



**University of Bahrain
College of Business Administration
Department of Business Administration and
Management**

**HUMAN FACTORS IMPACT IN THE
SUCCESS OF RE-ENGINEERING
PROJECTS**

**AN EMPIRICAL CASE STUDY ON SELECTED
COMMERCIAL BANKS IN BAHRAIN**

**By
Muneera Essa Felaifel**

**A project submitted in partial fulfillment of
The requirements of Master Degree in
Business Administration (MBA)**

June 1999

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Dedication

To my husband Khalid for his full support and encouragement and to my children, Manaf and Nassar, for being patient with me.

ACKNOWLEDGEMENTS

This project was not done solely by me, there were many professional people who made important contributions which have enabled me to complete this project along with their professional guidance and support.

My first thanks and appreciation go to Dr. Ahmed Khudhair, my project supervisor, for his valuable and systematic guidance. This project would have been absolutely difficult to achieve without his excellent support and help which I am grateful and thankful to him. My thanks and gratitude also go to my project readers Dr. A.Redah Al-Sarraf and Dr. Jassim Hussain for their support and valuable comments.

My deepest appreciation and gratitude to my husband, Khalid, for his continued encouragement to complete this project.

I would like to extend my thanks to my colleagues at AACB (Al-Ahli Commercial Bank) for their patience in answering my questionnaire. My thanks and appreciation to my colleagues at management level of the other banks, NBB (National Bank of Bahrain) and BBK (Bank of Bahrain and Kuwait) who put their sincere efforts to assist me in gathering their management level feedback to facilitate my project.

I also owe a debt of gratitude to all the secretaries, Ujjwala, Jennie, Claire, Theresa and Suzie for their effort in typing the project material.

I must acknowledge the help of my colleague Mr. Abdul Latif Buallay – Head of Services Department – for his kindness in handling the printing job of this project at the printing establishment.

ABSTRACT

In the domain of globalization competition become more intense than ever. Banking industry is not by any means an exception. Customer can get same, if not very similar, services from almost every bank. Hence, competitive maneuvers become limited to the quality of the services and the efficiency in rendering them.

The purpose of this study was to examine the concept of “Re-engineering” as a tool to improve quality and to enhance the efficiency of banking services in Bahrain.

The study attempted to analyze the causality between re-engineering success as dependent variable and some human factors as independent variables. These factors are communication, reward system, teamwork, authority, performance management and training.

Primary data were collected through a structured-questions type of questionnaire distributed to senior executive, middle and supervisory levels of managers in three selected banks in Bahrain.

Al-Ahli Commercial Bank (AACB), National Bank of Bahrain (NBB) and Bank of Bahrain and Kuwait (BBK).

Descriptive statistics were used to measure the central tendency for the independent variables as related to re-engineering success. Co-relation, co-efficient was performed to examine the direction and strength of relationship among the independent variables. The analysis was conducted at two levels; the three banks as an overall and each bank at a time.

Findings revealed relationships between re-engineering success and the human factors. However, such relationships vary among variables for all banks and for each bank separately. Co-relation co-efficient revealed moderate to strong positive relationship among human factors. Finally, each bank under investigation showed different level of importance to the human factors of re-engineering success.

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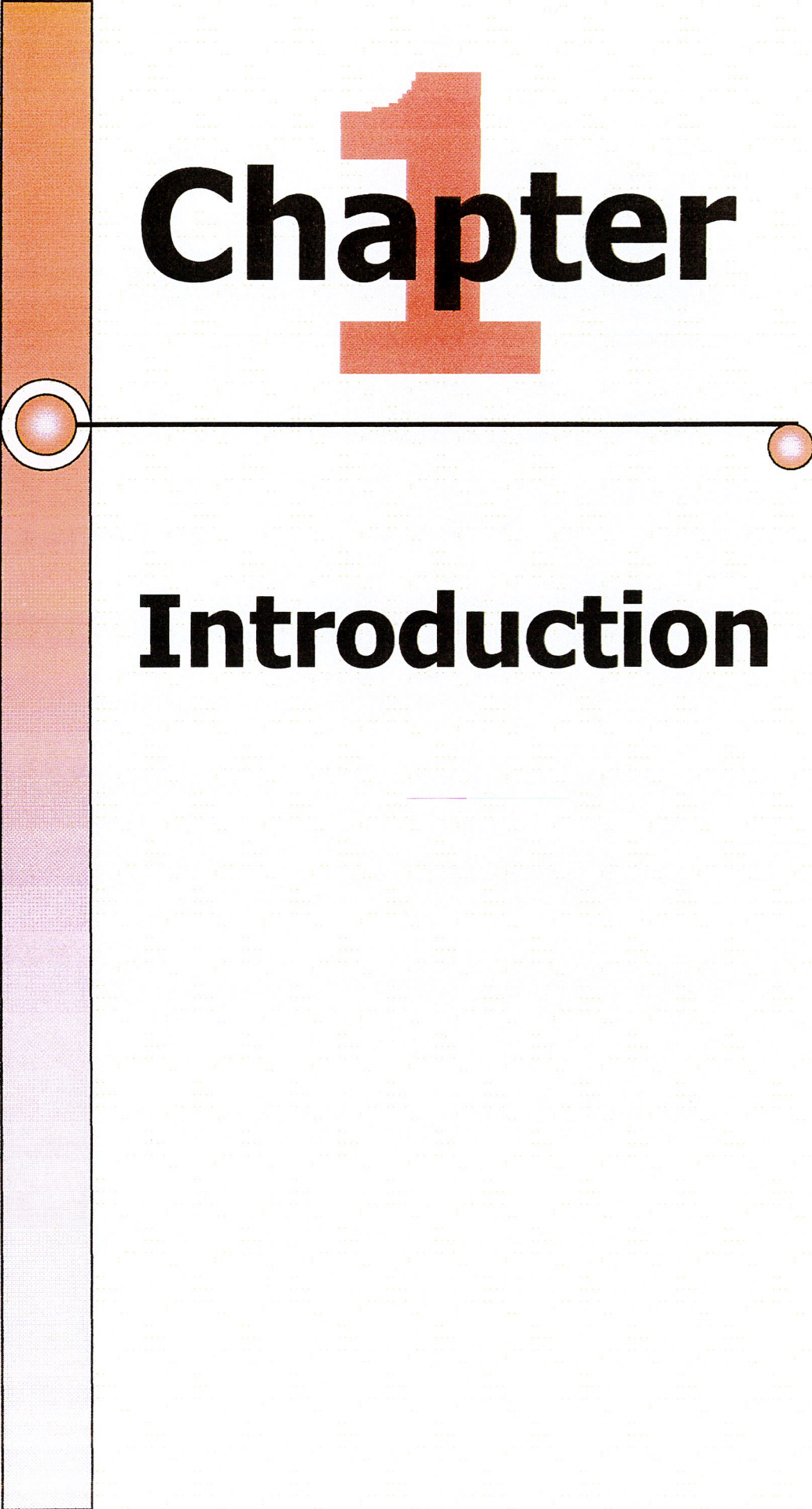
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Chapter 1

