen to his employees and remember that this is a continuous process. The information employee's supply will provide direction. This is the only way to identify their specific concerns. When leaders listen, employees respond by becoming more engaged. This results in increased productivity and employee retention. Engaged employees are much more likely to be satisfied in their positions, remain with the company, be promoted, and strive for higher levels of performance.

Step II: Measure current level of employee engagement

Employee engagement needs to be measured at regular intervals in order to track its contribution to the success of the organization. But measuring the engagement (feedback through surveys) without planning how to handle the result can lead employees to disengage. It is therefore not enough to feel the pulse—the action plan is just as essential.

After Hundreds of focus group and thousands of interviews with employees in a variety of industries, Gallup came up with Q. 12, a twelve-question survey that identifies strong feelings of employee engagement. They have identified 12 questions that most effectively measure the links (the Gallup Q12). That are-

- Do you know what is expected of you at work?
- Do you have the materials and equipment you need to do your work right?
- At work, do you have the opportunity to do what you do best every day?
- In the last seven days, have you received recognition or praise for doing good work?
- Does your supervisor, or someone at work, seems to care about you as a person?
- Is there someone at work who encourages your development?
- At work, do your opinions seem to count?
- Does the mission/purpose of your company make you feel your job is important?
- Are your associates (fellow employees) committed to doing quality work?
- Do you have a best friend at work?
- In the last six months, has someone at work talked to you about your progress?

- In the last year, have you had opportunities at work to learn and grow?

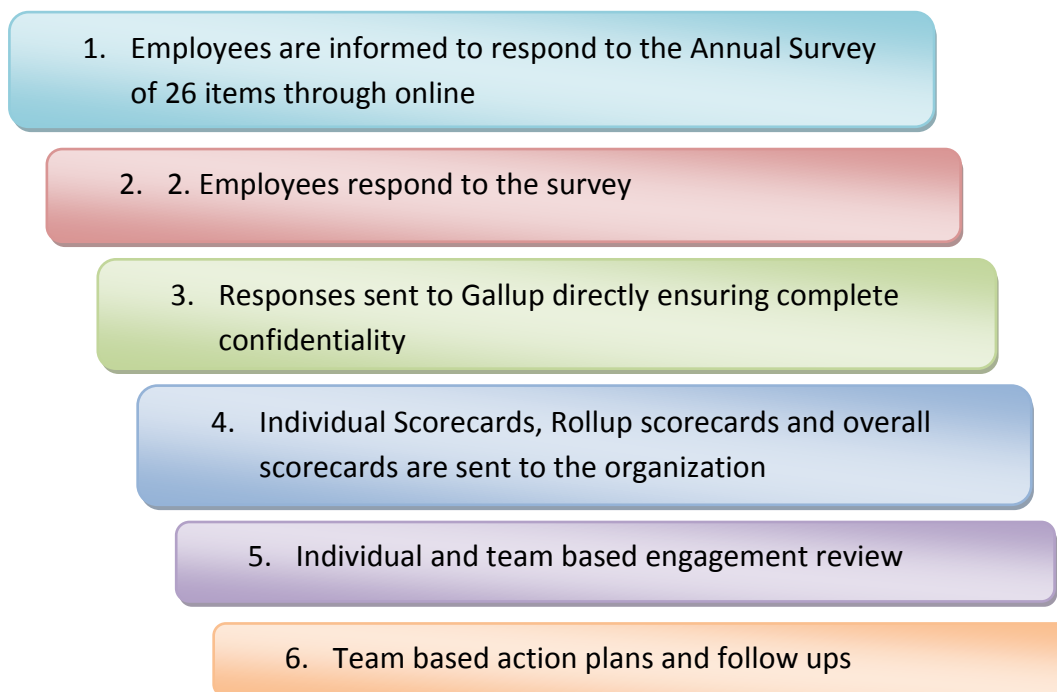
Step III: - Identify the problem areas

Identify the problem areas to see which are the exact areas, which lead to disengaged employees

Step IV: Taking action to improve employee engagement by acting upon the problem areas

Nothing is more discouraging to employees than to be asked for their feedback and see no movement toward resolution of their issues. Even the smallest actions taken to address concerns will let the staff know how their input is valued. Feeling valued will boost morale, motivate and encourage future input. Taking action starts with listening to employee feedback and a definitive action plan will need to be put in place finally.

5.6 The Q12 Process at a glance

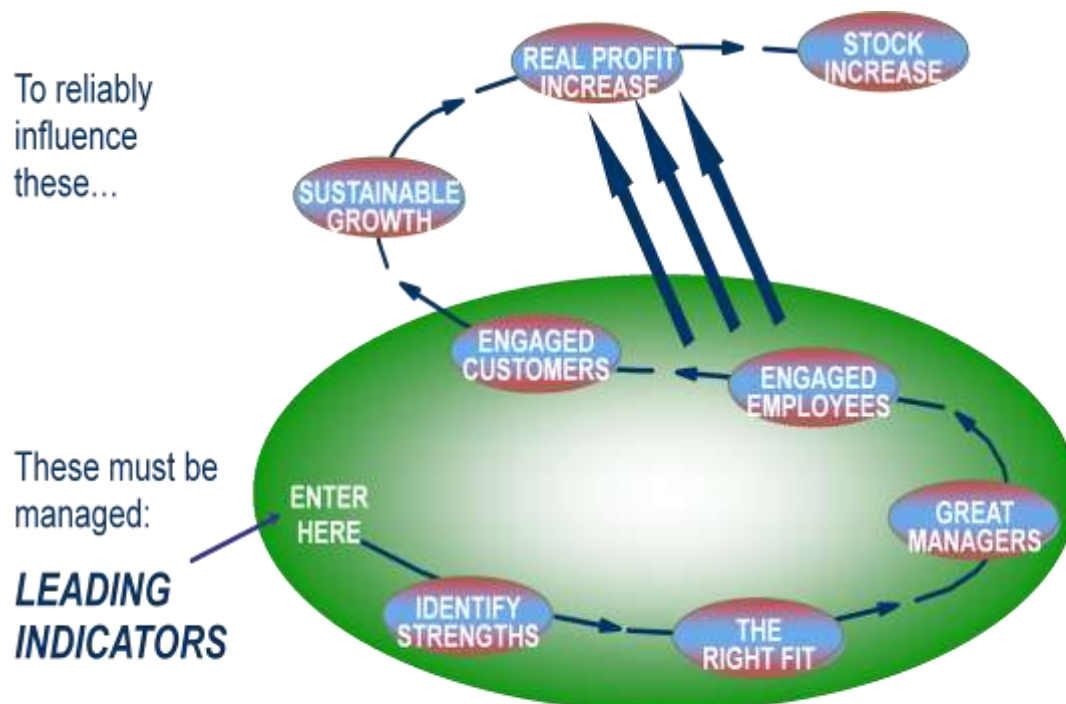


6. Q12 at Standard Chartered Bank

Since 2001, the Bank has been using Gallup's Q12, a survey that measures employee engagement at a given point in time. It is a source of data to further the process of driving Employee Engagement. The Q12 survey was developed by The Gallup Organization based on in-depth research into the factors that differentiate high performing teams from the rest. The Q12 survey is not a manager evaluation – none of the questions refer directly to manager attributes and behaviors. It is a snapshot of overall team engagement. However, at the same time, Q12 gives strong insight into the quality of the manager and how they can manage better.

