



EUROPEAN
INTERNATIONAL
UNIVERSITY



COVER PAGE AND DECLARATION

	Master of Business Administration (M.B.A.)
Specialisation:	
Affiliated Center:	
Module Code & Module Title:	
Student's Full Name:	
Student ID:	
Word Count:	
Date of Submission:	

I confirm that this assignment is my own work, is not copied from any other person's work (published/unpublished), and has not been previously submitted for assessment elsewhere.

E-SIGNATURE: _____

DATE: _____

EIU Paris City Campus

Address: 59 Rue Lamarck, 75018 Paris, France | **Tel:** +33 144 857 317 | **Mobile/WhatsApp:** +33607591197 | **Email:** paris@eiu.ac

EIU Corporate Strategy & Operations Headquarter

Address: 12th Fl. Amarin Tower, 496-502 Ploenchit Rd., Bangkok 10330, Thailand | **Tel:** +66(2)256923 & +66(2)2569908 | **Mobile/WhatsApp:** +33607591197 | **Email:** info@eiu.ac

Table of Contents

Introduction.....	2
Islamic Banking	5
Business Banking.....	5
Investment Banking	5
Employee Retention.....	8
Effective Customer Service Practices	9
Technology Usage	11
Employee performance appraisal.....	12
Job Listening Starting Salaries.....	13
a. Secretary.....	13
b. Marketer.....	13
c. Operations Manager	13
Health, Safety & wellbeing Guide for ABDC Bank.....	14
Recommendation & Conclusion	15
References.....	16

Introduction

HRM (Human Resource Management) is an understudied topic in Abu Dhabi's banking business (UAE). As a result, the link between Hrm and human capital and overall performance cannot be emphasised. There are no uniform HR practises, and each bank in Dubai has its own. The study's purpose is to find out how HRM functions affect employee performance.

HRM has recently become a prominent scholarly emphasis. Using an HR strategy to develop employees' knowledge, abilities, and skills has been related to reduced attrition, higher productivity, and improved financial performance. Many studies have linked HR practises to important business success measures (Ali, 2020). The relationship between HRM and organisational performance has been thoroughly examined, yet many issues remain.

Some research has sought to determine the mechanisms by which HRM practises impact organisational performance (Agarwal, 2006). The HRM-performance relationship, for example, has been researched using a set of variables. Employee attitudes have been studied as a mediator between HRM and performance. They want to see if work happiness, management trust, and organisational commitment have a moderating effect on HRM performance. A variety of employee-related variables have been identified as intermediators in these and other research. Human Resource Management is increasingly being studied (HRM). HR systems that improve employees' knowledge, skills, and talents have been related to improved outcomes like fewer turnover, increased productivity, and financial performance (Alsinani and AlKarisheh, 2017). Various HR practises have been connected to organisational performance indicators.

Although HRM and organisational performance have been thoroughly examined, numerous uncertainties remain about the intermediary factor. Some research has sought to determine the mechanisms by which HRM practises impact organisational performance. Alsinani and

AlKarisheh (2017) discovered that employee skills, attitudes, and behaviours (i.e. HRM-performance interdependence) were mediating factors. Employee attitudes have been studied as a mediating variable. Affective factors such as employee satisfaction, management trust, and organisational commitment will be tested for this same mediating impact. Motivation, skills, and organisational commitment are all recognised as intermediary variables in this and other research (Miniaoui and Gohou, 2013). Previous empirical investigations identified these characteristics to be intermediary elements in the HRM-performance connection. As a result, including more intermediary variables can provide a more full view of HRM and organisational success.

A company's leadership style and competitiveness are directly related to the quality of its people involvement. Human resource management (HRM) is a comprehensive discipline that covers all facets of an organization's human resource relationship. Finding the proper individuals is the first stage, then expanding their abilities, increasing output, and keeping them satisfied (Paralkar and Srivastava, 2018). Choosing the proper individual for the job at the right moment is crucial. The banking business in Abu Dhabi, UAE, needs to obtain a competitive advantage in Human Resource Management (HRM) (UAE). Thus, the relevance of Hrm cannot be emphasised due to its direct link to human capital and overall success.