Introduction

1.1 INTRODUCTION

Organizations of any type of product/services, small or large, have to strive and fight to maintain their position in today's highly competitive and rapidly changing market. Organizations are faced with a knowledgeable, demanding customer who has a greater range of alternatives; customers who are well aware of their needs. In order to compete in this sophisticated environment, organizations have to provide the best services for their customers. Achievement of such comes through creativity and innovation. Creativity is the path to change, for redesigning of the work process and the adoption of a re-engineering philosophy. Organizational re-engineering is one of the key management themes of the 1990's, in this concept the top management and middle management are challenged to ensure that only "value-added" work is performed in their organizations.

Nancy Lahmers and Jeffrey A. Paolano (1996) state that "Managers must have an objective approach upon which to rely. The value-added review process offers the structured, objective and effective approach necessary to apply organizational management concepts to effectively re-engineer in today's changing work place" – page 24.

Researchers and writers agree that a value-added process relies heavily on both the objectivity of the management team and the knowledge, acceptance and involvement of the work group. The Human factor is a

vital and critical part in any work process. Its acceptance and acknowledgment should be the concern of the management members.

The focus of today's working environment should be on developing management competence for leading strategic change and enhancing the understanding of competition. Jeffrey N. Lowenthal (1994) believes that 'management today not only must do "things right" but also do the "right things,"

The external factors that influence the organization to change, and their impact are greater than other factors. Internal factors for change are driven by the employees. However, whichever factor is pushing the change, the responsibilities for identifying it and leading the organization through the change belongs at management level. But there is a key aspect for implementing any change, that is:

- Communication; because change can be intimidating whenever the re-engineering programme is announced therefore the importance of heavy and wide spread communication is very important to obtain people's commitment, so clear, continuous and honest communication is the effective way to overcome resistance to change.
- Training is another key aspect that management should consider as training helps the employee to understand their new responsibility and

master a variety of activities as the workload demands. In the re-engineering concept a multi-skilled work force is required to support the different work process activities.

- Management should develop a new system of compensation and reward to support the new skills required. In a re-engineering programme rewards are designed for team performance rather than individual performance. Opportunity exists for every member to be compensated on what he/she knows.

In this chapter I will highlight the objectives of this study, the significance of the study, along with the limitation of this study and the organization of this study; which involves the structure of the whole project ending with illustrating the project's methodology.

1.2 THE PURPOSE OF THIS STUDY

The main purpose of this study is to identify the relationship between the success of business process re-engineering projects and the following management factors:-

1. Communication
2. Training
3. Authority

4. Team Work
5. Reward System
6. Performance Management

As the above mentioned factors play a major role in applying the re-engineering theme, they have therefore been selected.

The study is a descriptive one and analyses the relationship between these factors and their roll in the success of B.P.R. The effectiveness of applying these factors is the key to the B.P.R. success.

1.3 RESEARCH OBJECTIVES

The main objective of this research was to examine the human factor in the success of any re-engineering project by evaluating management style in three major commercial banks in Bahrain. How they act in their main role as communicator, trainer, rewarder and evaluator of their people performance. The second objective was to examine the relationship between these factors and which one is more related or effective to the other factor. Writers on this topic emphasize that the core success of re-engineering project was the management level awareness of their people's reaction towards changes and the efficient tool they have to use to overcome any fear or resistance.

1.4 SCOPE OF THE STUDY

The study covered:-

- Three of the largest national commercial banks in Bahrain namely Al-Ahli Commercial Bank (AACB), National Bank of Bahrain (NBB) and Bank of Bahrain and Kuwait (BBK).
- The changes and restructuring of work processes are one face of Business process re-engineering. So, in order to gain sufficient reliable data and more important information, these banks were selected. The samples were carefully selected in areas of Senior Managers, Managers and Supervisors in assorted divisions.
- The concern of this study was the support given/shown by the top management in adapting the concept and effort of business process re-engineering.

1.5 SIGNIFICANCE OF THE STUDY

The re-engineering theme was raised in the 1990s by the father of re-engineering philosophy, Michael Hammer. In the beginning of the 90s,

organizations started reading about re-engineering and by 1993 started implementing it.

In the Middel East, Re-engineering is a new theme. The financial sector started implementing it in certain areas that related directly to customer services. Hence the significance of this research is to make a study in a new management theme i.e. Re-engineering in main profit oriented organizations i.e. BBK, NBB and AACB.

The second significance of this research is that no such study has been made in these banks to evaluate their awareness of re-engineering theme and its impact on human factors.

