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# **European International University**



## **Module Assignment: Review Report of HR Policies Delta Bank**

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## Abstract:

Delta Bank is one of the most prestigious Banks in Saudi Arabia. It has been operating since 1980 and still operating with the same Human Resources Policies.

On 2020, and in the last Board of Directors meeting, a new management took place to improve the internal and external operations of the Bank.

One of the items of the BOD agenda, was to hire a consultant to review and revise the currently used HR policies, as it is not inline with the current employee rules and regulations authorized by the Labor Law in Saudi Arabia.

**The review report will shed light to the following improvements in the HR Policy Manual:**

- 1- Employee Retention
- 2- Modern Customer Services Practices, Know your Client!
- 3- Technology use.
- 4- Improve Employee Appraisal
- 5- Creation of 3 job listings (Secretary, Marketer, Operations Manager)
- 6- Health, Safety and Wellbeing Guidelines.

Submitting the Review Report of Delta Bank HR Policies as appropriate.

## **1- Employee Retention:**

## **Introduction:**

According to Johnson (2000) Retention is to retain the skillful employees for an extended period than the competitors of an equivalent market. Employees don't leave their jobs if they're satisfied. The implementation of policies and practices in any organization is one among the explanations why employees leave. This costs organizations twice to hire a replacement employee instead of taking care of the prevailing ones.

Armstrong (2007), defined the measurement of employee retention by using the worker employee turnover. that's the entire number of leavers over a specific period, divided by the typical number of employees employed over a specific period multiplied by 100 percentage.

Although Delta Bank offers better rewards scheme to employees compared to the general public service sector. Thus, helping them to draw in high caliber employees. However, for several years now, Delta Bank have reported increased difficulty in retaining employees, particularly those in critical skill areas and top performing employees.

A study was made in Delta Bank by the consultancy, to work out the relation between the indications and factors that increased employee's retention. A sample was implemented with 150 employees completed and returned their questionnaires. The results of the study shed light that the factors affecting the employees' retention in Delta Bank are career development, professional qualification pay, general environment, and appraisal system.

It was found that employees seek the result they receive from the work; like increased salary, recognition, work life balance and development, with the input that they carry into employment including education, time, experience, commitment and energy.

As management should focus their retention strategy by offering career growth opportunities and encourage a policy promoting learning, training and development. this might include the reevaluation of the present policy of Employee Promotion.

Another issue raised by employee within the study was the overall office environment. Delta Bank has been operating within the same facility for the past 20 years. Office distribution was a selected reason for the employee to feel frustrated. because the distribution of offices in Delta Bank is assigned by Employee Grade, and availability of the office. This resulted in having distributed teams everywhere the floors, rather than assigning a selected floor to at least one team or

department. This causes employees to be delayed for internal meetings, and unable to speak effectively.

It's recommended by the consultancy to think about a more vibrant internal redesign for the offices, and work on having all departments employees to be in one area/floor. Studies have shown that changing the offices layouts, having more vibrant working spaces can affect productivity.

## **2- Modern Customer Services Practices, Know your Client!**

Premium customer services is the aim of each organization, to retain customers and obtain the proper acquisition of latest customers. In order to enhance Delta Banks customer services, it's suggested to use customer complaints first, because it is that the fastest thanks to get an action list. a number of the foremost important sets for customer services are a) response, b) reliability, and c) respect.

Setting customer services practices codes of conduct, will assist Delta Bank in establishing high level customer mechanisms, build customer loyalty through positive and innovative customer services experience, increase customer retention, rather than employee retention. Also, it'll attract new customer via word of mouth, because it is found that a cheerful customer can bring 5 new customers to the business. To not mention that prime levels of customer retention via effective customer service also improves employee morale and motivation.

### **Introduction and scope:**

Customer Service Policy is established to be reflective of Delta Bank shared values. These values set the essential principles for working with customers, and it includes Integrity, Empathy, Customer Care, Passion and Teamwork.