There are no uniform HR practises, and each financial firm in Abu Dhabi has its own. The study's purpose is to find out how HRM functions affect employee performance (Paralkar and Srivastava, 2018). This is achieved by a quantitative survey-questionnaire study. In this cross-sectional study, 50 senior HR managers from 15 of Abu Dhabi's most famous banks were interviewed. This study examines HRM services such learning and development, reward and pay, and performance management to determine the link between HR operations and employee

production (Rusu and Shen, 2011). The findings, which are accompanied by practical application ideas, show the link between HRM and employee productivity. competition's intellectual capital Human capital is an important aspect of a company's resources. A company's success depends on retaining and attracting top talent. However, HRM functions influence their ability to retain effectiveness. Motivating your employees is equally important (Alsinani and AlKarisheh, 2017). As a result, this study's research challenge involves two aspects: HRM functions and employee performance. Modern organisations must practise and implement HRM functions efficiently and effectively to turn their core capabilities into a competitive advantage. The organization's success depends on employee commitment to a single aim. Human capital is viewed as crucial in creating and maintaining a competitive edge.

Abu Dhabi Commercial Bank HR Strategy Analysis

Abu Dhabi Commercial Bank is really a significant bank in the United Arab Emirates, offering a wide range of services and cutting-edge products to its clients. Khaleej Bank was merged with Emirates Banking Company and the Federal Merchant Banks in 1985 and renamed Khaleej Bank. Public share private equity firm ADCB has limited liability, making it ideal for investors. Customers' satisfaction is the bank's primary goal, and it strives to provide excellent customer service (Alsinani and AlKarisheh, 2017). Always remembering that customers have other options is ADCB's goal. Customers are treated as individuals, resulting in excellent service for all of them. The company has 47 branches in the United Arab Emirates, with two in India (Woodhams and Lupton, 2006). Cayman Island is another location where it has an offshore operation. 65 percent of ADCB's shares are owned by the Dubai Financial Services Council (ADIC), which is a state-controlled entity. Khaleej Bank was founded in 1985 and is currently the third largest bank in the United Arab Emirates in terms of assets.

Whole businesses are handled by four divisions of ADCB. Which are as follows”

Islamic Banking

It provides all services and products in accordance with Islamic banking rules and offers such products as Bai' al-inah, Mudarabah, Sukuk and Murabahah, Ijarah, Bai salam and Qard hassan/Qardul Hassan Takaful and Hibah, Wadiah and Wakalah. In Islamic banking and finance, Sharia law dictates a number of different marketing concepts (Miniaoui and Gohou, 2013).

Business Banking

This segment of ADCB provides a service such as cash management and funding sources for small businesses' entrepreneurial endeavours (Rusu and Shen, 2011). This division provides treasury as well as investment services, as well as trade services for businesses, to corporate clients.

Investment Banking

This region of ADCB is responsible for identifying investment opportunities for the bank, as well as aiding in mergers and acquisitions. (Sabitov, 2020) Takeovers, strategic alliances, business restructuring, and divestment opportunities are also available. This division is responsible for ensuring that the company's IPO and stock offerings are launched at the right time and in the correct manner.

Sultan Al Mahmood is the head of ADCB's Human Resources Department. Abu Dhabi is the headquarters of the company's human resources department. At all other branches, only a few HR representatives are present, and they report on the branch's operations to regional offices. These representatives monitor the work of employees and conduct evaluations of their productivity (Paralkar and Srivastava, 2018). Approximately 30 to 35 people work in the HR

department at the company's headquarters, while at each branch there are three to four people responsible for monitoring employee performance. The HR function is handled by 15-18 employees in regional offices. So, 150-200 people work in the HR department as a whole (Sabitov, 2020).

There is a lot of activity in this department when it comes to developing new plans to enhance the working environment at the bank. Benefits/Pension/Gratuity and Welfare-Medical Insurance are just some of the services provided by the HR department, which also includes Human Capital Development and Training-Scheduling as well as Performance Management (Sabitov, 2020). The HR department collaborates with the other departments and monitors the compliance of employees with the company's rules and regulations. Employees of ADCB are expected to adhere to the company's corporate governance code. The HR department ensures that employees have access to the best training facilities.