1.6 LIMITATION OF THE STUDY

Since this study is limited to three banks, generalizations from finds will be negligible. The limitation of this research can be illustrated in the following points:-

- The study is limited to three commercial banks only. In future studies more organizations should be included to cover private and public sectors.

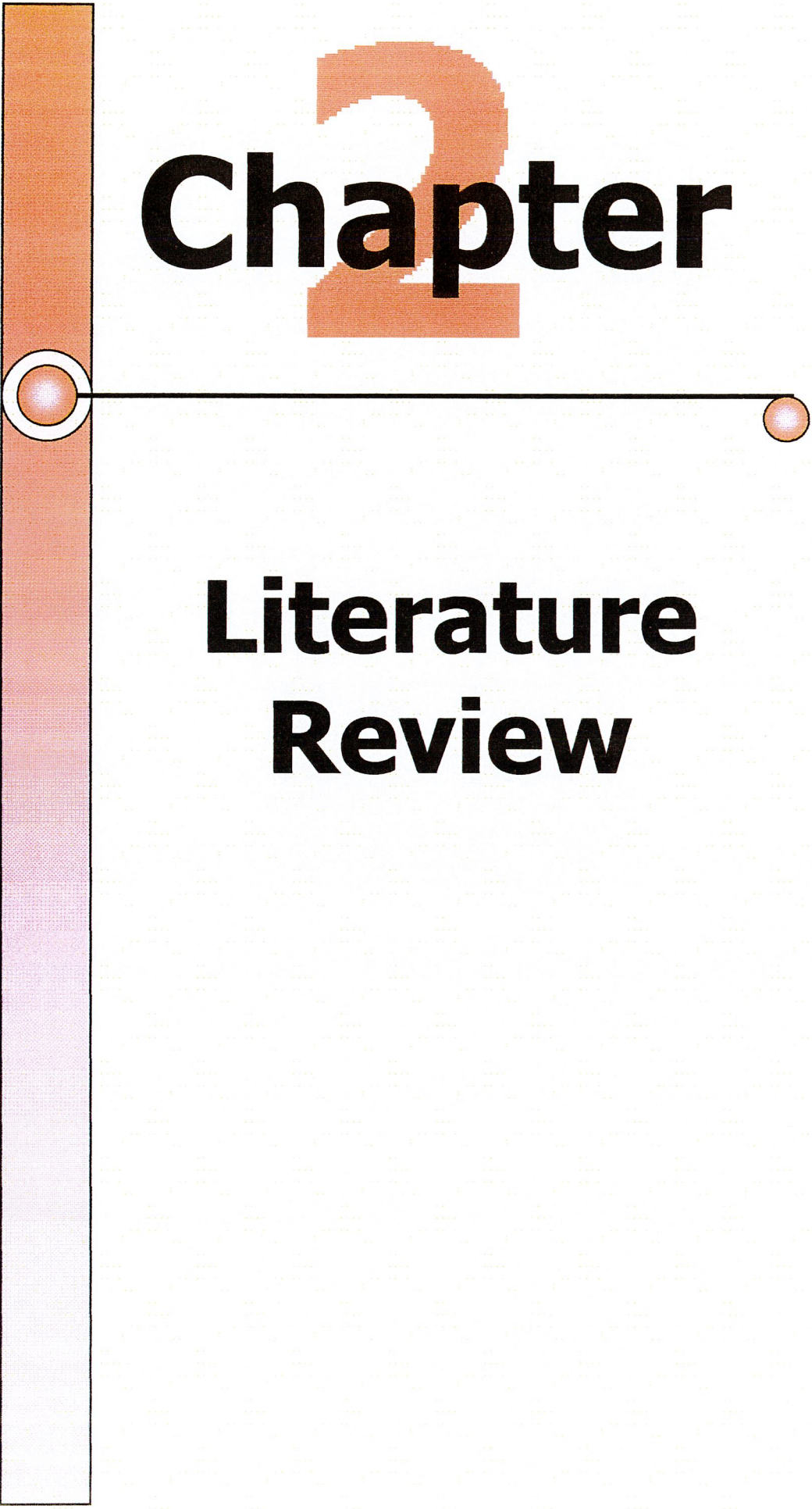
- The sample selected for this study was limited to senior management level, middle management level and supervisory level only. Future study should cover the front line staff as this category of staff play a major role in the success or failure of re-engineering projects because these are people who make it happen.
- Being a new topic, books and other materials in re-engineering area are limited, especially relating to the human factor in re-engineering. Accordingly, review was made of a limited number of books and articles.

1.7 ORGANIZATION OF THE STUDY

The research contains the following chapters:-

- Chapter 1 – covers the introduction, the study purpose, objectives and the scope of the research.
- Chapter 2 – covers the review of literature which was limited to certain books and literatures.
- Chapter 3 – covers the methodology and related topics such as questionnaire design, structure of questionnaire and main hypothesis.

- Chapter 4 – focused on findings and on data analysis A)- descriptive part analysis and B)- analytical part analysis.
- Chapter 5 – summary of conclusions and recommendations.



Chapter 2

Literature Review

2.1 INTRODUCTION

The concept of re-engineering evolved in the 1990's. By mid 1994 re-engineering became a guide to corporation business revolution.

In a world market of rapid changes, organisations must change their priorities from the traditional focus on planning, control and growth to emphasise on speedy service, products processing, innovation, flexibility, quality, services and cost. This new thinking is at the heart of the re-engineering process.

In this chapter I will provide a review to the literature, emphasising the human factors and its impact on the success of re-engineering process.

Mike Oram and Richard S. Wellins (1995) believe that the biggest cause of Re-engineering's failure is a "missing ingredient" and that is, the human factor.

Writers and authors who cover this topic or who are involved in researching and/or studying this subject, agree that in reengineering, organisations focus only on the work process. Mike Oram and Richard S. Wellins (1995) indicated that "you can't re-engineer the organisation, the rules, system or procedures but you can re-engineer the work process and as the work process is done only by people, therefore, success or failure of the re-engineering are influenced by the reaction of the people."

