AMERICAN UNIVERSITY OF BEIRUT

ORGANIZATIONAL CULTURE AND EMPLOYEE ENGAGEMENT: A CASE STUDY OF NATIONAL BANK OF KUWAIT

by
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AMERICAN UNIVERSITY OF BEIRUT

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ACKNOWLEDGMENTS

I wish to extend my gratitude to the Executive Team of National Bank of Kuwait, who have believed in me, believed in my capabilities and skills, inspired me to give beyond my limits, supported me throughout my journey as an employee, motivated me in every step and action. To my family at NBK, I will remain grateful.

I would like to thank the most important people in my life, those who have helped me shape the person I am today, my mother which I will always be grateful for and missing every day of my life, my husband Majed for his moral and intellectual strength, for the support and love he showed me throughout this journey. I also want to thank my daughter Dana, and son Meshal for being so proud of my undertaking.

I also want to express my appreciation and thanks to my supporting and loving friends, whom I consider as family for the everlasting love, prayers and generous whole hearted encouragement.

To all those who have picked me up when I was down, I will remain grateful and thankful till the last day of my life.

AN ABSTRACT OF THE PROJECT OF

Manal Faisal Al Mattar   for   Master of Human Resources Management
                                  Major: Human Resources Management

Title:Organizational Culture and Employee Engagement: A case study of National Bank
    of Kuwait.

This case study methodology is an in-depth qualitative exploration of organizational culture at a bank in Kuwait; it seeks to investigate and understand the organizational culture of the National Bank of Kuwait (hereinafter 'NBK' or the bank). In examining the culture, I have documented the localized practices, unwritten rules, unarticulated assumptions, and implicit codes of conduct that define the bank's organizational culture. The objective of this field project is to identify the values and pillars of NBK's organizational culture, as perceived, by a group of Executive Managers at NBK, and to define the core values of the organizational culture that led to the bank's success story. The second objective of the study is to define the role played by the employee engagement program launched at Consumer Banking Group in 2012 titled "I am NBK", in shaping employee behaviors in line with NBK's core values. I have also examined the extent of success that the "I am NBK" program has reached in achieving its intended results with regards to reinforcing NBK's culture, and overviewing the HR practices that were instrumental in shaping employee behaviors in line with the culture. The current field project collected primarily and secondary qualitative data from two sources. First, I have conducted in-depth structured face to face interviews with a total of 15 Executives at the bank, and have used available data owned by the bank to support our analysis. Taken together this field project has been designed as a cultural exploration as well as a program evaluation project. The results confirmed the effectiveness of this engagement program and the possibility of replication of "I am NBK" across the bank has been recommended to Management, as the effectiveness of this program has enhanced the bank's employer brand and employee engagement levels.

Keywords: National Bank of Kuwait, Organizational Culture, Employee Engagement, Leadership, Core Values.

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To

My Beloved Family

CHAPTER I

INTRODUCTION

A number of definitions of organizational culture have been proposed by different researchers.Moorhead & Griffin (1995) have focused on approaches defining it as "the values that help people in an organization to understand which actions are considered acceptable and which actions are unacceptable to the organization and its members."Shein (1985) has described organizational culture "in terms of employees' shared values and perceptions of the organization, beliefs about it, and common ways of solving problems within the organization". He also described it as being an "ongoing process through which an organization's behavior patterns become transformed overtime, installed in new recruits, and refined and adapted in response to both internal and external changes" (Cheyne & John, 2006, p.244). According to Hofstede, organizational culture is "the collective programming of the mind which distinguishes the members of one group or category of people from another" (Hofstede, 1991, p.6). These shared beliefs and values tend to give an organization its distinctive feel; it formulates a distinctive "DNA", or identity of an organization.

In spite of having many different definitions of the concept, the main notion researchers have agreed upon is that culture always relates to the core organizational values. In turn, values are things which are important that underpin decisions, behaviors, operations, employees, and customers, meetings, etc. Previous research conducted by (Gold, 1982) also has viewed organizational culture as an asset, a differentiation factor that differentiates one company from another.

This case study investigation is an in-depth qualitative exploration of

organizational culture at a bank in Kuwait; it seeks to investigate and understand the

organizational culture of the National Bank of Kuwait (hereinafter 'NBK' or the bank).

In examining the culture I have documented the localized practices, unwritten rules,

unarticulated assumptions, and implicit codes of conduct that define the bank's

organizational culture.

　　　　National Bank of Kuwait was established in 1952 as the first indigenous bank

and the first shareholding company in the entire Gulf region. Over the years, NBK has

maintained its leading position as a banking institution in Kuwait and a well-known

franchise in the Middle East. Its outstanding profitability record and clear strategy

diversification has helped defend and grow its domestic leadership position, and expand

on the international and regional level. Its organizational culture, leadership, and

stability are among its major strengths, for it has weathered every crisis during the past

63 years and hasn't experienced any managerial turbulence that has affected the

working environment.

　　　　The research conducted focuses on reviewing available company reports on the

written values, vision, strategy and aspiration of the bank, reviewing pre-existing

evaluation of data from the "I am NBK Program" an employee engagement program, as

well as collecting qualitative interview data from two different groups of top Executive

Managers of the bank. The first group is the Executive Management team, and the

second group is the Leaders team of the Consumer Banking Group. Therefore, I have

collected data that has helped me paint a picture of the current perceived culture as well

as the "ideal" culture to which the bank executives aspire. The variety of methods used

to collect data (i.e. secondary data and interviews) as well as the variety of sources

solicited is a major strength of this project as the triangulation of sources and

methodologies would lead to more reliable and valid results.

NBK since its establishment has not witnessed any management change, and its current organizational culture has been preserved over the years and has always been the reason behind its success. The first data collection effort has reviewed the organizational culture of the bank as defined by the top executives of the bank, the EX Group CEO (currently a Consultant), the Group CEO, the Deputy GCEO, CEO- NBK Capital, and Group HR- General Manager.In-depth semi structured interviews have been conducted with each individual occupying the positions listed above (Group 1).

Consumer Banking Group is the backbone of the bank in terms of human power; it has witnessed a drastic management change in 2011, which led to a need of creating an employee engagement program ("I am NBK") which aims to deliver exceptional customer experience by energizing and instilling staff commitment to excellence in service. The program is based on promoting rational and motivational engagement in excellence in service across the entire Group. This program is an employee engagement program, which was launched in Consumer Banking Group in 2012, the biggest group at the bank. In this study I willevaluate and assessthe program by comparing available data from the Staff Satisfaction survey results 2011 with the available data from the "I am NBK" Survey 2013. This will helpin defining what elements can be changed or enhanced to impact business performance.

The second round of interviews that I have conducted was with a group of executives from the Consumer Banking Group; the leader's team (Group 2), an insight on the core values and principles of "I am NBK" was provided. Based on an analysis of the data, a clearer definition of the organizational culture has been highlighted. The executives were asked to reflect on the "I am NBK" program. In-depth semi structured interviews were conducted with each individual occupying the positions listed above. Moreover, secondary data available at the bank concerning an evaluation of "I am

NBK" has been analyzed.

The objective of this research study is to identify the values and pillars of NBK's organizational culture, as perceived by a group of Executive Managers at NBK, and to define the core values of the organizational culture that led to the bank's success story. The second objective of the study is to define the role played by the employee engagement program in shaping employee behaviors in line with NBK's core values.

I have also examined the extent of success that "I am NBK" program has reached in achieving its intended results with regards to reinforcing NBK's culture, and overviewing the HR practices that were instrumental in shaping employee behaviors in line with the culture.The reason behind selecting this particular topic of interest is the lack of documentation on organizational culture at the bank, unfortunately no written material or scientific documentation has been made on the organizational culture of the bank.

Moreover, I hope that the results of this study will shed the light on how organizational culture can affect the level of employee engagement and enhance it, research on organizational culture on organizations in the banking field in Kuwait and the region is very limited.

CHAPTER II

LITERATURE REVIEW

Definition of Organizational Culture

Research in the area of organizational culture has increased in the past decade (Siel & Martin 1990). According to different researchers and educators, this field provides several opportunities for the development of new concepts, because as a concept, it has not been well defined dueto its different interpretations and the way it is perceived by individuals and by organizations.

Researchers have also agreed upon that it is an evolving field, progressing over time, not only does it involve theory and structure but it requires a lot of observation by researchers, to know and understand the culture of any organization, they also emphasized that one needs to experience it to fully know it and feel it (Kotter & Hesket, 1992).

The word culture originally comes from social anthropology, in the late 19th and early 20th century, studies of the primitive societies- Eskimo, South Sea, African, Native American have indicated patterns of life that were not different from the more sophisticated societies and more advanced parts of America and Europe, they all shared broad qualities that were passed from one generation to the other, patterned behaviours, arts, beliefs and other characteristics that define communities and societies in general (Kotter & Hesket, 1992).

According to Edger H. Schein (2010): "Culture is both a "here and now" dynamic phenomena and a coercive background structure that influences us in multiple ways". He explains it as a constant act that is re-enacted and created by how we interact

and network with others, and build or shape the environment around us by our own behaviours and actions. He goes about and explains that, it implies stability and rigidity in how we perceive, feel, and act in a given setup, society we live in, organization we belong to, or occupation we hold, which thus leads to "social order" (Schein, 2010, p. 3).

The term"organizational culture" tends to refer to a naturally occurring phenomenon that all organizations possess, whereas corporate culture is held to be more management driven, in an attempt to increase organizational effectiveness (Cheyne& Clarke, 2006, p.243).According to Schein (1985) organizational culture is a set of shared values and perceptions by employees of the organization, what they believe about it, and common ways of doing things and solving problems. He also described organizational culture in terms of an on-going process through which an organization's behaviour patterns become transformed overtime, installed in new recruits,   and refined and adapted in response to both internal and external changes and factors affecting the organisation.

Over time, the concept of organizational culture has evolved; Kroeber and Kluchohn (1952) have defined culture as consisting of "patterns of behaviour transmitted by symbols, embodied in artefacts, ideas and values". Browers & Seashore (1966) perceive it as "the best way of doing things around here", Becher & Geer (1970) define it as "a set of common understandings", Ouchi (1981) on the other hand describes it as "the set of symbols, ceremonies and myths that communicate the organization's values and beliefs to its members". Martin &Siehl (1983) see it as the "glue that holds together an organization through shared patterns of meaning, consisting of core values, forms and strategies to reinforce content. Uttal (1983) outlines it as the "shared values and beliefs that interact with an organization's structures and control

systems to produce behavioural norms" (Cheyne & Clarke, 2006, p.245).

Organizational Sub-Cultures

In their book Corporate Culture & Performance, Kotter & Heskett (1992) assert that organizational culture has two levels which are impacted by visibility and resistance to change. At a shallower level , they define culture as values that are shared by people in a group "shared values" this includes important concerns and goals that are common among most of the people in the group, team or organization, these values tend to be preserved and carried on overtime even if members of that group or organization change. At a more visible level they explain culture as representing the pattern behaviour or style of an organization. Having said that, what automatically needs to be followed when one joins any organization or company's, the way they dress, behave, and respond to customers, or colleagues? In spite of it being hard to change but these include the basic values that align the organization.