Previously, line managers at ADCB were responsible for overseeing the company's human resources. Because of this, it has become increasingly important for every company to have a human resources department and a team of HR experts who can implement a variety of HRM practises. As a result, HRM contributes to a better working environment for all employees, resulting in increased productivity and better results (Miniaoui and Gohou, 2013). In order to motivate their employees, HR professionals have a wide range of responsibilities, from recruiting and hiring the best candidates to providing world-class training and experience. By implementing policies like the succession strategy and the concept of the leisure manager, they motivate their employees. HR specialists are responsible for evaluating the performance of every employee in the company and determining whether or not they should be promoted or receive an increase in their basic salary (Paralkar and Srivastava, 2018).

The Human resources of UAE BANKS is committed to providing the best banking sector employment opportunities for qualified candidates. A number of initiatives aimed at enhancing employee well-being are also carried out in conjunction with the division in question. Employees in UAE BANKS should be happy in their jobs if they want to do their best work. An excellent orientation programme is provided by the HR department so that every newly hired employee quickly grasps the company's culture (Hall et al., 1998). The HR department's practises regarding employee monitoring are designed to provide periodic encouragement to employees who are performing well. It is the goal of the HR department at UAE BANKS to portray the company as a high-quality employer that uses business model in its operational processes and recognises and rewards good work at any and every level. The department's primary goal is to provide the company with talent pool it needs to run smoothly.

With the help of its various units, the HR department constantly monitors the market and the activities of its employees. Each branch's representatives send information to a regional office, where it is assessed in an initial stage. Upon receipt of the primary analysis report, at the corporate level. Monitoring the report and comparing the company's activities with those of the competition is done at the Abu Dhabi headquarters. It examines the current procedures to see if they can be improved in any way (Antwi, et al., 2017). The organisational development unit provides information on market conditions and available options if changes are needed. UAE BANKS' management and planning division examines all alternatives and their viability before recommending any to the board of directors. A cost-benefit analysis of the new approach has been completed, as well as several other phases of analysis. Every division is sent a circular outlining the new guidelines after the assessment process is completed, and they are expected to adhere to them.

Employees are informed as well as training and development meetings are scheduled to meet their individual needs. The HR department at UAE BANKS employs a variety of methods to ensure a pleasant working environment. Development of Human Resources It helps to keep the talent in UAE BANKS growing by allowing employees develop and hone their abilities. Training-Scheduling To keep up with the ever-changing needs of the market and equip their staff members with the most up-to-date skills, the HR department offers regular training sessions. Additionally, Performance Appraisal is the department that provides employees with ratings and encourages those who have performed well, which inspires the rest of the workforce (Paralkar and Srivastava, 2018). It also aids in succession planning, making it simpler to locate qualified individuals for higher-level positions in the future. Most employees find compensation/reward administration to be the most appealing part of their jobs, so the HR department conducts a lot of research before deciding on compensation and rewards for any given job or achievement. strategies and methods are two different things.

Employee Retention

In order to keep the top management interested, "taking on authority and working on tough projects" are the career-enhancing possibilities that they enjoy. As a financial incentive, a competitive wage is an important part in retaining senior brass. Stock options, long-term incentive plans (LTIPs), profit sharing with vesting, and a 401 (k) matched with vesting are among the most common forms of pension contributions used to retain executives. Influence and power drive leaders in their 40s and 50s because they have been doing this for some time. They want to remain in a company where they can effect change. Managers who are rising through the ranks, particularly those in their twenties and thirties, may desire further mentoring and training in soft skills in order to better position themselves for promotion. Peers who have worked with

the CEO in the past may be annoyed by the offer of a customised bonus for their continued allegiance to the company in an effort to keep them on board (Paralkar and Srivastava, 2018).

When it comes to creating feelings of unfairness, it's best to individualise. It's becoming more and more common for executives who have sacrificed a lot of personal time in order to achieve success in the corporate world to desire a more balanced lifestyle. Consequently, telecommuting has become an important recruiting tool and a strategy to retain skilled people just at executive level as well. The company cares about its employees by offering a sabbatical, which is a nice reward. As a result, employees return to work feeling reenergized and refocused, as well as more closely linked with the company's mission. If a company connects itself to community or gives purpose beyond the bottom line, many senior managers will stay with the company for a longer period of time (Paralkar and Srivastava, 2018). In addition, ADCB is also available. Employee retention is a top priority for organisations with strong cultures. As a result, ADCB bank has a lower rate of employee turnover than comparable private sector banks.