2.2 RE-ENGINEERING DEFINITION

Michael Hammer (1995), the father of the re-engineering concept, defined it as "The fundamental rethinking and radical redesign of business processes to bring about dramatic improvements in performance" (page 3).

In this definition Hammer concentrates on four key words.

The first key word is "**radical**". Radical means going to the root of things, he stated that "Re-engineering is not about improving the existing work, it is about ability to do it again in a completely new way".

The second key word is "**redesign**". Michael Hammer's definition is "Re-engineering is about the design of how the work is done. Organisation concentrates on designing the products. Yet re-engineering focuses on the design of the process which is important" i.e. process of how work is done. If the work is poorly conceived and poorly designed it will not be well executed. The starting point for organisation success is well designed processes.

The third key word is "**process**". Process itself is a group of related tasks that together produce the services that customers ask for. He said that "In any organisation work processes are fragmented across many units, such fragmentation lies at the heart of our performance problems and the only way to achieve dramatic performance improvement is by holistically addressing end-to-end processes".

The fourth key word is "**dramatic**" improvement. Michael Hammer's explanation to this term is as follows "Re-engineering is not about making marginal improvements to the business, it is not making 10% or 25% better, it is about achieving outstanding level in performance. It is about achieving breakthroughs. Work performance improvement can be measured in reducing costs, increased speed, doing the job in great accuracy. The bench mark in re-engineering is always a dramatic breakthrough in performance.

Raymond L. Manganelli and Mark M. Iclein (1994) presented the following definition: "Re-Engineering is the rapid and radical re-design of strategic, value-added business process and the systems, policies and organisational structures that support them to optimise the work flows and productivity in an organisation".

David Patching (1994) follows the same line in his definition of re-engineering and emphasises that the re-engineering approach does reflect a fundamental shift in thinking in terms of organisational theory and practice.

Richard S. Welling and Julie Schnig Murry (1995) stated in their definition that "Re-engineering means starting over. It means wiping the slate clean and beginning anew. It means starting from scratch in designing your core business processes".

Here the definition focuses on process that is initially new. It assumes that no processing system or procedures are in place and it is required to establish or create a new processing system.

Jeffrey N. Lowenthal (1994) has defined the re-engineering concept as **“The fundamental re-thinking and redesign of operating process and organisational structures to achieve dramatic improvement in organisation performance”** (page 25).

It can be seen from these definitions that management gurus and authors have agreed in their definitions that re-engineering is a radical redesign of business processes.

2. 3 RE-ENGINEERING PRINCIPLES

Re-engineering requires looking at the fundamental processes of the business from a cross functional perspective. Michael Hammer's article in the Harvard Business Review “Re-engineering Work : Don't Automate Obliterate” (July/August 1990) has put together six principles for the corporation to follow in their business process re-engineering programme to achieve the targeted result.

2.3.1 ORGANISE AROUND OUTCOMES, NOT TASKS

To have one person perform all steps in a process i.e. the person with multiple functional skills. It requires designing that person's job around the outcome instead of a single task, where individuals perform the

entire application approval process. The above can be illustrated in the following example:-

The "Customer Services Representative" is the person that oversees and controls the whole process from taking the order, translating to product codes and seeing the product delivered to the customer. In this principle the customer has just one person to contact, a person that always knows the status of the order and can service and delight the customer in a highly effective way.

2.3.2 HAVE THOSE WHO USE THE OUTPUT OF THE PROCESS PERFORM THE PROCESS

In an effort to capitalise on the benefits of special systems and scales many organisations establish specialised departments to handle specialised processes. Now opportunities exist to re-engineer the process so that the individuals who need the results of the process can do it themselves.

When the individuals closest to the process perform there will be little need for the overheads associated with managing it. Interfaces and liaison can be eliminated, a mechanism can be used to co-ordinate between the people who perform the process with customers who use the outcome i.e. products or services.

2.3.3 SUBSUME THE INFORMATION - PROCESSING WORK INTO THE REAL WORK THAT PRODUCES THE INFORMATION

This principle suggests moving work from one person or department to another. In the past people did not have the time to produce information and to process it as they were not trusted to do both functions. Today most companies establish units that collect and process information that other departments create. This arrangement reflects the old rule about specialised labour and the belief that people at lower organisational levels are incapable of acting on information they generate.

Michael Hammer in his article (1990) gives an example of Ford Motor Company. The company redesigned the accounts payable process with a new system which produces the information about the goods received, and processes this information instead of sending it to accounts payable. The new computer system can easily compare the delivery with the order and trigger the appropriate action.

2.3.4 TREAT GEOGRAPHICALLY DISPERSED RESOURCES AS THOUGH THEY WERE CENTRALISED

The conflict between centralisation and decentralisation is a classic one. Decentralisation of resources (whether people, equipment or inventory) gives better services to those who use it but in today's working environment the company no longer has to make such trade-

offs. They can use standardised processing systems to get the benefits of scale and co-ordination while maintaining benefits of flexibility and services .

2.3.5 PUT THE DECISION POINT WHERE THE WORK IS PERFORMED, AND BUILD CONTROL INTO THE PROCESS

In most organisations the group who does the work is distinguished from the group which monitors it and makes a decision about it. The assumption is that the people who do the work have neither the time nor the ability to monitor and control it and that they lack the knowledge and scope to make decisions about it. The new principle suggests that the people who do the work should make the decision and that the process itself can have built-in controls.

Information technology can capture and process data and expert systems can, to some extent, supply knowledge that enables people to make their own decisions. As the people who do the work become self-managing and self-controlling, hierarchy and bureaucracy associated to it will disappear.