### **Customer Service Code of Conduct**

Delta Bank expects the very best standards of integrity and conduct altogether matters. True partnership with our clients is one among our most vital values, supported by the subsequent Code of Conduct:

- \* We put the customer, first. The customer concerns are taken very seriously, with the acceptable sense of urgency, attention and empathy. this suggests listening intently, making notes, and confirming understanding before taking action. Issues that are unable to be resolved immediately are going to be escalated to a manager for timely resolution.
- \* We embrace the complaints as opportunities to impress. Instead of reacting defensively, we plan to resolve the client's issue or request with urgency, clarity, and to finish satisfaction.
- \* We offer honest responses, and don't make promises we cannot keep. We conduct. ourselves with integrity. We will deliberate carefully before making commitments or promises, because we understand nothing annoys customers quite a broken one.
- \* We demonstrate thorough knowledge of Delta Bank's products and services in order that we will address the client's unique situation with optimal solutions. We confirm the client has all the knowledge needed to urge the simplest experience and value from our partnership. To give the client the simplest experience with products, services, or the client support systems, feedback channels, and other important avenues for maximizing clients experience with us.
- \* We treat all information received from the clients as proprietary and for the aim of benefiting our partnership.

### **Consultation, Feedback and Complaints**

Delta Banks primary goal is to surpass client's expectations in every interaction. Comments and feedback from the client regarding how well expectations are being met are welcomed and appreciated.

While we take utmost care to make sure that we offer our services efficiently, courteously and to a high standard, we understand that complaints may occur. A complaint, however, it's made, are going to be investigated, resolved, and used as a way to enhance our standards of service.

We'll acknowledge all written concerns within 1 business day of receipt, followed by a radical investigation into the difficulty involved. Resolutions are going to be discussed with you, then implemented to make sure client's complete satisfaction.

### **3- Technology use.**

Technology has helped banks generate additional revenue, reduce expenses, and manage risk exposure in a more proficient manner.

This is a designed policy that manages personal behavior, what to expect from employees and oversees business standards in using Information Technology and phones during working hours and in the working premises.

Employees are encouraged to use technology and internet access to enhance their productivity, in accordance with the Banks guidelines.

### **Introduction and Scope**

This policy applies to all employee of Delta Bank and any Board or Committee member who is given access to the telephones and has computer and internet access, to ensure that communication resources are used in the most efficient manner and only for the Banks business. Also, to provide guidelines for use of information technology.

### **Telephone and Email Usage**

- The channels for written communication within the Bank are defined to ensure the proper processing of the Bank's business and a prompt reply to communications received.
- A computer, internet access and telephone set, is provided to support the Banks activities.
- Internet access is only for Delta Bank business and during business hours for appropriate information exchange via e-mail.
- The telephone and e-mail must only be used to carry out official duties and to contribute to the goals of Delta Bank.
- E-mails must follow the same format as issuing letter headed paper.



- Employees are personally responsible for using phones for business purposes only. Managers and supervisors are responsible for ensuring that their employee use the telephone and e-mail appropriately.
- Employees must be careful of the content of their communicated materials they may send, putting in mind the repercussions and consequences for both the employee and Delta Bank.
- Employees that wrongly use the telephone and e-mail must explain their actions and may face disciplinary warning.
- The name of the signatory of the communication and the position should be mentioned in all cases
- A training will be provided to all employees on the tell-tale signs of Bugs Emails, and scam emails. Also, to preform simple checks before submitting data on websites.

#### **4- Improve Employee Appraisal**

Retaining quality performers (employees) quite simply adds to increase productivity and morale, while dropping the associated and related costs of turnover. Delta Bank aspires to achieve business results through performance of its employees. A key element of performance management is the translation of the organizational and departments' business plans into corporate and individual performance objectives and competencies to ensure a shared understanding of what the business needs to achieve and how each individual contributes to it.

With that being said, the consultancy agency suggests improving the current Employee Appraisal Policy, to the below suggested method.

#### **Introduction and Scope**

The Key objectives of the Employee Performance Management in Delta Bank are to:

- 1- Align and focus Delta Banks resources to achieve corporate objectives, and make sure that employee delivery against those objectives can be tracked and improved when needed
- 2- Promote performance driven culture in the Bank through fair and transparent implementation of Performance Management that fosters achievement of organizational goals and employee development
- 3- Enable the management to recognize and reward performance.

The Performance Management Model and Cycle to be divided into four phases:

- 1- Planning Phase:** Prepare performance Objectives, Weight, KPIs and Targets for the coming year.
- 2- Managing Phase:** To provide feedback on performance and achievement of objectives and KPIs
- 3- Assessment Phase:** Evaluation of Objectives and Evaluation of Competencies
- 4- Rewarding Phase:** Final performance ratings shall be considered when taking decisions about salary increases, bonus awards, promotion, and career development.

#### **5- Job Listing Proposals:**

Recruitment is the process of finding, attracting, selection of high-level candidates and hiring them for the vacant positions in the Bank.