The twelve Q12 'items' highlight themes that are actionable by all members of the workgroup. The manager is in the best position to influence team engagement, but sustainable improvement occurs when the whole team is involved. In addition to the core 12 questions, the Bank has added some items to help team measure and improve in areas highly related to engagement, such as employee loyalty and satisfaction and how the employees live its brand values.

6.1 The Gallup Pathway



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6.2 The Engagement Hierarchy



6.3 Meaning of the questions

Individuals interpret the questions in different ways, according to their motivations and workplace context. This is why the essential part of Q12 is the team dialogue to surface the meaning and importance that individuals attribute to each question. Here is a guideline that can provide a generic knowledge about the objective of the questions why those are asked to the employees but it may not be the case why people answer, the way they do.

Q0. How satisfied are you with Standard Chartered as a place to work?

This question is presented before the core Q12 questions to give us an opportunity to express the rational thoughts on the Bank as a whole, the level of satisfaction. It prepares the respondent to give emotional responses on the team – the purpose of the core Q12 questions. It is important to draw a distinction between satisfaction and engagement as they are not the same concept. However, research reveals they are strongly correlated.

Q1. I know what is expected of me at work.

Q1 is a straightforward question: it measures whether or not people know how to succeed in their role. Defining and clarifying the necessary work outcomes is fundamental to employee needs. If employees do not know for certain what employees are doing, employees can't perform to the best of their abilities. 'Knowing what is expected' is much more than a job description. It is a detailed understanding of how what one person is supposed to do fit with what everyone else is supposed to do within the Bank. It is especially important that leaders of the organization can 'strongly agree' to this as they are the ones driving the strategy of the Bank.

Q2. I have the materials and equipment I need to do my work right.

Providing people with what they need to do their work is essential to maximize efficiency and prevent employees becoming dissatisfied in their role. Furthermore, it demonstrates to employees that their work is valued and shows that the Bank supports them in meeting their goals.

It is important to understand that 'Materials and equipment' can be perceived as training needs or any other intangible issues and arguments that prevent employees from doing their work as well as physical equipment (pens, paper, laptop and so on).

Q3. At work, I have the opportunity to do what I do best every day.

Skills and knowledge can be trained and learnt; talents or strengths are innate and can only be developed. When people are in roles in which they can most fully use their talents they are more likely to excel, be fulfilled, and maximize their performance.

Learning about individual differences, helps managers position team members for success in their role. This is directly in line with the Bank being a strengths-based organization.

Q4. In the last seven days, I have received recognition or praise for doing good work.

Nobody ever complains of too much recognition: people flourish when their positive behaviors are rewarded. Great recognition should always be genuine, frequent, reinforce positive actions and link to performance. It doesn't need to be financial or always tangible; it can be as simple as appreciation for a job well done, a timely thank you or a pat on the back. This question links to question one, if expectations are not clear, success cannot be defined and recognition or praise will be non-specific and therefore less valued. The "seven days" element of this question aims to capture the regularity in receiving recognition. It can be argued that managers may manipulate the response to this question by providing feedback 7 days before the survey date. However, research indicates that respondents will distinguish between honest and meaningful feedback and comments made just to manipulate scores.

Q5. My supervisor, or someone at work, seems to care about me as a person.

Being valued and cared about at work is a basic human need. There has to be someone accessible at work to take an active interest in the professional and personal achievements. Managers have to build trust and get to know each employee's personal goals and ambitions to position better them for success.

Q6. There is someone at work who encourages my development.

Development is investing in people to build on their strengths. Employees, jointly with their managers are responsible for their own development. Managers have to create strong partnerships to enable employees and the Bank to develop every year.

Q7. At work, my opinions seem to count.

It is important to feel that employees are making a significant contribution in their workplace and feel totally free to offer opinions, criticism, solutions and ideas regardless of position in the company. It

motivates and engages when their ideas are considered at work. Not all ideas can be implemented, but feedback should always be shared with the employee who made the suggestion.

Q8. The mission or purpose of my company makes me feel my job is important.

Each and every role is important for the Bank to achieve its goal. A clear understanding of how their roles contribute to the Bank's objective is important, employees naturally want to belong to something that has significance and meaning; employees want to know employees are making a difference. While individual achievement is important, when employees feel that employees are an integral part of a larger whole, employees are more likely to feel committed. It is more exciting to "share a mission" than to "complete a task."

Q9. My fellow employees are committed to doing quality work.

Sharing a commitment to quality is a key to great team performance: everybody wants their colleagues to share their commitment to quality. When everyone is committed to producing quality work employees can be proud of the work our teams and the Bank produces.

Q10. I have a best friend at work.

The best work environments are those where there is trust. Employees need to feel like employees can trust the people around us, and friendship is the gateway to trust. Generally, employees are most productive when employees can co-operate, combine their efforts, and relay on people. The question refers to having 'a' best friend at work, not 'my best friend is at work'. Most of us would agree that the presence of some characteristics of their relationships with friends can facilitate how employees work in teams.

Q11. In the last six months, someone at work has talked to me about my progress.

Growth and progress is important for everybody and the Bank. Employees are more proactive when employees are clear about their career road map. It is both managers' and employees' responsibility to discuss about growth plans. It is very important to monitor the progress and work upon it. Managers and employees work together to identify your strengths and potential; focusing on the strengths rather than weaknesses to determine how to help them maximize potential.

Q12. This last year, I have had opportunities at work to learn and grow.

The urge to learn and grow is within each and everyone. It is important for us to be constantly expanding their knowledge and progressing, the success of the Bank is dependent on each and everyone's learning and growth. Learning is different for different people, some learn best by reading, others by observing, and others by practicing.

Loyalty

Q13. I plan to be working for Standard Chartered Bank in three years time.

This question measures loyalty to the Bank. Research shows that there is a strong correlation between engagement and retention, and therefore high loyalty levels should match with high levels of engagement. If employees feel loyal to the Bank, employees will act as advocates of the brand.

Impact Planning and Effective Follow Through

Q14. My team has effectively followed through on the actions employees agreed during our Q12 "Impact Planning" session last year.

It is crucial for teams to keep the Engagement impact plan on the agenda and review it regularly during the year. This question measures not only the completion of the Impact Plan, but also its effectiveness. The level of engagement increases when the plans and suggestions that have been made have visible outcomes.

Work culture

The questions below help exploring work culture in the organization

Q15. At work I am always encouraged to look for better ways of doing things.

Q16. My colleagues are open and honest with each other at all times (subject to commercial confidentiality).

Q17. My colleagues make me feel included in the team.