Organizational Culture at Different Levels

According to Hofstede, Hofstede andMinkor, they have indicated that culture is learned, not innate, we are not born with it, it all stems from the social setting or environment that we are placed in, it has nothing to do with the gene's or what we inherit from our parents. How we express ourselves, observations, and feelings is all modified by culture, whereas the personality of an individual is based certainly on the traits that are partly inherited.The total concept of culture is built upon four different levels which as defined by Hofstede as the "The Onion Manifestations of Culture and different levels of depth" (2010, p.8)

Symbols

In his theory Hofstede explains the "symbols" as the phenomena that you would see, hear, and feel. Symbols include words, jargons, slangs, gestures, pictures or objects that are recognizable and have a shared meaning. It could include a style of clothing, behaviour or manner, a flag, an icon, or even a hairstyle.

This according to Edger is easy to observe but very difficult to decipher. "The Egyptians and the Mayans both built highly visible pyramids, but the meaning of pyramids in each culture was very different- tombs in one, temples as well as tombs in the other. In other words, observers can describe what they see and feel but cannot reconstruct from that alone what those things mean in the given group. Some cultures analysts argue that among the artefacts, you find important symbols that reflect deep assumptions of the culture but symbols area ambiguous, and you can only test a person's insight into what something may mean if the person has also experienced the culture at the deeper level of assumptions,"according to Gagliarddi (1990, 1999) (Edger, 2010, p. 24).

Heroes

The second layer from the "Onion manifestation" of Hofstede includes heroes, which he describes as persons, alive or dead, real or not. People that have shaped or served as models for behaviour, it could be a cartoon character as Batman, or even Barbie as he states. At NBK it is certainly the camel that stems from its logo and the heritage of Kuwait as a nation.

Rituals

Rituals are joint activities between groups of people, they can be explained in the way we greet customers, take orders, respect one another, the way we treat social and religious ceremonies, handle business meetings, they are all carried out serving the

same purpose for a rational and coherent reason.Those three categories in Figure 1and according to Hofstede, symbols, heroes, and rituals have been incorporated under the term "practices". As such they are visible to the outside observer; their cultural meanings, however, are invisible and lie precisely and only in the way these practices are interpreted by the insiders (Hofstede, Hofstede &Minkov, 2010, p.9).

Figure 1

The "Onion": Manifestations of Culture at Different Levels of Depth
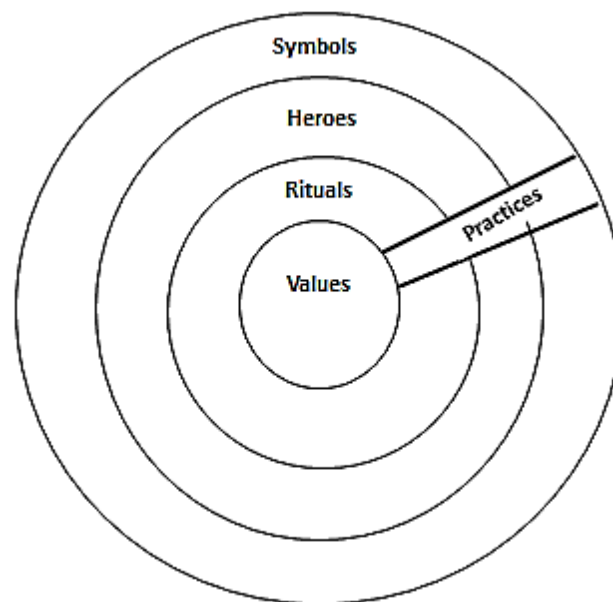
Hofstede theory further explains that the core of the culture is formed by values. "Values are broad tendencies to prefer certain states of affairs over others. Values; are feelings with an added arrow indicating a plus and a minus side" (Hofstede, Hofstede & Minkov, 2010, p.9).Values are acquired as we grow up; it's a tendency or leaning towards; for example, good or bad, safe or dangerous, or even ethical or non-ethical. It's something we acquire from our day to day interactions.

Role of Leadership in Organizational Culture

Leadership as defined by Northouse (2010) "is a process whereby an individual influences a group of individuals to achieve a common goal." He further defines leadership as a "process" which he means "it is not a trait or characteristic that resides in the leader, but rather a transactional event that occurs between the leader and the followers. Process implies that a leader affects and is affected by followers. It emphasizes that leadership is not a linear one-way event, but rather an interactive event. When leadership is defined in this manner, it becomes available to everyone. It is not restricted to the formally designated leader in the group" (Northhouse, 2010, p.3). Furthermore leadership involves influence; it occurs in groups of people, teams in organizations, it includes an agreement to a shared goal or a common goal towards a target.

In a study conducted by (Kotter & Hesket, 1992) on ten cases around organizational culture and the role of leadership, the researchers identified common principals that helped leaders in action, they all believed in the need to change, they all had a clear vision of the kinds of changes that were needed and they required to address, they created the atmosphere that involved engagement, "visions and strategies were communicated with words- spoken simply, directly and often- and with deeds. In some cases (British Airways, Nissan SAS, Xerox), these top managers spent far more time communicating with their employees that their predecessors had. In most cases, they encouraged people to engage in a dialogue with them, not allowing the communication flow in one direction only. In almost all cases, the leaders became living embodiments of the cultures they desired. The values and practices they wanted infused into their firms were usually on display in their daily behavior."
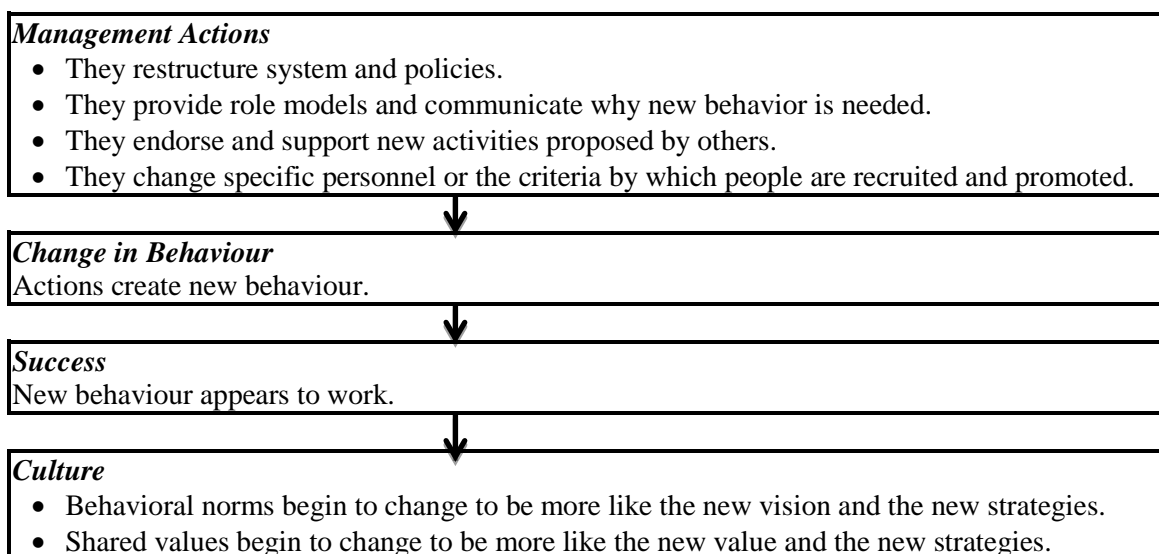
In their research findings (Kotter & Hesket, 1992) summed that along with a

"non – micromanagement style", a variety of actions were taken by those leaders such as recognition, cheer leading and motivational activities, and keeping the momentum to transmit their visions and strategies in order to foster change in the culture of the organization.In their ten successful cases of cultural change, nine out of ten leaders have demonstrated significant positive results within their first two years not only in their business results but "these new cultures grew in a cycle that was driven by successful results." People started embracing the new strategies and, practices and values, their action produced positive results that were supported by new cultural and behavioral values which attracted other groups of people, and the cycle goes on.

Figure 2 below explains the process of the institutionalizing in a culture a new vision and new set of business strategies according to (Kotter & Hesket, 1992). This figure explains the process in which Management actions are transferred into new behaviors which lead to success that is translated into new behaviors of employees, and therefore a new culture appears.

Figure 2

Institutionalizing in a Culture A New Vision and a New Set of Business Strategies

Management Actions
- They restructure system and policies.
- They provide role models and communicate why new behavior is needed.
- They endorse and support new activities proposed by others.
- They change specific personnel or the criteria by which people are recruited and promoted.

↓

Change in Behaviour
Actions create new behaviour.

↓

Success
New behaviour appears to work.

↓

Culture
- Behavioral norms begin to change to be more like the new vision and the new strategies.
- Shared values begin to change to be more like the new value and the new strategies.

Role of Employee Engagement in Instilling Organizational Values

Employee engagement has been defined as "an individual employee's cognitive, emotional and behavioral state towards desired organizational outcomes" (Shuck & Wollard, 2010, p.103). Employees who are engaged exhibit attentiveness and mental absorption in their work (Saks, 2006) and display a deeply, emotional connection toward their work place (Wagner & Harter, 2006; Kahn, 1990).

Many Companies and organizations have come to believe that employee engagement is the most dominant factor for solving challenging organizational problems that include performance, productivity, new regulations, fierce competition, economic decline and so forth. Research has thus expanded this belief and created more interest among organizations. Research has asserted that "organization's with high levels of employee engagement report positive organizational outcomes; a small bright spot in an otherwise bleak financial forecast(Kular *et al*.,2008;Harter *et al*., 2002; Shuck &Wollard, 2010).

In his book, "Building a Magnetic Culture", Kevin Sheridan (2012) draws the lines that engaged employees retain "an intellectual commitment and emotional bond", they tend to be (e.g. enthusiastic, motivated, passionate, proud, etc.) towards their organizations and employers, "an eagerness to exert both extra discretionary effort and creativity, as well as a willingness to accept spent personal ownership for their own level of engagement, all leading to maximized outcomes for customers, the organization, and themselves." Most of the research reviewed stressed that engaged employees are most likely to refer and recommend their company as an employer of choice which in return increases the Employer Branding proposition.

According to Sheridan "Engaged employees are:

- Ten times more likely to feel good work is recognized.

- Ten times more likely to feel Senior Management is concerned about

employees

- Eight times more likely to feel their supervisor encourages their growth.

- Seven times more likely to feel they receive regular performance feedback.

- Four times more likely to be satisfied with their job.

- Four times less likely to think about leaving the organization."(Sheriden,

2010, p.5)

Sheridan further explains that actively engaged employees tend to "go above and beyond, frequently doing more than what is asked of them, are new promoters; they proudly represent and promote the company's brand, are passionate about the mission, vision, and values of their organisation, have awareness and personal commitment to their engagement level, are self-motivated and driven to perform at a high level, are welcoming and supportive of new employees, contribute new ideas, often, to better the organisation, adapt to facilitate change, are optimistic about their future with the organisation."

CHAPTER III

METHOD

Description of the Case Study

National Bank of Kuwait was established in 1952 as the first indigenous bank and the first shareholding company in the entire Gulf region. Over the years, NBK has maintained its leading position as a banking institution in Kuwait and a well-known franchise in the Middle East.

The bank offers a broad spectrum of integrated financial services across different lines; consumer finance, cards, wholesale banking, project finance, corporate trade finance and a variety of customer packages, in addition to private banking services and investment services through its investment arm NBK Capital. The Bank has consistently been first to introduce innovative solutions and advanced online delivery.