Due to the high level of retention in Delta Bank, it is advised to approach several online hiring platforms, such as LinkedIn, Bayt.com, Monster.com, and use 3<sup>rd</sup> party head hunting agency for an active recruitment process.

Some of the current vacant positions, with their amended job description and salary information are presented below,

<b>JOB TITLE</b>	<b>SECRETARY</b>
<b>Business Unit</b>	Marketing
<b>Department</b>	Marketing & External Communication
<b>Country</b>	Saudi Arabia
<b>Location</b>	Jeddah, Makkah Region
<b>Salary Information</b>	<b>Minimum:</b> 4000 SAR/Mo <b>Maximum:</b> 7000 SAR/Mo <b>Other Allowances and benefits, are according to Saudi Labor Law</b>
<b>Job Summary/ Purpose</b>	Manage the daily/weekly/monthly agenda and arrange appointments. Organizes work by reading and routing correspondence; collecting information; and initiating telecommunications.

<b>Duties and Responsibilities</b>	<ul style="list-style-type: none"> <li>■ Provide assistance to the Department Director in the planning of work and coordinated activities.</li> <li>■ Coordinate periodic meetings of the Department including preparation and issuance of Agenda and Minutes of Meetings.</li> <li>■ Prepare response to all issues and proposals referred to the Department for consideration.</li> <li>■ Assist in reviewing payment requests and process them.</li> <li>■ Coordinate the arrangement of travel and logistical requirements of the Director for missions and events.</li> <li>■ Independently handle and prepare all correspondence and internal memorandums on routine and outstanding issues.</li> </ul>	
<b>Requirements</b>	<p><b>Experience:</b> 0-2 years of relevant work experience.</p> <p><b>Education:</b> Bachelor's degree in Business Administration or any relevant field.</p>	
<b>Core Competencies</b>	<ul style="list-style-type: none"> <li>· Adaptability.</li> <li>· Commitment &amp; Professionalism</li> <li>· Communication.</li> <li>· Customer Focus.</li> <li>· Team Orientation</li> </ul>	<ul style="list-style-type: none"> <li>· Industry Knowledge</li> <li>· Innovation and Creativity.</li> <li>· Problem analysis and Solving.</li> <li>· Presentation skills.</li> </ul>
<b>JOB TITLE</b>	MARKETER	
<b>Business Unit</b>	Marketing	
<b>Department</b>	Marketing & External Communication	
<b>Country</b>	Saudi Arabia	
<b>Location</b>	Jeddah, Makkah Region	
<b>Salary Information</b>	<p><b>Minimum:</b> 7000 SAR/Mo</p> <p><b>Maximum:</b> 10000 SAR/Mo</p> <p><b>Other Allowances and benefits, are according to Saudi Labor Law</b></p>	
<b>Job Summary/ Purpose</b>	Plan and oversee the Banks marketing activities and campaigns. Ensure that all marketing operations are successful and meeting the goals set by management.	
<b>Duties and Responsibilities</b>	<ul style="list-style-type: none"> <li>■ Managing Social Media and Social Media Marketing Tools</li> </ul>	

	<ul style="list-style-type: none"> <li>▪ Undertaking Marketing campaigns and organizing marketing events and promotional activities</li> <li>▪ Coordinating with other departments to introduce various offers for the customers which can act as effective marketing tool</li> <li>▪ Managing advertisements online and offline</li> <li>▪ Communicating with Public relation professionals</li> <li>▪ Preparing advertising budgets and coordinating with ad agencies</li> <li>▪ Managing Press releases, bulletin board ads and other similar tasks.</li> </ul>	
<b>Requirements</b>	<p><b>Experience:</b> 2-4 years of relevant work experience.</p> <p><b>Education:</b> Bachelor's degree in Marketing or Business Administration or any relevant field.</p>	
<b>Core Competencies</b>	<ul style="list-style-type: none"> <li>· Adaptability.</li> <li>· Commitment &amp; Professionalism</li> <li>· Communication.</li> <li>· Customer Focus.</li> <li>· Team Orientation</li> </ul>	<ul style="list-style-type: none"> <li>· Industry Knowledge</li> <li>· Innovation and Creativity.</li> <li>· Problem analysis and Solving.</li> <li>· Presentation skills.</li> </ul>

<b>JOB TITLE</b>	OPERATIONS MANAGER
<b>Business Unit</b>	Operations
<b>Department</b>	Partnerships Development
<b>Country</b>	Saudi Arabia
<b>Location</b>	Jeddah, Makkah Region
<b>Salary Information</b>	<p><b>Minimum:</b> 10000 SAR/Mo</p> <p><b>Maximum:</b> 13000 SAR/Mo</p> <p><b>Other Allowances and benefits, are according to Saudi Labor Law</b></p>
<b>Job Summary/ Purpose</b>	Manage and lead the given project from initiation to closing of the project by working closely with internal and external upper management to ensure that the scope and direction of the project is on schedule. The ideal candidate must have excellent organizational skills, time management skills, presentation skills, communication skills, budgeting skills and be thorough with a keen attention to detail.