ADCB bank's low employee turnover is largely due to the company's welcoming work environment and lower workload. After an employee submits their resignation using HRMS software, their immediate supervisor may conduct an exit interview to determine the cause of their departure (Miniaoui and Gohou, 2013). As a result of their operational efficiency and effectiveness, employees are promoted within two to three years, while banks also hold competitive exams to award employees with long-term leave and other benefits.

Effective Customer Service Practices

In 2005, Jabnoun and Khalifa conducted a study on the service quality aspects that affect customer support in ADCB banks. Surveys for conventional and Islamic bank customers in

Dubai and Sharjah have been prepared by researchers. The questionnaire was based on SERVQUAL's five dimensions, as well as its values and image dimensions. Customers of ADCB banks placed a high value on personal talents, reliability, values, and image, according to the statistics. Those who used Islamic banks placed a high priority on their own abilities and values. Managers in UAE banks should focus on enhancing the qualities valued by clients, according to academics. A similar investigation into the quality of service provided by UAE banks was conducted by Miniaoui and Gohou, (2013). Abu Dhabi Islamic Banking as well as Dubai Islamic Bank were selected as the focus of the research project. They used the five Service quality criteria to examine the consumer perceptions of the quality service levels in different institutions. Empathy, trustworthiness, and tangibles were shown to be highly valued by the customers that participated in the study. Reliability was the most important factor in customer happiness, according to the customers. Customers' levels of satisfaction were also examined in further depth by the researchers. The results showed that the quality of customer service provided did not differ significantly based on the gender or nationality of the client. However, the level of customer service provided was affected by a variety of variables, including the customer's age, education, and length of time with the bank. In their research, Paralkar and Srivastava, (2018) looked at the relationship between brand image, customer happiness, and customer retention. Since banks with high customer retention rates can be said to provide high levels of service quality, this is an intriguing study. Scientists set out to determine what attribute, if any, had the greatest impact on consumer loyalty and satisfaction. The study focused on retail consumers of UAE banks. A customer's satisfaction wasn't the only thing that kept them coming back to a certain bank, according to the data obtained. Customers too were concerned about the company's reputation.

Technology Usage

The banking industry in the United Arab Emirates has made the transition from manual to digital record keeping. Human resources information systems have been demonstrated to have a strong statistical effect on how well ADCB bank performs as an organisation (Miniaoui and Gohou, 2013).

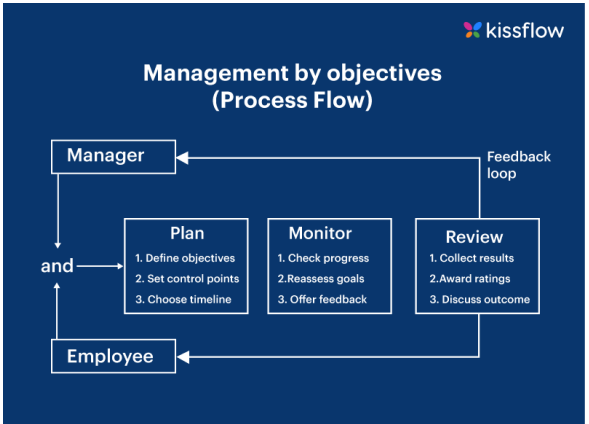
When it comes to adopting new technologies, HR in the United Arab Emirates follows the trend set by the country's leaders. Investments in HR capabilities, technology, and automation have been significant at ADCB Bank. Employee well-being needs are being assessed as part of UAE's efforts to reorganise work around that goal. Increased communication channels, such as regular updates, webinars, and engagement surveys and tools, are some of the ways to help employees deal with the challenge. The management of human resources is critical to the success of an organisation. Line managers and staff are not only supported by it, but it also acts as a business advisor to them. There are centres of knowledge and business partners in HR divisions all across the world. Centers of competence are in charge of a certain area of human resources, such as the recruiting of new graduates, the employment of experienced workers, the maintenance of good working relationships with employees, and so on. With the help of HR business partners, managers of these other divisions are able to collect their needs, and HR business partners provide suggestions based on their interactions with centres of expertise. Information technology is used to automate a large number of HR operations.

The respondent noted that a specific technology platform underpins nearly every aspect of human resources. There is an automated system for training and development, a GRS (recruitment system) and EHRS (skilled hires recruitment system) for recruiting, and an LES for training and development. In addition to the aforementioned ADCB branch of the worldwide

bank's information technology systems There is a computer that includes all of an employee's information, from the time they are hired to the time they retire. Personal information, qualifications, employment details, leave records, and salary information are all included in the database. Developed exclusively for the multinational bank, these information technology solutions are in use across all of its branches (Miniaoui and Gohou, 2013).