2.4 RE-ENGINEERING CONCEPT

The re-engineering philosophy themes arise from the fast changing technologies in today's global markets. For an organisation to survive in such highly challenging and competitive environment it has to do

things creatively and provide services that delight and retain its customers.

The following are some of the misunderstandings of the concept of re-engineering themes as clarified by authors and researchers on this topic:

2.4.1 DOWNSIZING

Re-engineering is not getting rid of people or cutting some jobs to improve short term financial results i.e. to bring down cost to certain level. Re-engineering is about rethinking work from the ground up in order to eliminate work that is not necessary and to find better ways of doing it . According to Hammer (1995), re-engineering eliminates work, not jobs or people.

2.4.2 RESTRUCTURING

Re-engineering concentrates on how work is done and not how the organisation is structured i.e. moving the business units around on organisation charts or cancelling some of the business units. Re-engineering is centred on how the work is done.

2.4.3 WORK AUTOMATION

Technology plays an important role in re-engineering but its role is to enable the new work process designs to work efficiently and not to provide new mechanisms for performing the old ones.

2.4.4 IMPROVEMENT

Re-engineering is not more of the same, it is a revolution - James B Ayers (1995) stresses that "Re-engineering is always a radical new principle and new methods".

2.4.5 SPECIFICATIONS OF LABOUR

Re-engineering is not based on individual performance i.e. individual employee specialised in doing one part of the job, it is concerned with end-to-end processes i.e. individual employees or group of employees finishing the whole work process. Jobs that create value for the customer, as stated by the CEO of GTE (the largest provider of local telephone services in the US) "the solution for one of our problems was to compress all the work into a single job into a team that shared information and shared goals." 1994.

2. 5 RE-ENGINEERING BARRIERS

Writers on re-engineering topics look to the "human" side of re-engineering as the barrier which hinders the process of re-engineering. Barriers do not come from obsolete technologies or redesign core process, but the difficulties come from the dramatic changes that are required to implement new process. Resistance to change is human nature; Resistance occurs when individuals feel insecure or when their positive power or authority is threatened. So at first the design process for change must take into account these issues.

Mike Oram and Richard S Wellins (1995) have said "Don't underestimate the importance or difficulty associated with managing change" - page 5. In their book is an illustration to departments that should be followed in order to limit the resistance to change:

- Creating a supportive climate, in order to eliminate fear or anxieties
- Involving the individual who will be implementing the change in the decision making that relates to the change
- Starting change should be made with groups that are committed to the change and believe in its benefits

Mike Oram and Richard S Wellins (1995) summarised these barriers and its solutions in the following table

Table No : 1

BUSINESS PROCESSES REENGINEERING 'S BARRIERS AND ASSOCIATED SOLUTIONS

<u>BARRIER</u>	<u>SOLUTION</u>
Inadequate leadership	→ New roles and behaviour
Insufficient communication	→ Personal and organisational communication
Inadequate preparation for new roles	→ Role clarify and training
Misaligned system	→ Redesign of selection, performance management and reward system

SOURCE : Mike Oram and Richard S Wellins - page 7.

2. 5.1 INADEQUATE LEADERSHIP

The most critical factor for the success of re-engineering is powerful leadership_ leadership that is able to drive the changes across the entire organisation. Leaders must create a sense of urgency to keep the effort on track. Mike Oram and Richard S Wellins presented a detailed research analysis showing the importance of the leadership's courage. The research was conducted with twenty organisations that undergo re-engineering projects. Of these organisations, only five achieved their objectives.

In four of the five of these successes the Chief Executives Officers had understood how to lead their organisation through a period of radical change by supporting the new process projects.

2. 5.2 INAPPROPRIATE STRUCTURES

Another important barrier to the success of re-engineering is trying to make a new process work in an organisation structure filled with functional difficulties which results in organisations failing adequately to address the depth of the change.

The process must link to the company's core business. Mike Oram and Richard S Wellins in their book refer to this issue and the six crucial organisational elements that must be adequately addressed to ensure success:-

- Roles and responsibilities
- Performance measures and incentives
- Organisational structure
- Information technology
- Shared values
- Training and developing skills

Effective implementation of the re-engineering process in a team-based environment requires careful redesign of organisational structures using techniques which not only look at the technical redesign aspects but also the social and human aspects.

2. 5.3 INADEQUATE PREPARATION FOR NEW ROLES

Unclear roles and responsibilities are another barrier to the success of re-engineering. People throughout the organisation will be fitted in new roles which require new skills and changes in their behaviour. An individual's behaviour is shaped by the roles that people play in the organisation, therefore the most effective way to change their behaviour is to put people into new roles that will impose new relationships on them. The success of re-engineering requires employees that are flexible and can adapt readily to changes. Prior to implementation the new roles and responsibilities of leaders and employees should be identified along with the skills that will be required to fill these new roles successfully.

2.5 . 4 MIS-ALIGNED SYSTEM

Organisational systems have a dramatic impact on the way they drive individual and group behaviour.

Re-engineering efforts should make a comprehensive review of all relevant systems and strategies for realigning those systems which contradict organisation goals.

Mike Oram and Richard S Wellins (1995) identified five groups of systems that are critical to the ongoing success of re-engineering:-

- People resourcing system
- Training and development system
- Reward system
- Employee relations system
- Performance management system

2. 6 RE-ENGINEERING WORKING ENVIRONMENT

Re-engineering as a rule is conducted in an environment characterised by conditions of:-

2 . 6.1 UNCERTAINTY

When re-engineering begins, people know little about its success. They believe that the old process is inadequate and the new method (for better) should be adopted, but the uncertainties are eliminated over the lifetime of the project. Michael Hammer and James Champy (1995) think the best treatment for uncertainty and fear is information and trust

Jon Parker (1993) believes that re-engineering's style differs from traditional business process which have well defined goals and clear project plans but re-engineering itself does not.