Brand Promise

Q18. I know what Standard Chartered stands for, and what makes our brand different from our competitors

This question assesses the degree to which the employees - those called upon to deliver the Brand promise at each customer encounter - feel they understand the Bank's meaningfully differentiated promise to its customers. There are two aspects to this: "what the Bank stands for" and "what makes the Bank different." It's the combination of these two that defines those aspects of the product/service offering that is not only "different," but important.

Q19. I'm extremely proud of the quality of the products/services Standard Chartered offers

Answer to this question reveals the extent to which the employees feel truly proud of what they represent and are called upon to sell and service. The answer to this question encompasses all the deliverables – such as the sustainability initiatives and how employees serve each other as internal customers – not just their revenue generating products.

Q20. I am proud to work for Standard Chartered

Our pride in the Bank is a visible outcome of our engagement. If employees feel that our needs are being met, and employees are aligned with the Bank's goals – as measured by the Q12 core questions, employees should feel pride in the Bank.

Q21. I would recommend Standard Chartered to friends and family as a great place to work

When employees recommend a product or service, employees are expressing their trust in it, and this is especially important with friends and family. When employees recommend the Bank as a great place to work, employees are in fact delivering the Employer brand.

Q22. I believe Standard Chartered has a positive impact on the environment and communities where it does business

This item measures employees' perceptions of their personal opportunity to support the community through the Bank. There is compelling evidence of a link between the Bank's sustainability work and employee engagement. It is important to note that the question focuses on overall sustainability, not just employee volunteering or community investment.

Q23. I know what "Here for good" means for how I work every day

The purpose of this question is to measure understanding and ownership of the brand promise by every employee.

6.4 Types of scorecard

i) Self Scorecard

It is given to a manager who has more than 4 direct reports and all of them have filled up their survey responses.

ii) Roll-up scorecard

It is given to a manager who has more than one but less than 4 direct reports or has more than direct reports but less than 4 direct reports have filled up the survey form or has less than 4 direct reports but his direct and indirect reports are at least 4 in numbers.

iii) Overall scorecard

It is for function/ department and only applicable for value/ profit centre, function/department.

6.5 Reading the scorecards

The scores are compared to the previous results. If the grand mean is higher than the previous score then it depicts that the employee engagement has increased and vice versa. The scorecards explore the strength and weakness of the individuals and at the same time says about the performance of the team. Thus step by step it explores the overall result of a department, of a country and then it is compared to the Standard Chartered Group's result. So what the scorecards do is prepare the base for the improvement areas which aspects should be focused in future to get better output in terms of employee engagement, job satisfaction to overall financial performance and profitability of the bank.

6.5 Impact planning guidelines

As a manager, the role is to lead teams to deliver results. He is the person who has the greatest effect and influence on his team. When he can influence and inspire the team members' Engagement, the job becomes easier and more rewarding. A better opportunity arises to focus on business outcomes.

An excellent way to create a great work environment is to sit down with the team members and have an open and inviting discussion about how the team works together now, and what employees can do together to build on those successes and make improvements where necessary. When employees can facilitate a meaningful dialogue with the team members, create effective plans of action, and follow through on commitments, employees engage the team members, help building and sustain a great work environment.

What follows is a summary approach that many managers have successfully implemented even when they do not have their own Q12 Scorecard.

STEP 1

Introduction and Purpose

The goal of this meeting (or series of meetings) is to understand the underlying concepts of Engagement. The team members will:

- Discuss why they were asked to complete the survey.
- Examine Standard Chartered Bank's overall Q12 results.
- Discuss ways they can continue to work together to improve Engagement.

To better explain the idea of Engagement, it is needed to understand some questions:

- Thinking about the team. When a person was working, or speaking to his colleagues, is there any difference between a team member who is involved in and enthusiastic about his or her work and a team member who is not?
- Does that make a difference in the quality of work or level of service the bank provides to our clients and one another?

Talking Points

- Internal and external research has proven that there are statistical links between a team's level of Engagement and several vital business outcomes, including team member retention, theft/loss, quality (defects), client metrics, safety incidents, productivity, and profitability.
- What exactly is Engagement, and why is it important?
 - Engaged team members are 100% psychologically committed to their roles.
 - Engaged team members are the most productive.
 - Engaged team members know the scope of their jobs and look for new, different, and safer ways to achieve outcomes.
 - Putting it simply . . . **An engaged team member is involved in, enthusiastic about, and committed to his or her work.**

STEP 2

Introducing Standard Chartered Bank's Q12 overall results

Providing results
and answering
questions from
team.

To receive a Q12 Scorecard for a team, an employee must have at least four people reporting to him and have had at least four of those individuals respond to the survey. If there are fewer than four respondents to the Q12 Survey in the team, he will not receive a Scorecard. However, as a manager, he is still responsible for driving Engagement in his immediate team.

He has to provide the team the overall Q12 results for Standard Chartered, and set them in context in terms of last year's score, whether this year's score is an improvement, and where the score fits in on the survey's scale.

The overall results can be used to discuss and identify the Engagement items that are the most important for a team to work on.

Some of the Engagement items should be highlighted and questions like the ones listed below be asked to encourage discussion.

- Do the results on any of these items surprise you?
- What were you thinking about when you answered this particular item?
- What does our team need to do to improve on this item?

STEP 3

Discussing for Action

Deciding what
the team should
focus on
together

As a team, it is needed to identify one or two Engagement items to focus on each month. The goal is to improve Engagement as a team.

- Thoughts and ideas are to collect about each of the Engagement items from the team. To help the team members, their thoughts are outlined, questions such as the following may be asked:
 - What are our strengths? What do we do well?
 - What areas could we do better in?
 - What would you like to see changed?
 - How can we use our team strengths to achieve our objectives?
 - How can you use your individual strengths to support the team?
- Manager should help team members narrow their focus to two items to work on during the first month. These items should be ones that the team can act on and improve. One item of strength and one item for improvement should be focussed.
- Encourage the team to select their choices from the first six Engagement items.

Below are some additional options that can be used to help identify the engagement items that are the most important for the team to work on.

Option A: Traffic Lights Exercise

1. Hanging 12 posters or sheets around the room with each one containing the text of one of the engagement items and making sure each poster is visible and accessible to team members.
2. Giving each team member 12 green, yellow, and red stickers.
3. Telling the team what each coloured sticker means.
 - a. Green: This engagement item is strength for the team and he/she feels good about this item.
 - b. Yellow: He/she doesn't know where they stand on this item. He/she feels neutral about this item.
 - c. Red: This engagement item is a weakness for the team. He/she doesn't feel good about this item.

STEP 3

Discussing for Action

Deciding what
the team should
focus on
together

4. Directing team members to walk around the room, read each of the engagement items, evaluate how they feel about each item, and place the corresponding coloured sticker on each poster.
5. Once team members have placed stickers on all of the posters, identifying the poster that has the largest number of green stickers (an item that the team is doing well on) and the poster that has the largest number of red stickers (an item that the team doesn't feel good about). The team will focus on these items.
6. If one or more items have the same number of stickers, then discussing these items as a group and decide which item to focus on. To facilitate this discussion, the manager might ask the following questions:
 - a. Of these items, which one has the most influence on our ability to complete our business objectives?
 - b. Of these items, which one has the most influence on our ability to be engaged at work?
 - c. Of these items, is there one that you feel most strongly about?
 - d. Of these items, which do you believe will be the easiest to help us effect positive change?