As of end of 2013, NBK Group's total assets reached USD 66.0 billion (KD 18.6 billion) up 12.8% compared to year-end 2012, while total shareholders' equity increased by 3.3% year on year to USD 8.4 billion (KD 2.37 billion).

NBK continues to enjoy collectively the highest ratings among all banks in the Middle East from the three international rating agencies: Moody's, Fitch Ratings and Standard and Poor's. The Bank's ratings are supported by its high capitalization, prudent lending policies, and its disciplined approach to risk management, in addition to its highly recognized and very stable management team. NBK was also named among Global Finance's list of the 50 safest banks in the world for the seventh consecutive time. NBK also continues to enjoy the widest banking presence with more than 161 branches worldwide. NBK's international presence spans many of the world's leading

financial centers including London, Paris, Geneva, New York and Singapore, as well as China (Shanghai). Meanwhile, regional coverage extends to Lebanon, Jordan, Iraq, Egypt, Bahrain, Qatar, Saudi Arabia, UAE, and Turkey. Currently the Bank has around 2699 employees in Kuwait, excluding some of its associate companies (NBK Capital, Boubyan Bank, etc.). As to its overseas operations, it has around 1937 employees. The bank has a clear vision geared towards being: "the premier Arab Bank, to achieve consistently superior returns for our shareholders, to deliver world class products and services to our customers, to invest in people, to benefit the communities in which we operate" (NBK Annual Report, 2013).

"I am NBK" Employee Engagement Program at Consumer Banking Group

"I am NBK" is an internal engagement program launched in 2012 at the Consumer Banking Group, the largest group which has around 1500 employees from the total number of 2699 employees, with a mission "to deliver exceptional customer experience by energizing and instilling in our staff the commitment to excellence in service based on putting our customers at the forefront of everything we do, with empathy, respect, and innovation" (I am NBK Annual Report, 2012).

The main objective of this program was to promote "emotional, rational and motivational engagement of employees in "Excellence in Service" across the Consumer Banking Group at NBK Kuwait". It was launched only in one group, as this group was experiencing a complete management change and it required an immediate intervention to address internal issues and create engagement at that time.

The below table represents the cultural values and principals of the "I am NBK" program.

Table 1

The "I am NBK" Principals and Cultural Values

Value in English	Definition	Value in Arabic
Empathy	My responsibility is to find solutions for your problems. .مسؤوليتيهيإيجادحلولللمشاكلالخاصةبك	التعاطف
Excellence	I listen to, learn from, and act upon your feedback. .نستمعاليكم،نتعلمممنكمونتجاوبمعملاحظاتكم	التميز
Accessibility & Availability	We are wherever you are 24 hours a day locally, regionally & internationally ساعةيومياًومحلياًواقليمياًودولي 24 مستعدونلخدمتكم	سهولةالوصولوالتوافر
Communication	I am honest, open and transparent. .مايميزتعاملي،الصدقوالصراحةوالشفافية	التواصل
Trust	I keep personal & financial information safe and secure. .أتعاملمعالبياناتالشخصيةبمنتهىالسريةوالأمان	الثقة
Teamwork	We work as a team sharing our talents to achieve goals. .نعملكفريقواحدبمهاراتمميزةلخدمةالأهداف	روحالفريق
Consistency	We are one Bank with one voice. نحنبنكواحدبصوتواحد	التوافق
Integrity & Respect	We are a culture built on integrity, respect, and pride in everything we do. .تأسسناعلىالالتزاموالاحترامبكلمانقومبه	النزاهةوالاحترام

Policy Statements

- "NBK employees are encouraged to work together and demonstrate unified beliefs and commitment through the "I am NBK" principles.

- Staffs are rewarded with the "I am NBK" pin based on demonstrating any of the "I am NBK" principles. Such scenarios where staff member demonstrates additional effort may qualify as a success story.

- A success story is considered when a staff member puts in that extra effort when dealing with customers and/or colleagues and this effort distinguishes him/ her by being exceptional and motivated beyond the borders of regular job duties; or by consistently demonstrating the "I am NBK" principles.

- Success stories must be reviewed and validated by the "I am NBK" team before escalation to the concerned Group Head.

- Employees are eligible to receive more than one award recognition if they demonstrate consistent behaviors of "I am NBK" principles and excel in their interactions with customers and colleagues; as well as maintain a high performance.

- Managers and/or colleague can nominate staff through the nomination submissions on the "I am NBK" internal website.

- Information regarding submission status will be listed on the "I am NBK" website and communicated through the committee members and selected ambassadors representing and communicating the "I am NBK" program throughout the business" (Internal website: mynbk).

Choice of a Methodological Approach

This study has adopted a single case Methodology (Eisenhardt, 1989; Yin, 1994). This methodology is particularly suited to the type of research questions underlying this research project, because of the rich data collected in context (Yin, 1994). According to Yin, 1994 case studies tend to be detective, they tend to "build inferences about what has happened, why and what circumstances," he also notes that they are "characterized by rigorous thinking, sufficient presentation of evidence to reach appropriate conclusions," which tend to lead to evidence and explanations (Hartley, 2004, p. 324).

Within this case study approach, I relied on qualitative data collection and analysis methods; in-depth semi-structured face to face interviews have been conducted with all the participants in this study. This type of method has been selected as it has assisted me in establishing an understanding of the opinions, attitudes, beliefs, and

values that the participants have formulated on the organizational culture of the bank, and the relation it has on the employee engagement program (I am NBK).Secondary information has also been collected in the form of reports from the bank to support this project and create the triangulation.

According to (Seidman, 2012), in depth interviewing is an interest in understanding the lived experience of people and the meaning they make of that experience whether on a personal level or inside organizations, in depth interviewing is not about testing the hypothesis or evaluating it, it's about the roots of the interview and where it leads the research to(Seidman, 2012,10).

Sampling Strategy

A sample of 15 Executive Mangers at NBK has been recruited for this studyand the selection process was limited to Senior Managers and Executives.

Participants

Group 1: The Organizational Culture has been defined by the top 5 Executives:

- Ex-Group Chief Executive Officer (currently serves as Consultant)

- Group Chief Executive Officer

- Deputy Chief Executive Officer

- CEO- NBK Capital

- Group Human Resources Manager

The above executives have been selected as they have been with the bank for more than 30 years working in different areas; the Ex-Group CEO, who currently serves as a Consultant, has been with the bank for more than 53 years. Those executives have carried the current organizational culture from the founders of the bank and the board members, which have been appointed since then and did not witness any radical change.

Group 2: The second group includesexecutives from the Consumer Banking

Group (Leaders Team).

This group of participants have beeninterviewed on the internal engagement program "I am NBK":

- General Manager- Consumer Banking Group

- AGM- Head of Domestic Branches- CBG

- AGM-Head of Business Performance Management & Marketing

- AGM- Head of PMO Strategy and Products-CBG

- AGM- Head of Channels- CBG

- Head of Marketing Planning and Execution

- Marketing Planning and Execution Officer

- General Manager- Human Resources Group

- AGM- Human Resources Group

- Executive Manager- Human Resources Group

Data Collection

All interviews have been audio recorded, and all the recordings are kept with the 1st reader of this case study for a period of 3 years. They have been transcribed and used as quotations to support the study. Copies of the transcription have been presented.

Each set of data collected through each of these methods has been qualitatively analyzed using thematic analysis with the assistance of the qualitative analysis software QSR NVivo 10. In the results section I have compared the themes that have emerged from each data set and looked for similarities and divergence in the themes obtained. The result of this analysis exercise has allowed me to answer the research objectives and questions and to address whether the program has achieved its objectives, by comparing staff satisfaction, customer experience and business performance.

All the interviews have been conducted inside the bank premises in Kuwait, at

its Head Office Building in Abdullah Al Salem Street, and in Al Raya Tower at Kuwait

City.

All the participants have been recruited by email. The email explained to them

the objective of this study. Participants have been asked to sign an informed consent

form for their participation in this study that included; the purpose of the study,

disclosure of risks if any, benefits of this research, privacy/ confidentiality, who will

access the data, who has access to the identity of the participants, their rights to

withdraw at any point, and the consequences of withdrawal. All participants will be

identified according to their positions in the bank and quoted in the study as this will

provide significance and value to the findings. I have obtained a written approval from

the Group Chief Executive Officer of the bank for all participating executives in this

study, to ensure that risks are minimal in relation to the anticipated benefit that the bank

will encounter. Debriefing will be provided to all the participants, and results of the

research will be presented upon request.

Interview Questions

Group 1- NBK Organizational Culture

The interview questions were designed to initiate a reflection on the set of

values and attributes that have created the core values of the bank that led to its success.

Participants were asked to identify the values and pillars of NBK's organizational

culture, as perceived, by a group of Executive Managers at NBK (Group 1).

As shown in Appendix I, the interview questions for (Group 1) contained six

open ended questions. The first question asked participants to reflect on NBK's History:

"*Can you please tell us the story of NBK? How it all started? How it evolved over*

time?"This question was designed to give the participants the chance to mention the

historical story of NBK, its founders, and the story of its establishment.

The second question was tailored around culture: *"The organizational culture of NBK is the core of its success? Can you please tell me more about that?"*The aim of this question was to have the top executives at NBK define the core values of the organizational culture, and elaborate on each value. The third question asked the participants about the current and past core values: *"What are the current core values? What triggered some changes in organizational culture of the bank? And how did it shift from a task oriented culture to a people's culture?"*the intent was to find out if there are any changes between the current core values of the bank since its establishment, and if so, what has triggered such changes, I wanted to find out whether the culture is diverted towards people or tasks, which will lead us to the role of Human resources in the organization.

The fourth question asked: *"What HR practices have supported the organizational culture of NBK?"*the aim of this question was to shed the light on the HR practices that helped shape the organizational culture of the bank, I wanted to find out what are the most important HR practicesthat have supported the evolution of the bank's organizational culture.

The fifth question was one of the more important questions; as it showed the role of leadership in reinforcing organizational culture*. "Based on your personal experience as a leader, what values need to be changed and what needs to be preserved for the future?"* the intent was to get a personal insight on the values that needed to be preserved or changed for the future, the role of leadership, the founders, and the board has been emphasized.

The final question addressed was**:** *"What are the employee behaviors that the current culture of NBK is trying to extract?"*this question helped me to confirm the

values and behaviors that the culture is trying to instill in the employees of NBK.

Group 2- Employee Engagement Program- I am NBK

As shown in Appendix 1. The eight interview questions of (Group 2) addressed a number of issues in regards to the Employee Engagement program (I am NBK).

The questions have also defined the role played by the program in shaping employee behaviours in line with NBK's core values. The First question aimed on having the executives at Consumer Banking Group reflect and define the program: *"Can you please tell me the story of "I am NBK" its objectives, mission, principals?"*the second question specifically addressed the issue of launching the program exclusively at Consumer banking Group: *"Why was the program launched at Consumer banking Group? What triggered it? What went wrong?"*This question was focused on assessing change in the Group, was it Management change? Structure, people, strategy, etc...

The third question asked participants to comment on the difference between the organizational values of the bank and the values or principals of the program: *"To what extent is "I am NBK" different from the current organizational culture or values of the bank?"*From this question I wanted to know if there were common themes between the two groups.

To address the success of the program, participants were asked a fourth question: *"To what extent do you believe that the program has achieved its objectives?"*the results from this question have been compared with secondary data available at the bank (success metrics).