Employee performance appraisal

An appraisal system known as management through objectives (MBO) is one in which managers and employees work together to set goals for the current appraisal period. Managers and subordinates meet often to monitor progress and discuss the feasibility of attaining the goals they have established.



The SMART approach is used to validate objectives to check if they are specific, measurable, attainable, realistic, and time-sensitive. This performance appraisal method is intended to align overarching company goals with objectives of personnel successfully (Miniaoui and Gohou, 2013). At the end of the review period, personnel are evaluated based on their performance (quarterly, half-yearly, or annual). In the world of business, success is recognised with an increase in compensation and a promotion, while failure is addressed with through a transfer or more training. As a result, the emphasis is often placed on achieving measurable results at the expense of more intangible factors like developing strong interpersonal relationships and committing to a cause.

Job Listening Starting Salaries

a. Secretary

In the United Arab Emirates, the average salary for a secretary is 8,170 AED per month. (4,000 AED is the lowest) through 12,700 AED (the highest) (highest). It includes accommodation, transportation, and other perks in the monthly salary. Salaries for secretaries can vary widely depending on a variety of factors, including education, years of experience, gender, and geographic region (Antwi et al., 2017).

b. Marketer

Bank Marketing jobs in UAE are few, according to ZipRecruiter's latest job posting activity, with only a handful of organisations actively looking to hire. On the national average, the annual compensation for Bank Marketing in the area is \$50,504, which is exactly what a one expect. Regarding Bank Marketing salary, ranks first out of the 50 states in terms of pay. In the UAE, a marketing manager can expect to earn an average salary of AED 7,580 a month (Miniaoui and Gohou, 2013).

c. Operations Manager

In the United Arab Emirates, the average salary for a Bank Officer is 15,800 AED per monthly. The lowest pay is 8,560 AED, and the maximum pay is 23,900 AED (highest). This is the typical monthly wage, which includes accommodation, transportation, and other perks as part of the package (Miniaoui and Gohou, 2013). The pay of a bank operations officer varies widely depending on a number of factors, such as years of experience, specific talents, gender, and geographic area. An extensive breakdown of several factors can be found below.

Health, Safety & wellbeing Guide for ABDC Bank

It is critical to monitor health and safety policies on a regular basis to ensure that they are still effective in the face of emerging threats. A new risk evaluation may be necessary due to hazards that you hadn't previously considered or because of the addition of new personnel, tasks, and equipment. It is possible to enhance employee well-being by allowing customers to engage in workplace initiatives. It has been discovered that participating in an organised process of understanding and fixing workplace issues reduces burnout and improves job satisfaction among doctors, family physicians, and nurse practitioners studied. Problem-solving with co-workers can also reduce the likelihood that employees would quit their positions, which is a major benefit to companies that want to keep their best workers. Workers who also care for children or the elderly benefit from more supportive supervisors who understand the difficulties they experience in juggling work and family life (Afser, 2019).

There was less cardiovascular disease risk and greater sleep in nursing home employees whose supervisors accommodated their family's demands, according to a study. Training programmes for managers to enhance family-supportive behaviours have been explored, with encouraging results for full resolution and health. In addition, employers reaped the benefits since employees who worked for managers who received this training expressed greater levels of job satisfaction, better work results, and less desire to change employment. The use of "just in time" scheduling by many retail and restaurant organisations today aims to match labour supply with changing demand. Front-line workers, on the other hand, find it difficult to balance their personal and family lives due to chaotic and unpredictable work hours. Employees with this type of unpredictable work schedule have been shown to suffer from a variety of unfavourable effects, including reduced sleep quality and increased mental distress. Workers are encouraged to

take extended lunch breaks, since evidence shows that doing so reduces stress and enhances well-being at work (Afser, 2019).

Display Screen Device Users are required under the Safety (Information Screen Equipment) Work regulations 1999 to have the work interrupted or to switch to another activity at regular intervals when using the equipment. For each and every 50-60 minutes each time, 5-10 minutes of practise is recommended. Rest breaks aren't necessary, but the display screen technology user should take a break from their work to do something else. Making phone calls while not seated at their desk is one possibility. Whether it's printing off documents or doing something else entirely (Miniaoui and Gohou, 2013). However, when there's no alternative job that can be done to stop the use of equipment, you should prepare for rest periods. When evaluating the use of equipment, evaluate how the job can be disrupted. Rather than requiring employees to spend more time in front of a computer screen, it is always better to plan on shorter interruptions.