2.6.2 EXPERIMENTATION

Re-engineering is practical experience. New work designs must be tried in reality and this inevitably means that mistakes will be made. A plan must be established to overcome these mistakes.

2.6.3 PRESSURE

Most leaders expect that the re-engineering results will come in a very short time therefore re-engineering always operates under conditions of great urgency and intensity.

2.7 THE NEED FOR RE-ENGINEERING

As stated by Hammer (1995) "you do not re-engineer unless you have to."

In today's working environment, customer needs, competition and change are behind the success or failure of any organisation. Michael Hammer and Steven A. Stanton (1995) have indicated that "Re-engineering the corporation is characterised by three Cs: (A) Customers (B) Competition (C) Change" so the driving forces behind re-engineering are : - page 12.

2.7.1 CUSTOMERS

Customers today have become much more sophisticated and demanding. They have a greater range of alternatives, and are more

knowledgeable about their needs. So to retain customers, organisations need to think creatively to achieve positive breakthroughs in performance

2.7.2 COMPETITION

Competition at one time was in the local market. Today, competition has become global and it needs super power in customer services and speed change technology to survive. Hammer (1995) stats that "what we believe was unthinkable yesterday is routine today".

2.7.3.CHANGE

In a world of rapid change, organisations must continuously change their priorities from a traditional focus on planning, control and managed growth to emphasise speedy services, innovations, flexibility, quality, accuracy, cost. Hammer (1995) points out that to cope with these changes re-engineering is the only solution.

2.8 WHY RE-ENGINEERING FAILS

Organisations that adapt the re-engineering process in their business projects have achieved great success in adding values to their customers needs but there are also other organisations which failed. Why? Richard S. Welling and Julie S. Murphy mention (1995) "About 70% of all re-engineering efforts are doomed to fail. Why? Because

the real key to successful re-engineering efforts - the human factor - is neither considered nor understood" - page 33.

This statement points out that most re-engineering attempts are focused on the technical side, on redesigning the process and largely ignore or underestimate the importance of the human factor. The technical aspect is important and it could be critical but without consideration of the people involved in re-engineering efforts, the result will be failure .

As we have learned from different re-engineering articles/bodies, the concept of re-engineering means wiping the existing process and beginning a new one. It involves massive change but above all re-engineering is as much about people and culture change as it is about process redesign.

re-engineering requires new approaches to training, to compensation plans, to performance management systems and to the core values that guide decision making. The Vision and Values Critical Success Factor

2.8.1 VISION

Re-engineering must begin with a clear vision - the organisation's ideal future state. Good vision is not only a correct vision, it also serves as a starting point for the workforce. The vision is the target for everyone to work hard to achieve it. Equally important to a clear vision is a strong

set of guiding values - of the beliefs about how the organisation wants to achieve its vision.

Oren Harari (1996) emphasised that leaders can draw a picture of what re-engineering is, what it can do for the organization and the individual and what it means for the organization's structure and culture.

2.8. 2 VALUES

Values become crucial during re-engineering initiatives, Richard W. Wellins and Julie S. Murphy believe that this is due to:-

Re-engineering project is complex, scary and difficult for everyone involved , but strong values provide guidelines for how the organisation expects people to behave towards one another during the new process.

Re-engineering should lead to empowerment as people need the authority to make day to day decisions based on values and not extensive rules, policies or management approvals.

These factors define the changes in organisation performance that management expects to see eventually. Management plays a crucial role in helping to lead an organisation through vision, values and critical success factors. David Patching (1994) agrees that Re-engineering depends on changes in structure, value, attitude, culture, management style as well as changes to the key business processes.

2.8.3 THE SELECTION

Re-engineering processes require different sets of job skills and the development of new selection and promotion systems. The method of selection not only applies to new hires but to promotions within the organisation. In re-engineering organisations promote people based on their potential and ability to do the new job by accomplishing the following:-

- Identifying the new job's dimensions. To make sure that everyone understands the new job's criteria and why they are important.
- Designing a comprehensive and fair selection/promotion system that reflects the new dimensions and competencies.

Selection decisions reflect not only the individual's job skills but also their potential to support the organisation's values.

2.9 SUCCESSFUL RE-ENGINEERING - FACT OR FICTION?

Re-engineering is a big issue. It is different from other organisational change initiatives. It can promise massive benefits but often fails to deliver the results expected. Mike Oram and Richard S Wellins (1995) presented a survey published in 1994 of 600 American and European companies, Over 70% of these believed they were involved in some

form of re-engineering project and had achieved the full results of their attempts but estimates of the number of failures ranged as high as 70% - 80% of all initiatives.

The writers of re-engineering topics have written numerous reasons for failure that are associated with re-engineering which can be summarised as:-

- Insufficient up-front planning
- Over-emphasis on information technology
- Over-emphasis on redesigning the process.

Not appreciating the risk behaviour and ignoring the:

- communication
- performance measures i.e. accountabilities

All of the above may be fundamental factors for failure but as stated by Mike Oram and Richard W Wellins (1995) "The human factor is the vital missing ingredient" - page 4. They anticipated that a UK report based on extensive research shows that a major blockage to successful re-engineering is "managing change". It is very clear that the people-related issue is the most important barrier to the re-engineering process. This research also identifies five other significant barriers:-

- Middle management resistance
- Lack of top/senior management support

- The prevailing culture and political structure
- Lack of clear communication
- Employee fear and resistance

2.10 SKILLS FOR HANDLING CHANGE IN RE-ENGINEERING

The first phase of organisational re-engineering is preparing for change. Re-engineering involves mainly changing people's beliefs, values, skills and culture. Regarding the nature of the change, employees will always have fears, doubts and personal opinions. Douglas Stewart (1986) presented the result of a University of Chicago stress study conducted by Suzanne Kobasa and Salvatore Maddi on high level business executives.