To find out if the participants have noticed any kind of behavioural change on the human element the fifth question was asked: *"Culture is not a tangible object and is not an easy thing to measure, to what extent have you felt change in the human element*

*of Consumer banking group?*The intent is to have the participants to reflect their feelings on changes they have noticed in teams, divisions, groups, etc.

The sixth question examined the effect the program had on Employer Branding and employee behaviours*: To what extent "I am NBK" has positioned NBK today as a leader in Employer Branding? How did it affect employee behaviour?"*the seventh question focused on human resources role:*"What types of HR practices were instrumental in shaping employee behaviours?"*I wanted to come up with a list of the important HR practices that supported the program in those two years. Finally to support the results of the program and to examine to effectiveness, I asked the participants about: *"How has the program affected customer satisfaction, service quality, and sales?"*the answers to this question have been supported with secondary data available at the bank the Staff Satisfaction Survey conduct by HR in 2013.

Data Treatment and Analysis Method

The information collected from the interviews has been analysed qualitatively through the thematic analysis method. This method involves identifying, analysing and reporting patterns (themes) within the data collected (Braun & Clarke, 2006, p79) from the participants on the organisational culture of NBK from (Group 1).

I havealso identified patterns, themes, features of the current organisational culture of the bank and they have been related to the "I am NBK" principals and the available collected data owned by the bank and the findings of the interviews conducted with (Group 2).

I have pinpointed, examined, and recorded patterns within the data that have enabled me in getting a clear description associated with the research questions. These themes became the category of analysis through the process of coding in six phases that

include: familiarization with data, generating initial codes, searching for themes among

codes, reviewing themes, defining and naming themes, and producing the final report of

the study (Patton, 2002).

I have analyzed the data to develop new perceptions for this study by

transcribing all the interviews and coding them by using the software package QSR

NVivo 10. The coding involved reading and underlining all the prominent statements

and illustrations that addressed each question asked in the interviews. After going

through all the responses of the two groups, (6 questions for Group 1 with 5 responses)

and (8 questions for Group 2 with 10 responses), I have analyzed all the responses

andcategorized them in significant categories. The outcome was two lists, one for each

group. I then came up with the similarities of categories and merged and organized the

codes into significant clusters (Guest &Namey, 2011, p. 10). The result of this exercise

was the emergence of the main "themes" that demonstrate the perceptions and

understandings that I saw relevant to the research question. The thematic templates

obtained at the end of this exercise are listed in Table 3 and 4.

CHAPTER IV

RESULTS

In this section, I will present the results of the two participating groups in this study, (Group 1) which has defined the Organisational Culture of the bank, and (Group 2) which defined the role played by the "I am NBK" program and its relation to the culture. I will start with the Group 1, who has defined the organisational culture of the bank. The interview guide from Group 2focuses on the Employee Engagement program "I am NBK" and its relation to the cultural values of the bank. Table 2 below highlights the demographic characteristics of both groups, it points out the number of the participant, his position at NBK and the number of years of service at NBK. Names are not mentioned for confidentiality reasons.

Table 2

Demographic Characteristics

No.	Position	Years at NBK
Group 1	NBK Organisational Culture	
1	Consultant	53
2	Group CEO	36
3	Deputy GCEO	36
4	CEO- NBK Capital	29
5	General Manager -Group HR	6
Group 2	I am NBK (Engagement Program)	
6	General Manager- Consumer Banking Group	21
7	AGM- Head of Domestic Branches	9
8	AGM, Head of PMO Strategy and Products	9
9	Head of Business Performance Management & Marketing	17
10	Assistant General Manager-CBG	13
11	Head of Marketing Planning and Execution	14
12	Marketing Planning and Execution Officer	2

Table 2

Continued

No.	Position	Years at NBK
Group 2	I am NBK (Engagement Program)	
13	General Manager- HR Group	11
14	Assistant General Manager- HR Group	8
15	Executive Manager Human Recourses	9

Group 1- NBK Culture

Table 3 represents a thematic template that summarises the main themes and categories that identify the content analysis of 5 interviews as well as the participants' numbers of Group 1, to allow the reader a better understanding of the demographic characteristics of the Top Executives of NBK whose answer fall into this category. The numbers in the "source" column reflect the number of respondents who mentioned a given category. The number in the "references" column reflects the number of instances a given category was mentioned, as one category has mentioned several times by one single respondent.

Story of National Bank of Kuwait

The analysis of the first question: "Can you please tell me the story of NBK? How it all started? How it evolved overtime?" led to the identification of two main categories: History & Unique Culture.

History

All 5 participants narrated the historical story of the establishment of National Bank of Kuwait in detail. There is a lot of affection and passion for this story; it is what differentiates NBK from other banks in the region.

Table 3

Thematic Template (Group 1- NBK Culture)

Name	Sources	References	Number of participant
1-Story of National Bank of Kuwait			
History	5	6	1,2,3,4,5
Unique Culture			
Values & Ethics	3	10	1,2,5
Founders of the Bank	4	5	1,2,3,4
Stable Management	1	1	5
2-Organisational Culture of NBK			
Core Values	4	7	1,3,4,5
Style and Description	4	6	2,3,4,5
Traditional	2	2	1,5
3-Current Core Values			
Cultural Values & People	5	7	1,2,3,4,5
Core Values & Rules	2	3	1,2
Leadership Involvement	2	3	2,5
4-HR Practises Supported Culture			
Human Development & HR Role	4	8	2,3,4,5
Customer Driven Culture	1	1	5
Leadership Development	1	2	5
Performance Driven Culture	1	1	5
5-Leadership thoughts on Values			
Values to be preserved	4	5	1,2,3,5
Cultural Enhancements	1	2	5
6-Employee Behaviours Culture is Extracting			
Skills & Behavioural traits	4	4	1,3,4,5
Role of Employee Engagement	4	5	1,2,4,5
Challenges	4	5	2,3,4,5

The organizational culture of the bank originates from how it was founded by a group of prominent Kuwaiti merchants who had values, business orientation, and have created not only the first National Bank in Kuwait, but in the entire gulf region as exemplified by the quotes below:

> "And the story goes back to those days, late 40's maybe, when one of the merchants who was a main founder of NBK, went to the branch of the British Bank of the Middle East here in Kuwait and wanted to open a letter of credit to import whatever from India, and the Manager at that time, the British Manager of the British Bank of the Middle East asked him to bring, to get a collateral, either a guarantee from

somebody else or a collateral, so that he can open the LC, this guy was really, he didn't like it at all, so when he went to speak to his colleagues, to his friends, the usual 'Diwaniya', they said why don't we?, why don't we establish our own bank? Why do we need the British Bank of the Middle East? Why should we? So this is what they thought about, and then they started gathering together and meeting and they came up with the idea of setting up the National Bank of Kuwait."(Consultant)

"Well, the story of NBK started in 1952, at that time there was only one bank in the region; it was the British Bank of the Middle East. And a few merchants in Kuwait they wanted to have their independency and to have their own bank and the monopoly of the British Bank of the Middle East did not let them do that, what they did they went to the Amir of Kuwait, Sheikh Abdullah Al Salem, and they requested to issue a decree from the Amir to establish a new bank just for the merchants of Kuwait".(Group CEO)

"Well, I believe that NBK's story, mainly came out from a challenging issue, or problem happened for one of the Kuwaiti merchant's, when he just approached the only Bank, the British bank in Kuwait ,and asked to issue or open an LC, and the British GM told him that it has to be against a collateral, he was shocked, and he was annoyed because he asked for a collateral, so he went for the Diwaniya and consulted with his colleagues and they come up with the idea of establishing a Kuwaiti company and they approached Sheikh Abdullah Al Salem Al Sabah, and the vision of Abdullah Al Salem helped a lot as well, and they founded NBK".(Deputy GCEO)

Unique Culture

The second category in the Story of NBK was the description of its unique culture, its DNA; in this category I have defined 3 sub categories: values and ethics, stable management, founders of the bank.

The salient sub category that emerged from the participants was tailored around the values and ethics of the bank. From the illustrated statements below, we can see that the values that they have raised were: Trust, Ethics, Conservatism, Reputation, Honesty, Professionalism, Loyalty and Dedication.

Digging back into the history of the bank, and the history of Kuwait as a State, these values originated and were common between the Kuwaitis back in the 40's and

50's. So the bank has inherited these values from the foundering fathers of the bank and

the people who have established Kuwait back then. It's worth mentioning that the

founders of NBK, where the same founders of most of the commercial and government

entities back then.

Trust as a value; was mentioned by 3 executives in 3 illustrations, several

other values appeared in the remaining 8 illustrations, values such as ethics, business

ethics, integrity, honesty, professionalism, dedication, challenge, persistence, delivery

of promises, passion have also surfaced.

> "It was really "name lending" we didn't used to ask for any collateral,
> we didn't used to really analyzethe situation of the customers, there
> was trust, exactly! I mean it, name lending and trust was the main
> collateral that we used to have". (Consultant)

> "So I believe the most important trait now in our culture that really
> brought my attention and is highly valued is the ethical traits, I mean
> the whole bank is centered around ethics, business ethics. It was a
> challenge in the crisis in 2008 across the whole financial market,
> across the globe. Ethics became like something, it's like risk, in
> parallel with risk I believe business ethics surfaced". (GM Group HR)

> "Conservatism, Trust and then most importantly Reputation, I mean,
> as far as we are concerned we always… you know banking is
> Reputation, if you lose the reputation of the bank, it's very easy to fall,
> because you know banking is very fragile, people, and people usually
> withdrawal their money quickly and we have seen so many
> bankruptcies, in Europe, in the States because of was bad reputation,
> so that's the main thing". (Consultant)

> "There are so many things that we have put in our minds; this
> institution comes first into our life, that's what differentiates us from
> others". (Group CEO)

> "Values, are Honesty, professionalism, continuity of business, we
> don't want to have people that just want to be part of NBK, just to put
> our name on their CV's, just to look for another job, No, we look for
> staff to be part of this organization, to continue to be leaders of this
> organization in the future. Loyalty, dedication, punctuality, you name
> it, all of it, it all applies in NBK staff". (Group CEO)

Organizational Culture of NBK

The group of participants were asked about the organizational culture of NBK as being the core of its success. The analysis of this question resulted in three categories: core values, style and description, and traditional traits.

Core Values

The illustrative quotes below re-emphasize the core values of the responses of the previous question as being: Business Ethics, reputation, honesty, integrity, risk adverse, challenge, hunger for success, etc.

> "The values are mainly driven from business ethics, reputation, honesty, the entrepreneurs, the Kuwaitis who founded NBK, were really the real merchant families of Kuwait, and they have their own businesses, and they know how to run successful businesses; it's combination of as I said, I mean people, culture, success, challenge, honesty, and hunger for success." (Deputy-CEO)

> "Trust, ethics, I believe we have a risk adverse culture, integrity, and I think the most important thing is our relationship Management."
> (GM- Group HR)

Style and Description

This category was also salient, four out of five participants emphasised on the style of management and behavioural traits that are in line with the culture in seven illustrations. The executives go along describing the behavioural traits that the culture is reinforcing in its employees;they have all agreed that the culture accentuates hard work, dedication, passion, openness. Transparency, communication, teamwork, empowerment, and it highly promotes leadership. The below illustrations demonstrate the common behavioural attitudes and leadership style.