S or W?

1. Listing the engagement items on one sheet of paper and distributing a copy to each team member.
2. Instructing team members to read the list of engagement items and place an "S" next to the item if they consider it strength for the team and a "W" next to the item if they consider it a weakness. Then asking teammates to select the one item they consider to be the team's greatest strength by circling the "S" they made next to this item. And then asking teammates to select the one item they consider to be the team's greatest weakness by circling the "W" they made next to this item.
3. Collecting all the sheets and tabulate the number of circled Ss and Ws. The item with the most circled Ss and the item with the most circled Ws are items the team will focus on.

STEP 3

Discussing for Action

Deciding what
the team should
focus on
together
Overview

Option B: Off-line prioritisation exercise

1. Preparation: Before the meeting, distributing copies of the engagement items to each teammate. Asking them to identify two items of strength and two items of weakness for the immediate team and lastly collecting the responses (anonymously, if possible).
2. At the meeting, sharing the results collected. Briefing the team that, according to Gallup's research, the engagement items are key measures of team engagement. Further, if they can effect positive change on these items, then they will positively affect business outcomes.
3. Facilitating a brief discussion to determine which items the team feels are priority items.
 - a. Review the engagement items that the team believes are strengths of the team.
For each of the areas of strength, ask the following:
 - i. Of these items, which one has the most influence on our ability to complete our business objectives?
 - ii. Of these items, which one has the most influence on our ability to be engaged at work?
 - iii. Of these items, is there one that you feel most strongly about?
 - iv. Of these items, on which do you believe it will be the easiest to effect positive change?
 - b. Review the engagement items that team members believe are not so strong.
For each of the areas of weakness, ask the following:
 - i. Of these items, which one has the most influence on our ability to serve our clients or complete our business objectives?
 - ii. Of these items, which one has the most influence on our ability to be engaged at work?
 - iii. Of these items, is there one that you feel most strongly about?
 - iv. Of these items, on which do you believe it will be the easiest to effect positive change?
 - c. Based on the discussion, reach an agreement on which item of strength and which item weakness the team will focus on.

STEP 4

Brainstorming

Identify actions and ideas to strengthen the work environment.

Taking each priority item one at a time and invite everyone to contribute ideas for action.

- Asking probing questions like the following to get ideas flowing:
 - We have chosen X as an item that we will work to improve. Specifically, what is affecting our Engagement on this item?
 - In terms of the actions that we control, what actions can we take to improve our Engagement on this item?
 - In terms of next steps, which of these actions will affect our Engagement the most?
 - What thoughts, comments, or questions do you have about our plan?
 - What else comes to mind as we continue our work?
- Record all contributions on a chart pad.
- After brainstorming, cross off all action items that are not specific, measurable, or within the team's control.
- Identify who will be responsible for each action item that remains.
- Identify a time when you will review your progress.
- Record the agreed-upon action for each item. Use a planning format that works best for your team.

Distribute copies of this record to each member of the team so that they have their own copy to look back on.

STEP 5

Continuous Follow-Up

"What progress have we made?"

Following up is what makes the difference. The leaders and teams that show the greatest improvement in Engagement results do three things well:

- 1) They share the results with their team,
- 2) They create goals and identify actions to take together to improve engagement, and
- 3) They work with their team throughout the year to make progress on the team's goals to improve their Engagement.

Next steps:

- Use a planning format that includes a way for you to review your progress over the next several months.
- Conduct a follow-up team conversation, activity, or one-on-one discussion each month.

7. Findings

Q12 facilitates employees in Standard Chartered Bank to have opportunities at work to learn and grow. Engaged team members need to feel that their job contributes in some way to their professional or personal development. Great workplaces are those in which team members are provided with opportunities that address their development.

- Inappropriate use of Benchmark Data can be misleading to understand the overall result of Q12 survey.
- The most important part in Q12 survey is the post survey follow- up. If the action plans are not implemented through regular follow up, the whole survey process may go into vain.
- A focus on data gathering rather than taking action may also damage engagement efforts. Organizations that survey their workforce without acting on the feedback appear to negatively impact engagement scores.
- Pay, the work itself, promotion, supervision, working group or team, working condition – all these factors directly affect the rate of employee engagement.
- Emotional attachment with the work, team members, colleagues and the organization; commitment towards job and welfare of the organization is very much important for increasing employee engagement.

Q12 facilitates the following aspects for a manager

- Creates a learning environment by knowing team members and what they need to be successful, by customizing training and learning solutions to the individual's needs, and creating a link between the learning and the business need.
- Explores the ways of exposing team members to the best practices and ideas from across the organization and outside the organization.
- Explores the ways to help the team members expand the parameters of their role
- Investment in team members through learning produces maximum output if it is aligned with what they do best.

For an employee

- Explores the strength and weakness an employee has
- Have the opportunity to improve the loopholes through the implementation of action plan to be more successful in current role
- Opportunity to get further training and guidelines to achieve a particular skill an employee will want to learn to manage change
- Discover the learning style that suits an employee as an individual the most
- Opportunity to share the best practice an individual practices in a team as a team member as the team will be suggesting that one for practicing.
- Exposure to individual learning and development plan (ILDP) for a mix of learning experiences that include on-the-job assignments, relationship based activities and formal class room learning that accounts.
- Creates a learning culture in the team that helps in managing times of change.

From the Survey

- The remuneration package is not up to the mark.
- The employees can't pay for their extra time work (evening banking hour)
- The percentage of woman employee is very few.
- All employees can't get transport facilities except senior level officers. The employees come to the office from different remote area of the city.
- The fringe benefits are not attractive.
- The working condition is not apposite in every branch except head office. So the employee can't work smoothly in rush hour.
- There is shortage of manpower in some branch.
- Quantity of work allotted to the employees is not satisfactory.
- HRD doesn't provide career path information to all employees.