Recommendation & Conclusion

There are a few critical areas in the company's Human Resources practises that need to be addressed, and a few recommendations have been made to improve the department's position in the company. It has been found that banking institutions have a wide range of HRM options to choose from, but only a few are more prominent and prominently play a rather more vibrant role in enhancing the role and scope of HRM (Paralkar and Srivastava, 2018). As a result, it is fair to say that organisations, particularly service organisations like banks, can perform and produce results with the assistance of their best employees. Organizations' human resources are managed by HRM and its six functions. employees of a bank who have access to effective human resources management are better equipped to meet the goals and objectives of their organisations.

References

- Agarwal, N. (2006). Managing IT Infrastructure in Banks: Gap Analysis of UAE Banks. *SSRN Electronic Journal*.
- Ali, A.K.A.A.A. (2020). Impact of Emotional Intelligence Factors on Employees Commitment and Moderation of Psychological Empowerment among Banking Industry in UAE. *Journal of Advanced Research in Dynamical and Control Systems*, 12(SP8), pp.459–467.
- Ali, R., Mitra, D. and Iskaros, J. (2015). OP11.07: Uterine artery embolisation (UAE): clinical outcomes and complications post UAE. *Ultrasound in Obstetrics & Gynecology*, 46, pp.85–85.
- Alsinani, S. and AlKarisheh, M.A. (2017). The Crimes of Trespassing the Marine Environment in the UAE Legislations. *AAU Journal of Business and Law*, 5, pp.1–16.
- Antwi, G.O., Banerjee, R., Mohammed, A.A. and Muna-Habib, M.J. (2017). The Degree of Competition in the UAE Banking Industry. *International Finance and Banking*, 4(2), p.1.
- Hall, T.H., Wood, P.J., Helliwell, D.R., Hall, T.H., Pearce, R.B., Hall, T.H., Hall, T.H., Powell, W.E., Hall, T.H., Hall, T.H. and Hall, T.H. (1998). BOOK REVIEWS. *Arboricultural Journal*, 22(2), pp.179–197.
- JU, O. (2019). AFRICAN DIRECTION IN THE FOREIGN POLICY OF THE RUSSIAN FEDERATION. *Political Science Issues*, (2(32) part: 9).
- Kumar, R. and K S, S. (2015). Wealth Creators in the Banking Sector in UAE during 2010-2015 Period. *Asian Journal of Finance & Accounting*, 7(2), p.152.

- Miniaoui, H. and Gohou, G. (2013). Did Islamic Banking Perform Better during the Financial Crisis ? : Evidence from the UAE. *Journal of Islamic Economics , Banking and Finance*, 9(2), pp.115–130.
- Paralkar, R. and Srivastava, A.K. (2018). Critical Evaluation of Business Process Models in Local Banks in the UAE. *SSRN Electronic Journal*.
- Rusu, R. and Shen, K. (2011). An Empirical Study on E-banking Acceptance in the United Arab Emirates (UAE). *Journal of Electronic Banking Systems*, sa, pp.1–9.
- Rusu, R. and Shen, K. (2012). An Empirical Study on E-banking Acceptance in the United Arab Emirates (UAE). *Journal Electronic Banking Systems*, pp.1–9.
- Sabitov, T.R. (2020). PROPERTY-RESTORATION LINE IN DEPENALIZATION CRIMINAL POLICYOF THE RUSSIAN FEDERATION. *Yugra State University Bulletin*, 2(1), pp.17–22.
- Singh, A. and Shaurya, A. (2021). Impact of Artificial Intelligence on HR practices in the UAE. *Humanities and Social Sciences Communications*, 8(1).
- Woodhams, C. and Lupton, B. (2006). Gender-based equal opportunities policy and practice in small firms: the impact of HR professionals¹. *Human Resource Management Journal*, 16(1), pp.74–97.
- Yaseen, Z.K. (2013). Clarifying the Strategic Role of the HR Managers in the UAE Educational Institutions. *Journal of Management and Sustainability*, 3(2).