> "We don't bank with customers, we partner with customers, to a point I am really scared of our attitude sometimes that we became too arrogant, we believed ourselves too much. We become over confident sometimes, so we need to pay attention to this with our people, the service aspect, the relationship part, the customer service, the customer is in the centre of our work in day to day." (GM Group HR)

> "There is a human touch between us, and between our board and between our shareholders. If you don't come at 7:30 a.m. in the morning, there is a problem. If you don't stay in late hours in the afternoon or evening, there is a problem, we depend so much at NBK, what can I say? It's becoming part of our culture, to be part of this institution and to work hard for this institution. There are so many things that we have put in our minds; this institution comes first into our life, that's what differentiates us from others." (Group CEO)

> "The hard work, people who sit back are left behind." (NBK Capital CEO)

Current Core Values

The participants were asked about the current core values, and whether there were changes in the culture and how it shifted from a task oriented culture to a people's culture.

In this theme, I came up with 3 different categories: Cultural Values & People, Core Values & rules, Leadership Involvement.

Cultural Values & People

The most notable category was cultural values and people, 5 executives reported in7illustrations, which mentioned business ethics as a cultural value,and tying it to its day to day activity. The culture has always emphasizedalso the importance of its people. Due to space limitations, we have highlighted the most important illustrations in this category.

> "In this bank, close Management, the control, the culture was centred around the customer and business acumen, and business ethics, ethics was a fundamental key issue."(GM Group HR)

> "Mainly conservatism, and this is what really helped us in the two major crisis that hit Kuwait, the Manakh in 1982, and the Iraqi invasion in 1990, and we were the only bank that survived both crisis, in 1982 all the other banks in Kuwait."(Consultant)

In this category all the executives have stressed that the control, the close management, the stability, ethics as being the centre of their decisions which was

behind its survival in all crisis that hit the banking industry in Kuwait and the outside

world. The bank has weathered two main crisis, the stock market crash that hit Kuwait

in 1982, known as (Al Manakh), and the Iraqi Invasion to Kuwait in 1990, has survived

both strenuously,and managed to restore and support not only other institutions and

businesses in Kuwait, but has played a key role in the re-financing of the Kuwaiti

government in 1991 after the Liberation for the re-construction of Kuwait at that time.

HR Practices That Have Supported the Culture

This fourth theme focuses on the type of HR practises that have sustained the

culture of the bank. Statements under this theme were grouped into 4

differentcategories: human development and HR Role, customer driven culture,

leadership development and a performance driven culture. Human development and HR

role was the prime category that emerged.

Human Development & HR Role

In all of these categories HR's role has emerged as an important factor for the

culture's survival throughout the years.Eight illustrations demonstrate this role by 4

executives out of 5. Results have confirmed that HR is mainly a strategic partner to the

success; it is no longer an administrative role or an advisor, it is a partner.

> "Now we focus on having the right HR people who understand your
> business in order to talk your language, you know more, you know
> your customer, you know your market, you know your people, how
> can I partner with you if I don't understand your business." (GM-
> Group HR)

Whatalso enabled HR to transform its operations from a transactional operator

to a strategic role player was the support it gained from the Executive Management,

during the past 10 years; the introduction of the talent management for the bank high

potentials, developing future leaders, succession planning across different levels and

layers, enhancing different managerial skills and knowledge has impacted the culture in

different aspects, it has led to a sense of belonging, sense of ownership, sense of

interaction and engagement, it created this feeling of "you either fit in or leave".

> "People are dedicated and whenever there is a case where people are
> not dedicated you can feel it immediately." (Consultant)

The HR programs have increased tremendously the loyalty and have given

those high potentials a career path that they look forward too. NBK has invested in

people throughout its 63 years, people are its main assets and this had been highlighted

in the illustrations below.

> "We were among the first banks that have introduced a mentoring
> program, we mentor our people, you are a mentor yourself, so all of
> these traits, all of these are new HR practices that we introduced in the
> bank with the help of the team and all of these initiatives, the whole
> talent management process, its owned by senior management and led,
> its managed by HR, facilitated by HR, owned by the people and
> facilitated by the senior management."(GM- Group HR)

> "We really focus on training, we have the high fliers program, we
> have, I mean now, the "I am NBK" initiative to instil and transmit this
> culture across the organization, the partnership, the ownership spirit,
> and the feel that staff, are more or less like shareholders at the end of
> that day." (DCEO)

> "Recruitment, hiring the right people, because that is a tough job!."
> (NBK Capital CEO)

Leadership Thoughts on Values

When asked about their personal experience as leaders, what values need to be

preserved and what needs to be changed? Two categories under that theme emerged:

values to be preserved and cultural enhancements.

Values to be preserved

All the illustrations agreed that all the values need to be preserved and passed

from one generation to the other; they have all confirmed that those values are the core

success of the bank, they cannot be changed. They have all emphasised the role of

leadership in transmitting those values across all levels.

The below illustrations demonstrate the above:

> "How do we preserve that, basically "Leadership" we have a team of good leaders around, who know the culture of the bank, very well and they try to apply it throughout the bank, and even if you ask a simple clerk about our values, he would tell you the same thing that I told you. So we are proud of that culture really but basically its leadership, it comes from the leaders." (Consultant)

> "We look for staff to be part of this organization, to continue to be leaders of this organization in the future."(GCEO)

Employee Behaviours Culture is Extracting

In this final theme of Group 1, I have categorised all the responses into three categories that were all considered salient and important to mention: role played by employee engagement, skills and behavioural traits, and challenges,facing the organisation.

This theme demonstrated a variety of behavioural traits that emerged in the analysis such as: open mindedness, brilliance, innovation, demanding, creativity, hard work, dedication, passion, openness, transparency, teamwork, honesty, pride, seriousness, engagement, development and learning, communication, change agents. The below statements highlight the above theme:

> "We need people to think more and come up with new ideas, because no matter what, even though we are a boring industry, you are still able to create some good products to attract customers." (Consultant)

> "It's your job to be engaged and have a better performance, better collaboration between you and the other departments, never think of me, but think of the organization" (NBK Capital CEO).

Group 2- "I am NBK" Engagement Program

Table 4 represents a thematic template that summarises the main themes and categories that identify the content analysis of 10 interviews as well as the participants' number of Group 2, to allow the reader a better comprehend the demographic

characteristics of the Consumer Banking Group Executives whose answer fall into this

category. The numbers in the "source" column reflect the number of respondents who

mentioned a given category. The number in in the "references" column reflects the

number of instances a given category was mentioned, as one category has been

mentioned several times by one single respondent.

Table 4

Thematic Template (Group 2- "I am NBK" Engagement Program)

No.	Name	Sources	References	Pseudonym (Alphabetical Listing)
1	Story of I am NBK			
	Cultural & Behavioural Change	9	15	6,7,8,9,10,11,12,13,15
	Customer Satisfaction	7	8	6,8,9,10,13,14,15
	Employee Engagement & Satisfaction	6	7	7,8,10,11,14,15
	Management Change	3	5	8,9,15
	Reward Employees	2	2	7,13
2	Reasons launching I am NBK			
	Customer Service Improvement	7	8	6,7,8,9,10,11,14
	Cultural & Behavioural Change	5	5	6,11,12,13,15
	In line with Strategy	4	4	9,10,12,15
	Management Change	4	5	6,9,14,15
	Challenges	3	3	6,12,13
3	Engagement Program difference from Org. Culture			
	Instilling Cultural Values in Employees & Engagement	9	9	6,7,8,10,11,12,13,14,15
	Customer & Service Orientation	4	4	6,9,12,14
	Emotional Impact & Recognition	3	3	6,12,13
	Communication	1	2	8
	Role of Leadership	1	1	8
4	Program Objective Achievements			
	Change in People's Behaviour	7	9	6, 9, 10,11,12,13,15
	Change in Business Results & Focus on Customer	5	7	7, 8,9,10,14
	Challenges	5	6	6,8, 10, 12,15
	New Programs & Initiatives	3	4	9,12,13
5	Change in Human Element at Consumer Banking Group			
	Change in Thought process of Employees	8	8	7, 10,11 12,13,14,15
	Increased Productivity, Teamwork & Collaboration	5	5	6, 11,12,13,14
	Emotional Impact & Recognition	5	6	7, 8,10,11,15
	Role of Leadership	3	4	7,8,9

Table 4

Continued

No.	Name	Sources	References	Pseudonym (Alphabetical Listing)
6	Effectives of Program on Employees and Bank Positioning			
	Employer Branding & Positioning	8	9	6,7, 8,9,12,13,14,15
	Effect on Employee Behaviour	4	5	10,11,12,15
	Role of Leadership	2	3	7,8
	Increase in Customer Experience Results	1	1	7
7	Types of HR Practices Shaping Employee Behaviours			
	Role of CBG Leadership & HR Involvement	8	11	6,8,9,10,11, 12,13,15
	Performance Appraisal	4	4	6,9,10, 13
	Emotional Impact & Recognition	2	4	6,14
	Training & Development	2	2	8,14
	Selection & Recruitment	2	2	7,13
8	Program Effectiveness			
	Challenges	8	9	6,8,9,10,11,12, 15
	Customer Satisfaction & Experience	7	8	6,7,9 10,11, 12,14
	Service Quality	5	5	6,7, 9,10,12
	Sales	3	3	7,9,12

Story of "I am NBK"

The analysis of the first question about the Story of "I am NBK", its objectives, mission and principals, led to 5 different categories: Cultural & Behavioural Change, Customer Satisfaction, Employee Engagement & Satisfaction, Management Change, and Reward Employees. The most salient categories were Cultural & Behavioural Change & Customer Satisfaction.

All the participants narrated the story of the program and its initial intent, objectives, mission and principals.

Cultural & Behavioural Change

In this category 9 executives illustrated in 15 different statements, that the program's main objective was a cultural and behavioural change inside the Consumer Banking Group. This program is based on a set of principles that aimed on instilling

values that led to change in behaviour among employees, and the way they address

issues, deal with internal and external customers and achieve the extra mile in their day

to day work activity.

> "We needed to ensure all of us as NBK group embrace that idea…why did we choose I am NBK?, we choose I am NBK, because we were talking about ownership as an employee someone comes to me I don't give him the run around, I represent NBK." (GM- Consumer Banking Group)

> "There was an opportunity. So we started thinking, what do we want to achieve? What message do we want to convey? Number 1, we are a family, we need to be proud of who we are, we are part of an organization, and it's not the silos... The only way to do it is to really hammer that message down, we are one, we are one unit, one organization, we are one bank to our customers, so that is the overall concern." (AGM- Consumer Banking Group)

> "I am NBK was launched … at the beginning of 2012 and, the objective of I am NBK is to change the culture of NBK and the staff, it's basically trying to, not alternate, but develop behavior, it's a behavior change and this in turn in a long run, is going be reflected in the customer service that we provide to the customers." (Marketing Planning & Execution Officer)

Customer Satisfaction

In this category 7executives demonstrated in 8 different quotes, that the main

objective of the program was centredon improving customer satisfaction and customer

experience across all levels.

The principals of the program were generated from a customer centric

mentality to support such cultural change in the group.