8. Recommendation

About the Q12 Survey

- The survey should get all the required supports from the Top management and they should participate actively which will bring more enthusiasm among the employees.
- Employees of different hierarchy should be fully involved in planning the survey.
- A clear objective should be made for conducting the survey and communicate to all the employees to make it a success.
- Management should be well trained and capable of taking, and willing to take, follow-up action.
- Both the results and action plans should be communicated to employees of different level so that no confusion arises during the implementation stage.
- To improve Employee Engagement three things should be increased and uplifted, those are Team Member Interaction, Team Performance, and Interpersonal Trust.
- Engagement Calendar should be used in a regular basis for robust tracking of impact plans.
- ‘Learn at Lunch’ sessions can be practiced where teams share great learning with each other.
- Greater utilization of Q zone should be influenced for migration of best practices.
- For increasing employee engagement the following aspects should be made clear
 - Employee perceptions of job importance
 - Employee clarity of job expectations
 - Career advancement/improvement opportunities

- Regular feedback and dialogue with superiors
- Quality of working relationships with peers, superiors, and subordinates
- Perceptions of the ethos and values of the organization
- Effective Internal Employee Communications
- More Rewards

About HR Practices

- The remuneration package should be revised and attractive so that employee can be motivated.
- The employees must pay for their extra time work (evening banking hour)
- The percentage of woman employee should be increased.
- Transport facilities can be provided all employee of SCB.
- Quantity of work should be allotted properly.
- Human resource information system (HRIS) must be is not updated time to time as well as Modern technology, equipment and material should linked in this system.
- HRD should provide career path information to all employees.
- HRD should take less time to recruit people for some positions and should try to fill up the vacant position immediately as sometimes it hampers the work flow of the bank i8f a position is vacant.
- SCB can do some more campus recruitment and can have a qualified pool of candidates from universities.
- SCB should give opportunity to the fresh graduates also if they meet the requirements and qualification except experience for entry level position.
- HRD can send Special day wishes like birthday, greetings on promotion etc to the employees to increase the job satisfaction and engagement.
- HRD can introduce some other benefits than the traditional ones like compensating for beauty parlor services or facilitating beauty services with discounts in renowned Beauty Salons for women.
- Gym facilities, rest room can be introduced in the country head office.
- Instant medical facilities like all time presence of a doctor in the house along with a medical room occupied with bed, some medicines for common problems like fever, headache, first aid box with full equipments and so on.

- The working environment can be redesigned specially the interior decoration so that it removes all the monotony of the employees like the use of some bright colors in the office while decorating and that will help the employees to work in the office with a cheerful mind.

9. Conclusion

Employee Engagement is the buzz word which indicates a positive attitude held by the employees towards the organization and its values. It emphasizes on the consequence of employee communication on the success of a business. An organization should thus recognize employees, more than any other variable, as influential contributors to a company's competitive position. Raising and maintaining employee engagement depends on an organization and involves a perfect blend of time, effort, commitment and investment to craft a successful endeavor. Engaged employees care about the future of the company and are willing to invest discretionary effort. They feel a strong emotional bond to the organization that employs them, which results in higher retention levels and productivity levels and lower absenteeism. When reliably measured, positive employee engagement can be causally related or correlated to specific positive business outcomes by workgroup and job type. In this regard Q12 survey plays a great role in measuring the employee engagement in an organization. Q12 facilitates employees to learn and grow. And employees who have the opportunity to learn and grow at work are twice as likely to say that they would like to spend their career with their company.

Therefore Q12 is not only a process, not even about surveys and scorecards rather it is a continuous process of learning, improvement, measurement and action for engaging hearts and minds. It is about the engagement of 'People' in the organization which is the most important resource of an organization, the major aspect of overall success and for achieving the sustainable competitive advantage in the business environment it competes.

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Appendix1

Questionnaire

Standard Chartered Bank, Bangladesh

(Please encircle the appropriate box with 1 being fully disagreed and 5 being fully agreed)

1	The institute use different method/tools for recruiting the right people	1	2	3	4	5
2	The Bank follows the modern HR policy for the benefit of the employee.	1	2	3	4	5
3	The HR Department takes all effort to attract quality professionals.	1	2	3	4	5
4	The contribution of HRD department is outstanding for welfare to the employee of SCB	1	2	3	4	5
5	The Bank has various pay structures in various levels maintain internal and external equity.	1	2	3	4	5
6	Modern HR Practice in SCB	1	2	3	4	5
7	SCB follow skill-based pay	1	2	3	4	5
8	SCB has proper job description for Employees.	1	2	3	4	5
9	SCB follows policy regarding employee's placement in different levels of bank.	1	2	3	4	5
10	The Bank follows career development and implementation policies	1	2	3	4	5
11	Employee participate in the performance appraisal process by his supervisor/ coordinator	1	2	3	4	5
12	The Bank involves maintaining and updating the personal files and other employee related matters	1	2	3	4	5
13	Bank has system to maintain the attendance of the Employees and other staff	1	2	3	4	5
14	The Bank has reward policies	1	2	3	4	5
15	Bank have effective promotion system	1	2	3	4	5
16	Employee of SCB are satisfied with present salary	1	2	3	4	5
17	Bank provides provident fund, insurance, and gratuity, medical facilities	1	2	3	4	5
18	Employee gets transport facilities	1	2	3	4	5
19	Employees get facilities of canteen, food, tea service etc	1	2	3	4	5
20	The administration provide employee with the required equipment	1	2	3	4	5
21	Bank organize recreational activities such as picnic, sports	1	2	3	4	5
22	Employee are satisfied with their Job load	1	2	3	4	5
23	Employee feel that they work in a positive working environment	1	2	3	4	5
24	The environment of the Bank is suitable to work for employee.	1	2	3	4	5
25	Bank arrange counseling session for incompetent employees	1	2	3	4	5
26	The entry and mid level employees have a proper communication system with top management	1	2	3	4	5
27	Bank has proper termination policies	1	2	3	4	5
28	The management system allows Employees' participation in	1	2	3	4	5

	formulating Human Resource policy.					
29	Bank management include Employees' views and opinions while formulating and implementing new rules and regulations for the Bank	1	2	3	4	5
30	Inter-personal relationships among the employee are good.	1	2	3	4	5
31	Job duties are clearly defined	1	2	3	4	5
32	Opportunity to discussion among different employees at the time of conflict	1	2	3	4	5
33	Recruitment and selection process of SCB are appropriate and unbiased.	1	2	3	4	5
34	Opportunities for professional developments	1	2	3	4	5
35	Degree of motivation as far as the job is concerned	1	2	3	4	5
36	Training Program of SCB and role to achieve its goals.	1	2	3	4	5
37	Employee rules, regulation and organization culture	1	2	3	4	5
38	Flexibility and Independence allowed.	1	2	3	4	5
39	The level of Job security is satisfactory	1	2	3	4	5
40	The organizational climate regarding Working hour , Leaves, Cleanliness of work place, Provision of work station, Library and higher education facilities	1	2	3	4	5
41	Employee benefits and welfare Issues are beneficial	1	2	3	4	5
42	Arrangement of Proper training to acquire required skill to perform the job	1	2	3	4	5
43	Equal employment opportunities is followed	1	2	3	4	5
44	Women employee get proper facilities	1	2	3	4	5
45	Feeling about the manner in which employees efforts are valued	1	2	3	4	5
46	Satisfaction with the organization structure	1	2	3	4	5
47	Quality of work that is expected to the employee	1	2	3	4	5
48	HRD of SCB always conscious about the employee's welfare.					
49	Bank authority provides information and arrange workshop to the employees if new issues arise regarding modern banking as well as technological advancement.	1	2	3	4	5
50	Bank has proper termination policies	1	2	3	4	5

Thank you so much for your valuable time and cooperation!!