They discovered four factors about those executives (under study) who were least affected by stress and change, known as "the hard-line factors":-

Those executives viewed change as a challenge rather than a threat. Their stance regarding change was pro-active rather than reactive.

1. They made commitments to life and to themselves.
2. Their goals, values and priorities were well defined, they had a clear sense of mission.

3. They had a strong sense of control.
4. They felt in command rather than victimised.

For the re-engineering effort to be successful, managers should have the ability to incorporate these four hard-line factors into their work team so that they will be able to control the resistance of change.

2.11 MANAGERIAL IMPACT IN REENGINEERING

Re-engineering's success or failure depends mainly on the human factor. Re-engineering is linked to work processes that would add value to the organisation's customers. As work processes are handled and controlled by people, the quality, attitude and action of people constitute the success element for the business process of re-engineering.

Hammer estimates that between 50% to 70% of re-engineering efforts were not successful in achieving the desired result of performance, as he believed that failure is not caused by bad luck or other factors outside of human control.

2.11.1 TOP MANAGEMENT SUPPORT

No matter how hard the front line staff try to achieve their tasks, and even if they come together and discuss their concerns, to come up with some creative ways in performing the process of their work, their attempt at innovation will not be achieved without the support of top

management which controls the resources and has the authority to translate policy into action. As Hammer (1995) indicates, if the leader's first responsibility is to make the decision to re-engineer, the second is to make re-engineering succeed.

Mike Oram and Richard S. Wellins (1995) follow the same line by implying the necessity of top management support and involvement. They believe that top management need to provide a continuing contribution in ensuring organisational acceptance, and further emphasised that the vision from top management and how they portray this is of considerable significance in ensuring success.

Michael Hammer and Steven A Stanton (1995) emphasise that the quality of an organisation's leadership is an absolute predictor of its re-engineering success. The organization with strong leadership will succeed in its attempt to re-engineer because it will ensure that all the re-engineering efforts and attempts take place. Without such determined leadership the effort will fail.

Michael Hammer and Steven A Stanton (1995) illustrated three key instruments that leaders need to follow to create an environment that permits re-engineering to happen and succeed . Hammer calls them the three "S's": Signals, Symbols and Systems

TABLE : 2 Tools of Re-engineering Leadership

A :	Signals	Explicit Communications
B :	Symbols	Personal Behaviour
C :	Systems	Measurement and Rewards

Source : Michael Hammer and Steven A Stanton - page 46.

A. EXPLICIT COMMUNICATION

Signals are what a person says. They are the explicit communications that the leader shares with his subordinates about re-engineering. The following are the key characteristics of an effective communication programme.

Communication in re-engineering programmes must be endless, clear and extensive. Gene Hall, Jim Rosenthal and Judy Wade (1993) emphasise the role of communication by stating “never underestimate the amount of communication required in the reengineering initiative. The messages must continue to be sent, stopping them could be interpreted as the end of top management's support and commitment”, Barbara Ettorre (1995) also indicates that the spirit of disclosure during re-engineering effort is critical and employee behaviour must be taken into account, communications and employee input must be managed effectively.

Communication must be simple and clear. Basic concepts must not be put in fancy jargon messages.

Communication must be dramatic. A message communicated in a complicated way becomes complicated, suitable ways must be found to make people feel its urgency.

Jeffrey N. Lowenthal (1994) emphasises the trust in communication he calls 'two-way-trust; as individuals communicate best in high-trust situations. When communications face difficulties, individuals who trust each other will be able to overcome these difficulties and establish a positive communication openness and trust through the changing process which will influence the change process.

B. PERSONAL BEHAVIOUR

If the behaviour of the leader supports his speech then she/he is believed by his people. If he/she says that re-engineering is important but does not devote his time to it, nobody will believe him/her. Behaviour has more power than words. The leader should demonstrate his/her sincere own personal commitment to the effort of the re-engineering project.

C. MEASUREMENT AND REWARDS

If the leader shows concerns about the re-engineering project he/she should think first of having a rewarding system where the process owners are rewarded and appraised for their effort and commitment.

Hammer (1995) believes that the way to people's hearts and minds is not through their ears but through their wallets. So the system the leader uses to measure and pay people is an important factor of positive attitude and behaviour towards anticipated changes.

Thomas A Stewart (1993) think that leaders who build trust and strong partnerships, coach for success, they manage through vision and values, and they focus on processes and people.

Leaders need to be reinforced and supported from the top. Reward systems need to focus on new behaviours and values, not only just in output. Managers should be considered as partners in the re-engineering change initiative and not seen as enemies.