> "I am NBK originally started partly…to achieve customer satisfaction improvement within CBG." (AGM- HR Group)

> "I, as an employee of the bank, I don't want to give my customer the run around, I have to provide the right answers, I have to sympathize with my customer and his requests and go out of my way to deliver, the service standard that we have set for ourselves at NBK ,which is exceeding customers' expectations." (GM- Consumer Banking Group)

> "I am NBK" came about because we had a mission to change the

culture within the Consumer Banking Group, that the customer is always first and is the star, and they should always be on top of your mind in anything you do with the customer"(Head of Business Performance Management & Marketing).

In all the statements, all the executives stressed that this program is all about, one bank, one customer, one communication, one action and complete ownership by employees.

Reasons Launching "I am NBK"

Under this theme, 5 categories emerged, the question asked the participants for the reason of launching "I am NBK" at the Consumer Banking Group, and if there were any triggers that led to that launch. The results led to 5 categories: Customer Service Improvement, Cultural & Behavioural Change, In line with strategy, Management change, and Challenges facing the program. The two most prominent categories were Customer Service Improvement, and Cultural & Behavioural Change.

Customer Service Improvement

Seven Executives out of 10 emphasized that the main objective of the program was targeted towards customer service improvement and to provide customers with exceptional experience. The illustrations below demonstrate such category which resulted into 9 different statements leading to the same goal.

> "Consumer Banking Group, because it's the biggest contributor in terms of serving the largest line of consumers, 600,000 customers, we serve like 2 million of them enter the bank every year. You engage, you interact with a lot of people, and this is where we provide the customer service."(AGM- Consumer Banking Group)

> "Our survival as an financial institution depends on service, this is what we provide ultimately, what differentiates us from all other institution is service offering that we have that is superior to others if others offer better service then customers would naturally move to other institutions, service is fundamental to NBK and the survival of retail banking, thus the role out to consumer banking." (GM- Consumer Banking Group)

Cultural & Behavioural Change

Five executives out of ten talked about the main reasons behind launching this program was a cultural and behavioural change at Consumer Banking Group, in 5 different quotes. As can be noted from the illustrations below:

> "The leadership in CBG was prepared and this is very important…
> actually they believed in it, it made a big part of it, less hard on us. So
> we decided to pilot it there, and as well as see the reactions of our staff
> and understand the failure if there was any."(GM-HR Group)

> "Bringing that new culture in, empowering staff to actually go the
> extra mile is very, or proved to be very positive from my opinion, in
> terms our attitude towards service, our approach towards , what a
> customer is, or how valuable he or she is to the bank."(Marketing
> Planning & Execution Officer)

Engagement Program Difference from the Organisational Culture

The third theme that emerged when asked whether the program is different from the current organisational culture or values of the bank, 5 categories were identified: Instilling cultural values in employees & engagement, customer service orientation, emotional impact and recognition, communication, and role of leadership. The most salient two categories were Instilling Cultural values in employees and engagement, and customer and service orientation.

Instilling Cultural Values in Employees & Engagement

Nine executives out of 10 demonstrated in 9 illustrations that there is no difference in values between the program and the current culture, the difference was mainly tailored around how it was launched, the tools that were used, the consistency in the engagement level and interaction between the staff and the management, and the communication. The role of management was also mentioned across all categories.

> "It's the way that we engage people; this is how we, I think, we have
> several cultural change initiatives, but this one, I can differentiate it by
> the way we engaged our staff, it's a real day to day engagement, a real
> life engagement."(GM-HR Group)

"I think, we don't want to call it different because they should not
come and create new values, but I think reinforcing the values of the
organization in a different way that users or the staff would relate
more to it." (AGM- Consumer Banking Group)

"It's actually in line with the bank's culture, it's just the matter of how
to instill it in the juniors particularly, front liners, Manal, across the
entire bank."(GM- Consumer Banking Group)

Customer and Service Orientation

In this category, four executives out of ten highlighted that the main focus and

difference in terms of cultural values, that the program focused on the customers and

was service oriented.

"I think that the values are the same, we have just broken down the
main values, or the main corporate values, or the cultural values of
NBK as a whole and catered it towards that area that is consistently in
touch with the customers." (Head of Business Performance
Management & Marketing)

"I think, probably the largest differentiator was that it was absolutely
focused towards owing the customers problems in respect of whether
it's your problem or not and it was something that made that governed
CBG and gave them a common vision." (AGM-HR Group)

The above illustrative statements demonstrate the common vision the program

had.

Program Objectives Achievements

When asked about the extent they believe that the program achieved its

objectives, the ten executives expressed their views, and 4different categories under this

theme appeared: Change in people's behaviours, change in business results & focus on

customers, challenges, new programs and initiatives.

The two most significant categories were directed towards change taking place

both on the human and behavioural level and business results.

Change in People's Behaviours

From the findings, 7 executives out of 10 emphasised the role the program had

in changing how employees reacted and demonstrated the principals in their day to day

jobs, staff were positively more engaged, more aware, more involves and more content

and stratified because of the recognition and appreciation received, they were more

heard and engaged directly with CBG Management.

> "I think,it's becoming very successful in terms of people awareness,
> commitment to the program."(AGM- Consumer Banking Group)

> "I can tell you from the staff turnover, there is a drop in the staff
> turnover."(Executive Manager- HR Group)

> "We implemented the "I am NBK" pin and people were nominated for
> the pin based upon demonstrating one of the principals and they can
> be nominated by their bosses, they can be nominated by their peers,
> they can be nominated by people outside of their working groups so
> that instilled teamwork and got all of us thinking about , did so and so,
> demonstrate that principal, so it helped to raise awareness on what the
> principals where and get people involved, … and the longer the
> program moved around and was talked about, the more pin
> nominations we got."(Head of Business Performance Management &
> Marketing)

Change in Business Results and Focus on Customer

Another prime category was the change in Business results and focus on

customer service. In this category, 5 participants indicated that they have seen the

results in all the metrics that are conducted by the Group, the Customer Experience

Index (CSI), the Sales results and the Service Quality results.

> This will be highlighted in the discussion section.

> "There has been a cultural change within consumer banking group,
> people are working together cross functionally, from different areas,
> and they are all focused towards servicing the customer…now, when
> we are talking about any process change, when we are talking about
> any product change, when we are talking about any service change,
> the customer is always the first person we think of." (Head of
> Business Performance Management & Marketing)

> "Ninety percent, eighty to ninety percent of the objectives, one, its
> constant, two, people are conscious, they are engaged as well."
> (AGM- Consumer Banking Group)

Change in Human Element at Consumer Banking Group

The fifth theme that emerged focused on the Change on the human element at CBG, the question focused on the change felt by those executives on the human element at Consumer Banking Group, since culture is hard to measure and is an intangible object that requires time and effort to instil. Four categories were noted: Change in the thought process of employees, increased productivity, teamwork and collaboration, emotional impact and recognition, and the role of leadership.

The key category that stood out was the change in the thought process of employees, the second and third category came equal in input.

Change in Thought process of Employees

Eight executives mentioned in 8 different illustrations that change has taken place not only in the thought process of employees but in their actions, feelings towards customers and empathizing with the. The way they address issues at work, solve problems and collaborate together as peers. The whole theme focused on change on different levels that directly impacted the employees.

> "We managed to convince our staff and give them and pass them the trust which we lacked for a long time in the past to deliver their worries as well as their genuine input, and we by having such a genuine input we managed at least to know what makes our staff satisfied, and currently we are working on."(GM-HR Group)

> "Everybody knows about I am NBK; everybody knows about the principals, everybody, the participation, the rate of participation is the right measure." (AGM- Consumer Banking Group)

Effectiveness of Program on Employees and Bank Positioning

The sixth question asked the participants if the program had any effect on positioning NBK as a leader in Employer Branding and how it affected employee behaviours. In this theme 4 categories were raised, Employer branding and positioning, effect on employee behaviour, role of leadership, and an increase in customer

experience results.

The most salient categories were employer branding & positioning and the effect on employee behaviours.

Employer Branding & Positioning

The below illustrations confirmed that the program had impact on Employer Branding even though that wasn't the original intent. But the role played by HR, whether at recruitment fairs at universities, or in exhibitions, has helped to generate this awareness and positioning. Furthermore, NBK as a brand is one of the leading brands in the Kuwaiti market and is considered one of the highest recruiters in the local market.

Out of the 10 executives, 8 mentioned employer branding and positioning in 9 different illustrations:

> "I don't think that we purposely not used "I am NBK" for branding, we haven't leveraged it at this point of time, and the agreement was always, was that we don't want to leverage it until we can deliver upon it." (Head of Business Performance Management & Marketing)

> "What's interesting to hear in the recruitment interviews, they talk about how we are different?"(AGM- Head of Domestic Branches)

> "I think we succeeded in passing such internal initiatives… to give something different than others, we succeeded to pass it outside of NBK borders." (GM-HR Group)

Effect on Employee Behaviours

The second notable category focuses again on the effect the program had on employee behaviours. Four executives indicated in their illustrations that more involvement was noticed;increased participation level in meetings and events was noticed.Employees were also demonstrating the program principals in what they do and they were expressing it via different tools, word of mouth, social media, etc.

> "We are having every one responsible in leading this program,not just being part of it, we want them all to be involved on a daily basis on every program we are doing, every idea, we are doing a lot of

activities, where everyone can say something to add to the program,then between activities and giving them responsibilities, I think it's a way to have everybody engaged and changing the way the behavior towards the culture that we want to be built for NBK, through I am NBK project." (Head of Marketing Planning & Execution)

"I think we had a contagious or infectious kind of thing, with the awarding, when the pin went first out and only selective few were wearing it, including the leadership team people were asking about it, there was a buzz about it, then, if every time we do awarding visits,staff also post pictures of their awards on Instagram and this created a value buzz for I am NBK." (Marketing Planning & Execution Officer)

Types of HR Practises That Have Shaped Employee Behaviours

The seventh theme in this study focuses on the types of HR practises used to shape employee behaviours, in this theme, 5 different categories emerged, all centred around HR practises: Role of CBG Leadership & HR involvement, performance appraisal, emotional impact & recognition, training & development, selection & recruitment.

The most salient categories were: the role of CBG Leadership and HR Involvement, and performance appraisal.

Role of CBG Leadership & HR Involvement

In this category, we have noticed that HR played the role of the strategic partner from the emergence of the program, HR was always present, Business partners were involved in all meetings, included in the decision making process, and made vital development recommendations for the program throughout the two years to ensure its sustainability and progress.

As to the role played by CBG Management, this program was, led, developed and initiated by the leaders team of CBG, the GM of CBG, was the face of the program and the main factor behind its success, in almost all the interviews that were conducted,

all agreed on that point and the role he played. Not only has he communicated all the

principals and objectives to the employees, but has demonstrated them as a role model,

he even worked on the frontline to demonstrate such principals.

Out of all the 10 interviews, and to answer the above question, 8 executives

emphasized the role played by the two groups on an HR level and how it reinforced

change in employee behaviours.

> "I think one of the major success stories in the implementation, was
> the personal adoption by the CBG leadership team, by Mazin in
> particular , and that was alsoconstant in his message, it was about
> owning the customer's problem, and getting there physically and
> proving that if he can do it, everyone else can do it."(AGM- HR
> Group)

> "HR has always been present whether in big events or even small
> town hall meetings in CBG." (GM-HR Group)

> "We had an HR representative on the "I am NBK" team from the very
> beginning." (Head of Business Performance Management &
> Marketing)

> "People want to feel it and want to have it part of their evaluation; we
> started to figure that HR and staff satisfaction, HR evaluation should
> be part of it, to let them know that we are not doing it as separate
> project." (Head of Marketing Planning & Execution)

Performance Appraisal

The second prime category focused on the role played by HR in recommending

a 5% increase to the performance appraisal of employees, (meaning; if the employee

receives the "I am NBK" pin for more than three times, an additional 5 % is added to

his performance appraisal), this has been initiated by HR and put into practisein 2013.