Appendix2

Table: 1 The Bank use different method/tools for recruiting the right people.

Response	Scale	No of Respondents	%
Fully Agree	5	9	30%
Agree	4	14	47%
Moderately Agree	3	6	20%
Somewhat Agree	2	1	3%
Not Agree	1	0	0%
Total		30	100%

Remarks: From the table 1, it is clearly seen that out of 30 respondents 47% person were agree, whereas 30% were fully agree, agree in different range with different method /tools for recruiting the right people.

Table: 2 The Bank follows Modern HR policy for the benefit of the employee.

Response	Scale	No of Respondents	%
Fully Agree	5	12	40%
Agree	4	15	50%
Moderately Agree	3	2	7%
Somewhat Agree	2	1	3%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 2 presents the total respondent who expressed their opinion on modern HR policy for the benefit of the employee. Among them 50% person were agree whereas 40% person were fully agree.

Table 3: The HR Department takes all effort to attract quality professionals.

Response	Scale	No of Respondents	%
Fully Agree	5	12	40%
Agree	4	14	47%
Moderately Agree	3	3	10%
Somewhat Agree	2	1	3%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 3 indicates that out of 30 respondents expressed their reaction on HR Department which takes all effort to capture quality professional. Among the respondents, 50% person were fully agree and 11% person were agree

Table: 4 The contribution of HRD department is outstanding for welfare to the employee of SCB

Response	Scale	No of Respondents	%
Fully Agree	5	10	33%
Agree	4	15	50%
Moderately Agree	3	3	10%
Somewhat Agree	2	2	7%
Not Agree	1	0	0%
Total		30	100%

Remarks: The table 4 reveals that out of 30 respondents 50% person were agree, 33% person were fully agree, in different range with the various pay structure in various levels maintain internal and external equity.

Table: 5 The Bank has various pay structures in various levels maintain internal and external equity.

Response	Scale	No of Respondents	%
Fully Agree	5	7	23%
Agree	4	12	40%
Moderately Agree	3	5	17%
Somewhat Agree	2	4	13%
Not Agree	1	2	7%
Total		30	100%

Remarks: The table 5 reveals that out of total 30 respondents 40% person were agree, 23% person were fully agree, in different range with the various pay structure in various levels maintain internal and external equity.

Table-6: Modern HR Practice in SCB

Response	Scale	No of Respondents	%
Fully Agree	5	10	33%
Agree	4	15	50%
Moderately Agree	3	2	7%
Somewhat Agree	2	2	7%
Not Agree	1	1	3%
Total		30	100%

Remarks: In Table 6 depicts that out 30 respondents 50% agreed that SCB practice modern HR whereas 33% person were fully agree in different range with modern HR practice in SCB.

Table: 7 SCB follows skill-based pay

Response	Scale	No of Respondents	%
Fully Agree	5	6	20%
Agree	4	16	53%
Moderately Agree	3	5	16%
Somewhat Agree	2	2	7%
Not Agree	1	1	3%
Total		30	100%

Remarks: In Table 7 illustrates that out 30 respondents 53% person were agree, 20% person were fully agree in different range with SCB follows skill-based pay.

Table: 8 SCB has proper job description for Employees.

Response	Scale	No of Respondents	%
Fully Agree	5	9	30%
Agree	4	12	40%
Moderately Agree	3	6	20%
Somewhat Agree	2	3	10%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 8 delineates that out of 30 respondents 40% person were fully agreed and 30% were agree whereas 20% person were moderately agreed in different range with proper job description for employees.

Table 9: SCB follows policy regarding employee's placement in different levels of bank.

Response	Scale	No of Respondents	%
Fully Agree	5	15	50%
Agree	4	11	37%
Moderately Agree	3	3	10%
Somewhat Agree	2	1	3%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 9 depicts that out of 30 respondents 50% person were fully agreed and 37% person were agree whereas 10% person were moderately agree in different range with policy regarding employee's placement in different levels of bank.

Table 10: The Bank follows career development and implementation policies.

Response	Scale	No of Respondents	%
Fully Agree	5	10	33%
Agree	4	14	47%
Moderately Agree	3	4	13%
Somewhat Agree	2	2	7%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 10, shows that out of 30 respondents, 47% person were agree, 33% person were fully agree, in different range with the bank follows career development and implementation policies.

Table 11: Employee participate in the performance appraisal process by his supervisor/ coordinator

Response	Scale	No of Respondents	%
Fully Agree	5	16	53%
Agree	4	10	33%
Moderately Agree	3	4	13%
Somewhat Agree	2	0	0%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 11 reveals that among 30 respondents 53% person were fully agree, 33% person were agree and rest of 13% person were moderately agree in different range with employee participation in the performance appraisal process by his supervisor or coordinator.

Table 12: The Bank involves maintaining and updating the personal files and other employee related matters

Response	Scale	No of Respondents	%
Fully Agree	5	21	70%
Agree	4	6	20%
Moderately Agree	3	3	10%
Somewhat Agree	2	0	0%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 12 delineates that out of 30 respondents 70% person were fully agree and 20% person were agree, in different range with the Bank involves maintaining and updating the personal files and other employee related matters.

Table 13: Bank has system to maintain the attendance of the Employees and other staff

Response	Scale	No of Respondents	%
Fully Agree	5	22	73%
Agree	4	6	20%
Moderately Agree	3	2	7%
Somewhat Agree	2	0	0%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 13 presents that out of 73% person were fully agree, 20% person were agree and 7% person were moderately agree in different range with bank has system to maintain the attendance of the employees and other staff.

Table 14: The Bank has reward policies

Response	Scale	No of Respondents	%
Fully Agree	5	15	50%
Agree	4	8	27%
Moderately Agree	3	4	13%
Somewhat Agree	2	3	10%
Not Agree	1	0	0%
Total		30	100%

Remarks: In Table 14 presents the opinion about the reward policies. Regarding this issues out of 30 respondents among them 50% person were fully agree, 27% person were agree, 13% person were moderately agree and rest of 10% person were somewhat agree.

Table 15: Bank has effective promotion system

Response	Scale	No of Respondents	%
Fully Agree	5	21	70%
Agree	4	8	27%
Moderately Agree	3	1	3%
Somewhat Agree	2	0	0%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 15, out of 30 respondents, fully agree were 70% person, agree were 27% person whereas 27% person were agree moderately and rest of 3% person were somewhat agree in different range with effective promotion system.

Table 16: Employees of SCB are satisfied with present salary

Response	Scale	No of Respondents	%
Fully Agree	5	7	23%
Agree	4	13	43%
Moderately Agree	3	5	17%
Somewhat Agree	2	2	7%
Not Agree	1	3	10%
Total		30	100%

Remarks: In table 16 reveals the present salary issues out of 30 respondents; 43% person were agree and 23% person were fully agreed regarding this issues.