<b>Duties and Responsibilities</b>	<ul style="list-style-type: none"> <li>▪ Devise and lead the implementation of Operations Department action plans, and annual company objectives in accordance with the company overall strategy and vision.</li> <li>▪ Agree on project objectives.</li> <li>▪ Ensure all project requirements are met.</li> <li>▪ Comply and Ensure subordinates' compliance to operational flow of main processes and sub processes that are responsible to deliver the main targets of the Project Management function efficiently and effectively and recommend updates and improvements.</li> <li>▪ Assist the Operations Director in developing the budget of the Operations Department, through providing function 's budget, and perform accordingly.</li> <li>▪ Manage the Project Management function to deliver according to projects' schedule, budget, and in accordance to the clients' requirements.</li> <li>▪ Plan, execute, and monitor project plans and ensure the delivery of project scope in timely manners, while maintaining Operations Director updated on progress and expenses.</li> <li>▪ Develop WBS, project milestones and implementation plans for different projects and allocate resources in timely and cost-effective manners</li> <li>▪ Maintain open communication channels with projects' sponsors and present innovations, issues and risks when required.</li> </ul>	
<b>Requirements</b>	<p><b>Experience:</b> 5-7 years of relevant work experience.</p> <p><b>Education:</b></p> <ul style="list-style-type: none"> <li>▪ Bachelor's degree in business, Operations, Marketing, or any related field is a must</li> <li>▪ Master's degree in marketing, Business Communications or any related field is preferred</li> </ul> <p><b>Certifications:</b> PMP</p>	
<b>Core Competencies</b>	<ul style="list-style-type: none"> <li>· Adaptability.</li> <li>· Commitment &amp; Professionalism</li> <li>· Communication.</li> <li>· Customer Focus.</li> <li>· Team Orientation</li> <li>· Industry Knowledge</li> <li>· Innovation and Creativity.</li> </ul>	<ul style="list-style-type: none"> <li>· Leadership</li> <li>· Problem analysis and Solving.</li> <li>· Managing People.</li> <li>· Coaching and Mentoring.</li> <li>· Presentation skills.</li> <li>· Project Management.</li> </ul>

## **6- The Environment, Health, Safety and Security**

All Employees have a shared responsibility to maintain sound conditions of health, safety, security, and environment for all Employees and guests; and to perform their duties in a manner that would ensure preservation of the health and safety of all Employees and guests. To provide the employee with a healthy and safe working atmosphere, the following must be observed:

- Follow the instructions and procedures declared by the Safety and Security Office.
- Keep all sanitary facilities clean.
- Prevent all causes and actions that may lead to injury or accidents at the workplace.
- Consume energy and water with environment preservation in mind.
- Participate, whenever possible, in training sessions provided by the Safety and Security Office to facilitate the safe discharge of duties.
- Ensure adequate familiarity with emergency procedures and exits at the workplace.

Delta Bank strives to provide a working environment that is free of violence or violent threats at the workplace as part of maintaining safety and security. Accordingly, the following must be observed:

- Employees shall hold back from participating in any act that could cause injury to oneself or another person.
- Employees shall refrain from damaging property belonging to other Employees.
- Any Employee who contracts a contagious disease shall be mindful of the safety of his/her colleagues by avoiding direct contact with other Employees and the use of sanitary facilities at Delta Bank. Additionally, he/she should immediately report his/her condition to the Delta Bank physician to take necessary measures to ensure the wellbeing and safety of other Employees.
- Employees must generally preserve the environment, particularly by limiting to the extent possible all printing and photocopying of documents, preferably using PDF or scanned digital files for the exchange of information and documents via e-mail.

## **7- Conclusion:**

Human Capital or employees are the core of each organization, they are the human assets. With the right human management strategic practices and processes to manage and increase the human capital value in the company, the results will not only increase productivity but to have all the right human talent, managed effectively, in the organizational skill workforce.

The goal of Delta Bank by applying those policies and to keep updating them with what fits the Saudi Market, is to optimize the economic value of the human capital in order to get a competitive advantage in the financial initiations business.

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