Four executives out of 10 mentioned how effective this tool was in shaping

employee behaviours and has helped and created competition and an increased level of

engagement. Employees had to work hard to demonstrate the principals in order to

receive the "I am NBK" pin more than once, and to receive this 5% increase when

receiving the pin for 3 times.

> "Recognition element was very important, here was literally no monetary reward, except for the end of this year, were we gave a boost if my memory serves me right, three time winners and above, we gave them an additional 5% on their balance score card."(GM- Consumer Banking Group)

> "We actually discussed should we do it financially, and from our perspective we shouldn't have to pay people to embrace a culture, so how can we do it? How you are recognizing someone for going over and above? but it's not in a monetary way, so HR said Why don't we look at the appraisal?, collectively with the 5% increase and they gave full support. And if it moved one person from one grade to another." (Head of Business Performance Management & Marketing)

Program Effectiveness

The final theme that has been developed in the analysis was the program effectiveness, the question concentrated on 3 different aspects that are tailored around the customer; customer satisfaction, service quality and sales.

I have noticed 4 different categories in this theme: Challenges, customer satisfaction and experience, service quality, and sales. The two most salient categories were the challenges facing the program, and the customer satisfaction and experience.

Challenges

This category emerged in three different themes, in this category, 8 executives out of 10 highlighted different challenges facing the program in 9 different illustrations covering different concerns. What is really interesting that "challenges" have appeared in 2 other themes in the analysis.

> "HR will handle the new move of I am NBK to the rest of NBK organization, it's going to be a challenge for 2014." (GM-HR Group)

> "How to make it sustainable"(AGM- Consumer Banking Group)

> "CBG right now; they are taking that step to have something called the "benchmark trending", so whatever used to be good last year, it will be normal this year, and that's the huge challenge by the way."(Executive Manager- HR Group)

"There are always external regulations or factors that we can't control… what we can do as "I am NBK", is to prepare our staff how to behave? And handle such external changes." (Marketing Planning & Execution Officer)

"The Challenge is to keep the momentum going, continuing to identify the weaknesses of the program so you can improve upon them, continuing to have the buy in of the leadership team to have it top of mind." (Head of Business Performance Management & Marketing)

Customer Satisfaction & Experience

Seven executives out of 10 mentioned that the customer satisfaction and experience was the most important factor that has been influenced as a result of this program, all the metrics have reconfirmed this matter. The below illustrations show the success metrics that the program has achieved in regards to the customer satisfaction rate.

"Our CSI; which is our annual survey done with customers and non-customers, the satisfaction rate was on 84% in 2012, but went up to 88% in 2013." (Head of Business Performance Management & Marketing)

"This year we have achieved our targets, we exceeded them." (AGM-Head of Domestic Branches)

"If one looks at breaking down the customer satisfaction and he will probably find that there is a lot less complaints, and this is about how staff are interacting about complaints and re-directing them, possibly about product or something else. There is a huge improvement in customer satisfaction has improved." (AGM- Group HR)

Customer Satisfaction as a category has also developed across the majority of themes in this study.

CHAPTER V

DISCUSSION

This field project has identified the values and pillars of NBK's organisational culture, as perceived by its Leadership Team, it has also defined the core values of the organisational culture that led to the bank's success story. The case has also defined the role played by the employee engagement program "I am NBK" launched in Consumer Banking Group in 2012, and I have analysed how this program has shaped the employee behaviours in line with NBK's Core Values. In order to address the above key propositions, I will centre this discussion around two main issues: the organisational culture of NBK, the role that "Iam NBK" has played in increasingengagement and enhancing culture.

NBK Organizational Culture

The results of the study about the Organisational Culture of the bank indicated that NBK's Culture is based on trust, conservatism, integrity, honesty, ethics, commitment, transparency, relationship management, dedication, partnership, reputation, customer orientation, long term relationship, professionalism, and continuity. These fundamental cultural values of the organisational culture have derivedfrom the historical story of the establishment of the bank and have sustained over time due to a number of factors; the founders of the bank and their role; their commitment, agreement, persistence and collaboration have set the ground, the stable management and board of directors that has not changed over time, trust &conservatism ; as being the core values in shaping almost all the decision of the organisation, stability

and weathering all crisis with excellence, the consistency in behavioural traits were carried on from one generation to the other, its visionary leadership team, its focus on traditional banking; being risk adverse, autocracy style of management, all of these have sustain its leadership position not only in Kuwait but in the Middle East.Furthermore the organisational values of the bank are rooted from the cultural values of Kuwait back in the 40's and 50's."Many at NBK acknowledged that the culture of the Bank is largely defined by its Kuwaiti merchant heritage. As one (Executive Committee) EC member elaborated, "If you look at the history of Kuwait, the owners of NBK are the merchants Kuwaiti families, and when I say 'merchants' mean those who were rich before the oil was discovered. Even before the oil came in the thirties or forties in Kuwait, they were rich because they were traders with India hunting for pearls in the sea. And those families are still on board….They value money and they don't really go and spend; they have worked hard to earn it and they are prudent by nature. That is what is in our cells, in our DNA" (Hill &Teppert, 2013).

In a study conducted by (Hilton &Najjar, 2012) on the Organisational culture of NBK, they have confirmed the bank's reputation with customers is linked with the cultural values and heritage of Kuwait,"In Kuwait, there is a high agreement among both customers and employees as to what NBK stands for. Terms such as trust, integrity, loyalty, safety, and customer- orientation are used repeatedly in conversations regarding bank's founding philosophy. Key customers in Kuwait associate the bank with a place they can trust 100% with their money and a place that in turn trusts them."

The study also pointed that "NBK is a pillar for Kuwaiti society. The stability of the management team creates loyalty- customers and employees feel safe. There is also a tremendous amount of pride in the bank's performance and history" (Hilton &Najjar, 2012). "Much like the rest of Kuwait, the culture is highly relational, rather

than transactional." From the findings of this project, NBK depends mainly on people for its success, it is "personality- driven, based more on individuals rather than process and systems" (Hilton &Najjar, 2012).

According to Hofstede, Hofstede and Minkor, "National Culture is part of the mental software we acquired during the first ten years of our lives, in the family, in the living environment, an in the school, and they contain most of the basic values (2010, p.346). The national culture of Kuwait as being small country in the Gulf region; has impactedenormously the organisational culture of companies and organisations established back then.

> "According to Vandenberghe (1999, p.197), 'any corporate culture partly reflects the values of the country in which the organisation is located"(Smollan & Sayers, 2009).

The findings of this study also highlight the main characteristics of the organisational culture that it's highly performance driven but is all around people. It's a culture that recruits, trains, develops, mentors, transform, empowers, and creates future leaders. According to Ibarhim Dabdoub "For Kuwait, NBK is not just a bank,it is a major national institutional, and above all, a school for leadership" (Hilton &Najjar, 2012).

Another finding in this study is the behavioural traits that the culture is trying to reinforce in its employees, it's all about teamwork, hard work, dedication, ownership, empowerment, creativity, pride, loyalty, seriousness, punctuality, passion, and challenge.

"I am NBK"

I am NBK was launched as an internalengagement program revolving around responsibility and ownership not just to meet customer expectations but to exceed them.

When the program started back in 2012, and from the findings; it was more of a

behavioural and a cultural transformation to address a number of issues in the Consumer

Banking Group including change in management. Another objective for this program

was to create a momentum, keep the employees engaged, recognised for their actions,

motivated and collaborating with other teams and divisions across the bank. It was all

about creating new perceptions among employees, reinforcing the right behaviour. "It's

not my fault but my problem" was a mantra that aimed at owning the problem and

solving it even if it's not under your scope. The program started with a "thousand

handshakes" where the General Manager of the Group set this as his main priority to

cultivate and transfer the objective in an effort to engrain the people's minds and

cultivate the organisational values and principles in the mind set of 1500 employees.

> "Within CBG, it's very simple, it's a very common goal, the message
> is very simple[*Communication*], irrespective of who I am, I own the
> customer's problem, so that was probably the largest
> differentiator."[*Cultural &behavioral change*](AGM- HR Group)

> "I have seen the transformation in those last 5 years that I have been
> here, we have really added some HR practices that have contributed to
> the overall strategy[*In line with strategy*]**,** and there is a need for a
> greater role in the future forward[*Challenges*]. I feel happy when I
> wander around in the cafeteria, meeting rooms and I see the young
> talent, the young generation, how they think, how they behave and
> look at us we sustained in the last years[*Cultural &Behavioral change
> & Emotional Impact*]**,** we sustained growth, profitability, market share
> in a very competitive and rough market, all of this is attributed to the
> people and to the achievement of people[*Role of leadership*], and what
> we are trying to do in HR is to support this by improving the practices,
> by improving the structuring of HR, even our people, how do you see
> the HR people now?"[*HR Involvement*] (GM Group HR)

By comparing both findings of Group 1 and Group 2, and as agreed by the

majority of participants in this study, the organisational values of the bank are similar to

the principals of the employee engagement program "I am NBK", the only difference

that they were instilled differently, the program had a face, had a hero, had a human

element behind it, the message was constantly communicated as illustrated below:

> "They are communicated. [*Communication*] They are communicated by the right people[*Role of Leadership*]. They are communicated by the right people frequently enough, very very frequently. [*Change in the thought process of People*]" (AGM- Consumer Banking Group)

According to Sheridan functional relationships are a two-way street, managers can start out the right foot with employees by showing they care about their Engagement. By connecting with employees to understand and act on their needs and preferences, managers show their commitment to employees. In turn, this leads employees to commit to their Engagement as well. Leading by example is truly the only way to foster an environment of joint ownership of Engagement (Sheidan, 2012, p.54). Availability, ownership, care, communication, recognition, support reinforce engagement at all levels between leaders and followers.

By reflecting on the findings , I also came up with a set of challenges that can face any engagement program launched in any organisation or company; communication, creating the right reward structures, keeping the momentum as interaction drops after time, keeping employees engaged and motivated, sustainability, buy in of management team, continuing to identify new opportunities and addressing failures, implementing tangible measures, having the right HR policies and procedures that support such programs, linking the program to all the HR practices in the organisation from recruitment to leadership development, these are all factors that ensure the sustainably of any engagement program. Above and beyond all, employee engagement should be a function led by HR to demonstrate its strategic role in the organisation.

CHAPTER VI

PRACTICAL IMPLICATIONS AND CONCLUSIONS

"You can take my business, burn my building, but give me my people and I'll build the business right back again." (Henry Ford)

This paper has examined the effect of employee engagement on organisational culture and furthermore the findings have highlighted the role played by leadership in transmitting the cultural values of any organisation in their day to day activity.

In this section I will tackle two main points the importance of employee engagement in organisational culture and the role played by leadership in organisational culture.