Table 17: Bank provides provident fund, insurance, and gratuity, medical facilities

Response	Scale	No of Respondents	%
Fully Agree	5	17	57%
Agree	4	9	30%
Moderately Agree	3	4	13%
Somewhat Agree	2	0	0%
Not Agree	1	0	0%
Total		30	100%

Remarks: In the table reveals that out of 30 respondents 57% person were fully agree, 30% person were agree whereas 13% person were moderately agree in different range with the bank provides provident fund, insurance, and gratuity, medical facilities.

Table 18 Employee gets transport facilities

Response	Scale	No of Respondents	%
Fully Agree	5	0	0%
Agree	4	0	0%
Moderately Agree	3	2	7%
Somewhat Agree	2	1	3%
Not Agree	1	27	90%
Total		30	100%

Remarks: In table 18, it can clearly be seen that out of 90% person were not agree about transport facilities and 7% person were moderately agree in some what extent because this transport facilities get only senior level employees

Table 19: Employees get facilities of canteen, food, tea service etc

Response	Scale	No of Respondents	%
Fully Agree	5	27	90%
Agree	4	3	10%
Moderately Agree	3	0	0%
Somewhat Agree	2	0	0%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 19, out of 30 respondents, 90% person were fully agree and 10% person were agree in different range with facilities of canteen, food, tea services.

Table 20: The administration provide employee with the required equipment

Response	Scale	No of Respondents	%
Fully Agree	5	23	77%
Agree	4	6	20%
Moderately Agree	3	1	3%
Somewhat Agree	2	0	0%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 20 depicts that out of 30 respondents, 77% person were fully agree, 20% person were agree and 3% person were moderately agree in different range with the administration provide employee with the required equipment.

Table 21: Bank organize recreational activities such as picnic, sports

Response	Scale	No of Respondents	%
Fully Agree	5	10	33%
Agree	4	17	57%
Moderately Agree	3	2	7%
Somewhat Agree	2	1	3%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 21 delineates that out of 30 respondents 57% person were agree, 33% person were agreed in different rang with bank organize recreational activities such as picnic, sports.

Table 22: Employees are satisfied with their Job load

Response	Scale	No of Respondents	%
Fully Agree	5	4	13%
Agree	4	8	27%
Moderately Agree	3	10	33%
Somewhat Agree	2	3	10%
Not Agree	1	5	17%
Total		30	100%

Remarks: In table 22 illustrates that among respondents 33% person were moderately agree, 27% person were agree, 13% person were fully agree, whereas 10% person were in some extent agree and 17% person were disagree in different range with employee's satisfaction with their job load.

Table 23: Employee feels that they work in a positive working environment

Response	Scale	No of Respondents	%
Fully Agree	5	8	27%
Agree	4	12	40%
Moderately Agree	3	7	23%
Somewhat Agree	2	1	3%
Not Agree	1	2	7%
Total		30	100%

Remarks: In the table 23 reveals that out of 40% person were agree, 27% person were fully agree in different range with employee feels that they work in a positive working environment.

Table 24: The environment of the Bank is suitable to work for employee.

Response	Scale	No of Respondents	%
Fully Agree	5	14	47%
Agree	4	12	40%
Moderately Agree	3	3	10%
Somewhat Agree	2	1	3%
Not Agree	1	0	0%
Total		30	100%

Remarks: In the table 24 depicts that out of 30 respondents 47% person were fully agree, 40% person were agree in different range with the environment of the Bank is suitable to work for employee.

Table 25: Bank arrange counseling session for incompetent employees

Response	Scale	No of Respondents	%
Fully Agree	5	5	17%
Agree	4	7	23%
Moderately Agree	3	15	50%
Somewhat Agree	2	2	7%
Not Agree	1	1	3%
Total		30	100%

Remarks: In table shows that out of 30 respondents 50% person were moderately agree, 23% person were agree and 17% person were fully agree, 7% person were agree in somewhat extent and 3% person were not agree among 30 respondents in different range with bank arrange counseling session for incompetent employees.

Table 26: The entry and mid level employees have a proper communication system with top management.

Response	Scale	No of Respondents	%
Fully Agree	5	10	33%
Agree	4	13	43%
Moderately Agree	3	5	17%
Somewhat Agree	2	2	7%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 26 indicates that out of 30 respondents 43% person were agree, 33% person were fully agree in different range with the entry and mid level employees have a proper communication system with top management.

Table 27: Bank has proper termination policies.

Response	Scale	No of Respondents	%
Fully Agree	5	14	47%
Agree	4	15	50%
Moderately Agree	3	1	3%
Somewhat Agree	2	0	0%
Not Agree	1	0	0%
Total		30	100%

Remarks: In the table 27, 50% person were agree, 47% person were fully agree, 3% person were moderately agree among 30 respondents in different range with bank has proper termination policies.

Table 28: The management system allows Employees' participation in formulating Human Resource policy.

Response	Scale	No of Respondents	%
Fully Agree	5	8	27%
Agree	4	9	30%
Moderately Agree	3	10	33%
Somewhat Agree	2	2	7%
Not Agree	1	1	3%
Total		30	100%

Remarks: In the table 28, out of 30 respondents 33% person were moderately agree, 30% person were agree in different range with the management system allows Employees' participation in formulating Human Resource Policy.

Table 29: Bank management include Employees' views and opinions while formulating and implementing new rules and regulations for the Bank

Response	Scale	No of Respondents	%
Fully Agree	5	12	40%
Agree	4	14	47%
Moderately Agree	3	3	10%
Somewhat Agree	2	1	3%
Not Agree	1	0	0%
Total		30	100

Remarks: In table 29 indicates that out of 30 respondents, 47% person were agree, 40% person were fully agree, in different range with that issues.

Table 30: Inter-personal relationships among the employee are good.

Response	Scale	No of Respondents	%
Fully Agree	5	24	80%
Agree	4	5	17%
Moderately Agree	3	1	3%
Somewhat Agree	2	0	0%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 30 shows that out of 30 respondents 80% person were fully agree, 17% person were agree, whereas 3% person were moderately agree in different range with the intern-personal relationship among the employee are good.

Table 31: Job duties are clearly defined

Response	Scale	No of Respondents	%
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Fully Agree	5	11	37%
Agree	4	16	53%
Moderately Agree	3	2	7%
Somewhat Agree	2	1	3%
Not Agree	1	0	0%
Total		30	100%

Remarks: In the table 31 delineates that out of 30 respondents, 53% person were agree, 37% person were fully agree, , 7% in different rang with job duties are clearly defined.

Table 32: Opportunity of discussion among the employees at the time of conflict.

Response	Scale	No of Respondents	%
Fully Agree	5	15	50%
Agree	4	12	40%
Moderately Agree	3	2	7%
Somewhat Agree	2	1	3%
Not Agree	1	0	0%
Total		30	100%

Remarks: In the table 32 it is found that out of 30 respondents expressed their opinion on the issue of opportunity to discussion among different employees at the time of conflict. Among them 50% person were fully agree, 40% person were agree.

Table 33: Recruitment and selection process of SCB are appropriate and unbiased.