The Importance of Employee Engagement inOrganizational Culture

Previous research conducted by researcher and educators in the field have confirmed that organisational culture have a direct impact on performance (Kotter & Heskett,1992). Some researchers on the other hand have argued that there is no direct links between the two. In spite of all that, organisational culture creates momentum, creates energy, creates a drive, drives change and leads to better results in both business and performance. "According to Boddy (2002) organisational culture has an important and direct influence on employee behaviours. Boddy argues that "organisation culture can either encourage an employee to give out his best for the sake of the organisation goals or it can discourage or demoralise people which can be dangerous for the performance of the organisation''(Sokra, 2012).

In order to improve the organisational culture of any organisation, employee engagement programs are perfect tool, according to Sheridan (2012), and based on

research conducted by the HR Solutions Research Institute, the top 10

engagementdrivers for a magnetic culture are the following (in order):Recognition,

career development, direct supervisor/ manager leadership abilities, strategy and

mission, job content "the ability to do what I do best", senior management's relationship

with employees, open and effective communication, co-worker satisfaction/

cooperation, availability of resources to perform job effectively, organisational culture

and core. These 10 drivers were found to have the greatest impact and effect on the

levels of employee engagement. Organisations therefore should focus their efforts on

knowing the key drivers to their own success, whether its recognition or

communication. They should not underestimate the importance of any of those tools but

they need to think of what matters the most to their employees; this can be implemented

by developing the right engagement strategies that are based on employee feedback,

employee satisfaction surveys are one tool that needs to be conducted on a regular basis

(depending on organisation structure/ size) , recognition programs need to be developed

and they should be aligned with incentive programs to stimulate the required behaviour.

Role of Leadership inOrganizational Culture

From the finding of this case study we have found out that the role of

leadership is very important in instilling the cultural values and principals across the

organisations.Leaders establish directions, they tend to develop a shared vision for the

future, and they set strategies to achieve such vision. Leaders tend to align people,

communicate effectively and efficiently to reinforce change, improve performance,

enhance productivity and produce results. Leaders tend to inspire, engage, motivate, set

an example; they energise people to overcome different types of barriers whether

bureaucratic, political, or resource related. Leaders produce change on different levels,

consumer, product, employee, or even management approach.

Leaders need to understand the important role played by HR in organizational culture. They need to focus and fully support the HR practises that support culture in order to achieve strategic objectives and support their growth. The challenge will always be to build the right skills and competencies that enable the right empowerment, building people's skills, managing, mentoring, coaching, and leadership development. HR also needs to institute a standardized talent management process that includes performance management and succession planning to ensure the sustainability of organisational culture of any company or organisation.

These factors will all accelerate strategic leadership and will position HR as a strategic partner in success of any organisation. Nevertheless, this will never happen without the robust support of the leadership team at any given organisation.

On another note and due to the important rolethat employee engagement plays in instilling organisational values and principals in the organisational culture of companies, organisations, etc. Leaders need to develop Engagement strategies based on employee feedback programs, finding the important drivers for employees and setting them into action will certainly create a positive impact. Recognition programs are also vital tools that need to be developed to ensure the right behaviours are practised. They need to be directly linked to performance to ensure sustainability and consistency.

Stephan R. Covey asserts that "an empowered organisation is one in which individuals have the knowledge, skill, desire, and the opportunity to personally succeed in a way that leads to collective organizational success" (Sheridan, 2012, 55).

APPENDIX I

INTERVIEW QUESTIONS

(Interview questions- Group 1)

1. Can you please tell us the story of NBK? How it all started? How it evolved over time?

2. The organizational culture of NBK is the core of its success? Can you please tell me more about that?

3. What are the current core values? What triggered some changes in organizational culture of the bank? And how did it shift from a task oriented culture to a people's culture?

4. What HR practices have supported the organizational culture of NBK?

5. Based on your personal experience as a leader, what values need to be changed and what needs to be preserved for the future?

6. What are the employee behaviors that the current culture of NBK is trying to extract?

(Interview questions- Group 2)

1. Can you please tell me the story of "I am NBK" its objectives, mission, principals?

2. Why was the program launched at Consumer banking Group? What triggered it? What went wrong?

3. To what extent is "I am NBK" different from the current organizational culture or values of the bank?

4. To what extent do you believe that the program has achieved its objectives?

5. Culture is not a tangible object and is not an easy thing to measure, to what extent have you felt change in the human element of Consumer banking group?

6. To what extent "I am NBK" has positioned NBK today as a leader in Employer Branding? How did it affect employee behavior?

7. What types of HR practices were instrumental in shaping employee behaviors?

8. How has the program affected customer satisfaction, service quality, and sales?

APPENDIX II

IRB LETTER

Kuwait, 27th October 2013

To: Institute Review Board
American University of Beirut
Beirut - Lebanon

I hereby authorize Mrs. Manal Faisal Al Mattar to conduct a research study on the National Bank of Kuwait. Mrs. Al Mattar is currently studying for her MHRM degree at the American University of Beirut.

We grant her full permission to do this project as it will add value to the bank.
Her subject of research is "A Case Study on NBK's Organisational Culture and its correlation on Employee Engagement". She will be interviewing a number of Executives at the bank to access the Organisational Culture of the bank.

I therefore confirm administrative permission for Mrs Al Mattar to conduct her research study, and to conduct interviews with key Executive Managers at the bank and use available data owned by the bank.

Ibrahim S. Dabdoub

Group Chief Executive Officer

National Bank of Kuwait

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APPENDIX III

EMAIL FOR PARTICIPATING INA RESEARCH STUDY

THIS IS NOT AN OFFICIAL MESSAGE FROM NBK OR FROM AUB. ITS PURPOSE IS TO RECRUIT PARTICIPANTS TO A RESEARCH STUDY

Organisational Culture and Employee Engagement: A case study of National Bank of Kuwait
Principal Investigator: Dr. Fida Afiouni
Co-investigators: Dr. Charlotte Karam
Ms. Manal Al Mattar
American University in Beirut
Suliman S. Olayan School of Business
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Email to participants in Research Study

Dear……,

I am currently a post-graduate student completing Masters in Human Resource Management at the Olayan School of Business, at the American University of Beirut; and I am conducting a field study on the organisational culture and employee engagement at NBK. I have approval for the study from National Bank of Kuwait, and from the Social & Behavioral Sciences Institute Review Board at the American University in Beirut.

I am inviting you to participate in my research study which aims to identify the values and pillars of NBK's Organizational culture by a group of Executive Managers at NBK. From the research methods used: Qualitative (interviews) and Secondary data available by the bank, I will assess the impact, the current organizational culture has on its employee engagement through a program that was launched in Consumer Banking Group (I am NBK).

I will then be able to triangulate the findings by comparing staff satisfaction, customer experience and business performance.

Your participation should take about 30 minutes. Participation is on a purely voluntary basis and there are no penalties if you decide not to. If you decide to take part, I will interview you for approximately 30 minutes in your office or nearby suitable location. The interview will be recorded on a digital recorder. All data collected will be treated as confidential information. Your name will be referred to in my analysis only with your explicit permission.

If you would like more information about the study or would like to take part, please contact me at mfa33@aub.edu.lb + 965 97217070, or you may contact the Principal Investigator for this study:

Dr. Fida Afiouni fa16@aub.edu.lb +961 70895509.

Thank you,

Manal Al Mattar

APPENDIX IV

CONSENT FORM FOR PARTICIPATING IN
A RESEARCH STUDY

Organisational Culture and Employee Engagement: A case study of National Bank of Kuwait
Principal Investigator: Dr. Fida Afiouni
Co-investigators: Dr. Charlotte Karam
Ms. Manal Al Mattar
American University in Beirut
Suliman S. Olayan School of Business
MRMH Field Project
mfa33@aub.edu.lb +965 97217070
fa16@aub.edu.lb +961 70895509

My name is Manal Al Mattar, I am a post-graduate student completing the Masters in Human Resource Management at the Olayan School of Business, American University of Beirut; and I am conducting a research study on organizational culture and employee engagement at the National Bank of Kuwait - Head Office, at Abdullah Al Ahmad Street, and Al Raya Tower in Kuwait City, at the State of Kuwait.

Before we begin, I would like to take a minute to explain why I am inviting you to participate in my research study and what I will be doing with the information you provide to me. Please stop me at any time if you have any questions. After I've told you a bit more about my project, you can decide whether or not you would like to participate.

I am doing this study to identify the values and pillars of NBK's Organizational culture by a group of Executive Managers at NBK. From the research methods used: Qualitative (interviews) and Secondary data available by the bank, I will assess the impact; the current organizational culture has on its employee engagement through a program that was launched in Consumer Banking Group (I am NBK).

I will then be able to triangulate the findings by comparing staff satisfaction, customer experience and business performance.

Your participation should take about 30 minutes. Participation is on a purely voluntary basis and there are no penalties if you decide not to take part. If you decide to participate, I will interview you for approximately 30 minutes in your office or nearby suitable location. You can refuse to answer any question by saying "skip". With your permission, the interview will be recorded on a digital recorder. All data collected will be treated as confidential information. Your name will be referred to in my analysis only with your explicit permission. The digital recordings and interview transcripts will be kept in locked files in Dr. Afiouni office in the Olayan School of Business. Only Dr.

Afiouni and I will have access to the data. I will transcribe the recordings personally on a password protected computer in my private office at NBK, at the 34th floor in Al Raya Tower in Kuwait City. I will personally carry any data from NBK to AUB that I will need to discuss with Dr. Afiouni.

Three years after the end of the study, the digital recordings will be deleted and the research files kept in Dr. Afiouni's office until its shredded.

You can change your mind about taking part in my study even after signing this form. We can take a break, stop and continue at a later date, or stop altogether. You will not be penalized in any way for deciding to stop participation at any time.

Please note there are no risks associated with this study other than the inconvenience of being involved in a 30 minute interview. The study will benefit NBK by providing information on the organizational culture and employee engagement; it will help in policy development and improve consultation with NBK staff, and there will be no direct individual benefit to participate.

I would like to tape record this interview so as to make sure that I remember accurately all the information you provide. I will keep the audio files with the 1st reader of this study. They will only be used by me.

If you have questions, you are free to ask them now. If you have questions later, you may contact

Dr. Afiouni at: af16@aub.edu.lb, or me, Manal Al-Mattar, at mfa33@aub.edu.lb or at +965 97217070 - +965 22593166.

If you have any questions about your rights as a participant in this research, you can contact the American University in Beirut Institutional Review Board at: irb@aub.edu.lb

Phone: 01-350000 ext 5445; Fax: 01-350000 ext: 5444

Do you voluntarily consent to take part of the study?

Yes   **No**

Name: Signature: Date: Time:

Consent to have the interview digitally recorded:

(Question should be posed at the start of the recording)

Yes   **No**

Name: Signature: Date: Time:

Consent to Quote from Interview

I may wish to quote from this interview either in the presentations or articles resulting from this work. I request to be identified by my true name.

Do you agree to allow me to quote from this interview?

Yes **No**

Name: Signature: Date: Time:

Consent to Use Name

There are a number of reasons for which you may prefer that your true name be used in presentations and articles related to this research.

Would you like your true name to be used in any oral presentations or written documents resulting from this research?

Yes **No**

Name: Signature: Date: Time:

If you chose to participate in this research study, you will be given a copy of this consent form with your signatures.

Person taking informed consent

I, Manal Al Mattar have explained the study to the participant and answered his/her questions as fully as possible. The signatures above confirm the subject's voluntary consent to participate in the study.

Signature: Date: Time:

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