Response	Scale	No of Respondents	%
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Fully Agree	5	6	20%
Agree	4	23	77%
Moderately Agree	3	1	3%
Somewhat Agree	2	0	0%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 33 indicates the reaction about recruitment and selection process of SCB are appropriate and unbiased. Out 30 respondents, 77% person were agree, 20% person were fully agree and 3% person were moderately agree on that issues.

Table 34: Opportunities for professional developments

Response	Scale	No of Respondents	%
Fully Agree	5	12	40%
Agree	4	15	50%
Moderately Agree	3	2	7%
Somewhat Agree	2	1	3%
Not Agree	1	0	0%
Total		30	100%

Remarks: In the table 34 indicates that from out of 30 respondents, 50% person were agree, 40% person were fully agree, in different rang with opportunities for professional development.

Table 35: Degree of motivation as far as the job is concerned

Response	Scale	No of Respondents	%
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Fully Agree	5	9	30%
Agree	4	12	40%
Moderately Agree	3	6	20%
Somewhat Agree	2	2	7%
Not Agree	1	1	3%
Total		30	100%

Remarks: In the table delineates that out of 30 respondents 40% person were agree, 30% person were fully agree in different rang with the degree of motivation as far as the job is concerned.

Table 38: Flexibility and Independence allowed.

Response	Scale	No of Respondents	%
Fully Agree	5	8	27%
Agree	4	12	40%
Moderately Agree	3	5	17%
Somewhat Agree	2	4	13%
Not Agree	1	1	3%
Total		30	100%

Remarks: In table 38 delineates that out of 30 respondents 40% in different range with flexibility and independence allowed.

Table 39: The level of Job security is satisfactory

Response	Scale	No of Respondents	%
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Fully Agree	5	22	73%
Agree	4	6	20%
Moderately Agree	3	2	7%
Somewhat Agree	2	0	0%
Not Agree	1	0	0%
Total		30	100%

Remarks: In the table 39 depicts that out of 30 respondents 73% person were fully agree, 20% person were agree in different range with the level of job security is satisfactory.

Table 40: The organizational climate regarding Working hour, Leaves, Cleanliness of work place, Provision of work station, Library and higher education facilities.

Response	Scale	No of Respondents	%
Fully Agree	5	17	57%
Agree	4	8	27%
Moderately Agree	3	4	13%
Somewhat Agree	2	1	3%
Not Agree	1	0	0%
Total		30	100%

Remarks: In the table demarcates that out of 30 respondents 57% person were fully agree, 27% person were agree, different range with the organization climate.

Table 41: Employee benefits and welfare Issues are beneficial

Response	Scale	No of Respondents	%
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Fully Agree	5	10	33%
Agree	4	16	50%
Moderately Agree	3	3	10%
Somewhat Agree	2	1	3%
Not Agree	1	0	0%
Total		30	100%

Remarks: In the table 41 shows that out of 30 respondents, 50% person were agree, 33% person were fully agree, in different range with the employee benefits and welfare issues are beneficial.

Table 42: Arrangement of Proper training to acquire required skill to perform the job

Response	Scale	No of Respondents	%
Fully Agree	5	21	70%
Agree	4	8	26%
Moderately Agree	3	1	3%
Somewhat Agree	2	0	0%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 42 indicates that out of 30 respondents, 70% person were fully agree, 26% person were agree, in different rang with arrangement of proper training to acquire required skill to perform the job.

Table 43: Equal employment opportunities is followed

Response	Scale	No of Respondents	%
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Fully Agree	5	7	23%
Agree	4	10	33%
Moderately Agree	3	6	20%
Somewhat Agree	2	5	17%
Not Agree	1	2	7%
Total		30	100%

Remarks: In the table 43 illustrates that out of 30 respondents 33% person were agree, 23% person were fully agree, 20% person were moderately agree, 17% person were agree in some extent whereas 7% person were disagree in different rang with equal employment opportunities is followed.

Table 44: Women employee gets proper facilities.

Response	Scale	No of Respondents	%
Fully Agree	5	5	17%
Agree	4	9	30%
Moderately Agree	3	12	40%
Somewhat Agree	2	3	3%
Not Agree	1	1	0%
Total		30	100%

Remarks: In the table 44 it is seen that out of 30 respondents 40% person were moderately agree, 30% person were agree, in different range with women employee gets proper facilities.

Table 45: Feeling about the manner in which employees efforts are valued

Response	Scale	No of Respondents	%
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Fully Agree	5	9	30%
Agree	4	15	50%
Moderately Agree	3	5	17%
Somewhat Agree	2	1	3%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 45 indicates that out 30 respondents 50% person were agree, 30% person were fully agree, 17 % person were moderately agree whereas 3% person were in some extent agree in different range with feeling about the manner in which employees efforts are valued.

Table 46: Satisfaction with the organization structure

Response	Scale	No of Respondents	%
Fully Agree	5	11	37%
Agree	4	15	50%
Moderately Agree	3	4	13%
Somewhat Agree	2	0	0%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 46 depicts that out of 30 respondents 37% person were fully agree on the issue whereas 50% person were agree and rest 13% person were moderately agree in the different range with satisfaction with the organization.

Table 47: Quality of work is most important and expected from the employee.

Response	Scale	No of Respondents	%
Fully Agree	5	18	60%
Agree	4	8	27%
Moderately Agree	3	3	10%
Somewhat Agree	2	1	3%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 47, it can be clearly seen that out of 30 respondents 60% person were fully agree whereas 27% person were agree and 10% person were moderately agree in different range with the quality of work expected to the employee.

Table 48: HRD of SCB always conscious about the employee's welfare.

Response	Scale	No of Respondents	%
Fully Agree	5	21	70%
Agree	4	7	23%
Moderately Agree	3	2	7%
Somewhat Agree	2	0	0%
Not Agree	1	0	0%
Total		30	100%

Remarks: In accordance with, the HRD of SCB always conscious about the employee's welfare, among 30 respondents 70% person were fully agree whereas 23% person were agree and rest 7% person were agree to some extent in different range which is clearly seen in table 48.

Table 49: Bank authority provides information and arrange workshop to the employees if new issues arise regarding modern banking as well as technological advancement.

Response	Scale	No of Respondents	%
Fully Agree	5	16	53%
Agree	4	12	40%
Moderately Agree	3	2	7%
Somewhat Agree	2	0	0%
Not Agree	1	0	0%
Total		30	100%

Remarks: It can be clearly seen in table 49, total 30 respondents, 53% person were fully agree, 40 % were agree and on the other hand moderately agree were 7% person in different range with issue of regarding advent of modern banking and technological advancement .

Table 50: Bank has proper termination policies

Response	Scale	No of Respondents	%
Fully Agree	5	12	40%
Agree	4	15	50%
Moderately Agree	3	2	7%
Somewhat Agree	2	1	3%
Not Agree	1	0	0%
Total		30	100%

Remarks: In table 50, it is found that among all respondents 40% person were fully agree whereas 50% person agree, 7% person were agree moderately and rest 3% person were somewhat agreed in different range with the proper termination policies.