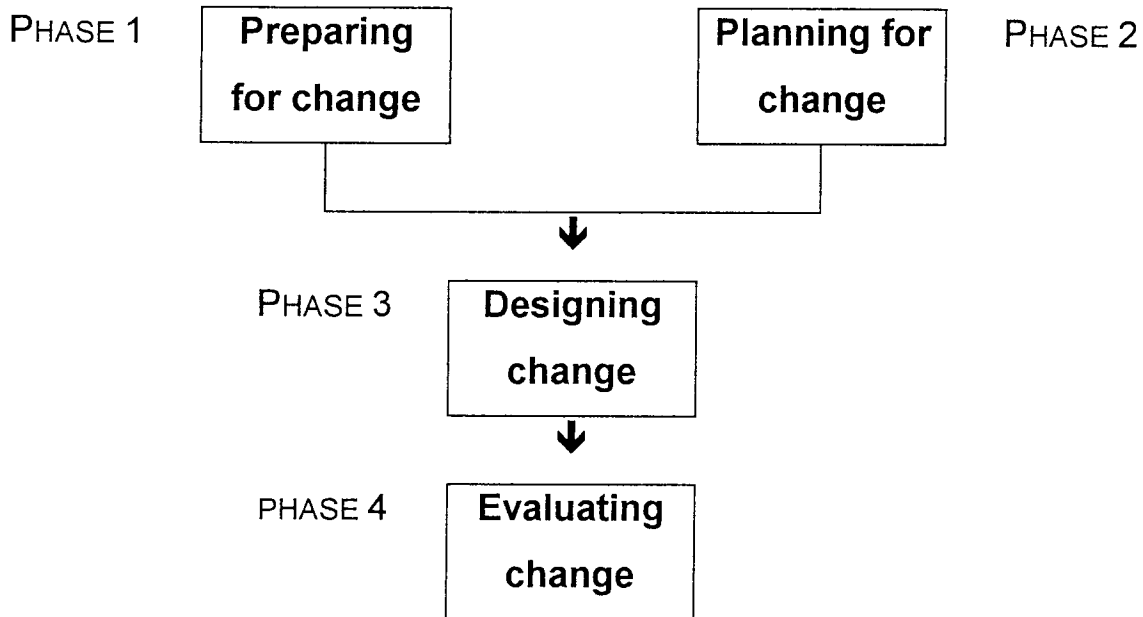
2.12 THE MANAGER'S ROLE IN A CHANGING ENVIRONMENT

Any changes of process will be met by resistance by the employees. Resistance may cause great internal hardship and pain in employees'

feelings and could potentially result in failure of the re-engineering effort.

Jeffrey N Lowenthal (1994) presented a model which is divided into four phases .

FIGURE NO: 1 RE ENGINEERING MODEL



SOURCE : Jeffrey N Lowenthal- page 35.

2.12.1 PREPARING FOR CHANGE

Employees do not accept surprises so changes should be communicated in advance. Jeffrey N Lowenthal (1994) said that the first phase has two components:-

A involves building understanding, support and increasing awareness of the need for change.

B involves the preparation for cultural shift to gaining the employees' commitment. They should be informed clearly about their role in the upcoming change process.

2.12.2 PLANNING FOR CHANGE

Planning ahead in any project means the manager must have a strong ability to control a variety of change in certain situations. Jeffrey N Lowenthal (1994) believes that "Planning provides a process by which management can envision the future and develop action needed to operate effectively in that future by building on an organisation's core competencies."

2.12.3 DESIGNING CHANGE

The first step in this phase is to identify the current business process. What is the critical organisational process? This step will enable the managers to identify the process that has to be re-engineered. The key step in designing change is to create the ideal process and compare it to the current one in order to study the value added to the organisation's customers in implementing such process.

2.12.4 EVALUATING CHANGE

The Manager's responsibilities in this phase are to review and evaluate the progress. Jeffrey N Lowenthal (1994) said "The evaluation process should be reviewed at least quarterly so management can verify that

the re-engineering effort is consistent with the operational plans and is on track." The evaluation process resulting is upgrading and modifying the organisation's strategic plan to reflect the outcome of the re-engineering effort. These modifications allow the organisation to move forward in its continuous effort to achieve its vision and mission.

2.13 PEOPLE'S ROLE IN RE-ENGINEERING FROM CONTROLLED TO EMPOWERED

Traditional organisations hire people and expect them to follow the rules. Organisations that have re-engineered want employees who can make their own rules. As management has formed working teams and given them the responsibility to complete the entire process, it must also give them the authority to make the decisions needed to get the work done. People working in re-engineering processes need to be empowered. They are required to think, interact, use their judgement and then make their own decisions.

Michael Hammer and James Champy (1994) state that "Empowerment is an unavoidable consequence of re-engineered processes; the process cannot be re-engineered without empowering process workers" - page 71.

According to this statement organisations that take a step towards re-engineering must consider a certain criteria in new employees when hiring them in a re-engineering environment. Education and experience is not enough, the character becomes as important as well. Management should ask these questions prior to hiring:-

- Does the new hire have the feature of self-starting?
- Does he/she have self-discipline?
- Is he/she motivated to do what is necessary to delight and please the customer?

Re-engineering and its consequent empowerment has powerful implications for the kinds of people organisations will hire.

2.14 COMMUNICATION IN RE-ENGINEERING

Communications should be looked at as the right of every individual involved in the re-engineering process because communication in all directions is the key throughout the entire re-engineering process. If it is used effectively it will help to minimise other barriers, From when the decision is made, and throughout the implementation stage, open and frequent communications are essential.

Ernst & Young conducted a survey in the UK in which 23 of 27 companies reported that the biggest challenge is to convince employees that change is necessary and to obtain their commitment to the programme.

Communication programmes should be well planed to help employees understand why and how their behaviour must change. Mike Oram and Richard S Wellins(1995) refereed to the re-engineering efforts at BAI Siemens NIX. which was led by the commitment of their CEO

Radtlen by communicating openly and honestly, with meeting set up for the employees . He stated that “for the last two years, I have spent 60% of my time on redesigning projects, constantly talking to individuals, managers and to union leaders as well as meeting with project teams every two weeks”. To secure the success of re-engineering, managers must approach communication as an interpersonal activity.

Through meetings managers must give employees sound reasons/explanations for the new design. The two-way communication which can be created by meetings will do far more than memos or videos can.

Figure No : 2 Methods of Communication

s	Style of Communication	Informal	Face to face Discussion	Organisational Symbols
		Formal	Meeting	Newsletters, Videos
			Personal	Organisational

Mike Oram and Richard S Wellins (1995) illustrate that communications can come from multiple sources that can be used to get the word out to everyone involved in the change .

- Formal communications e.g. newsletters, videos, meetings.
- Informal communications such as face to face discussions about the implementation and its potential.

2.15 TEAM WORK IN RE-ENGINEERING

One of the factors in re-engineering is shifting from a highly functional layered organisation to a flat, team-focused organisation. A team that has responsibility for significant segments of the production process, is expected to perform the job with a minimum of formal supervision and direction.

In a re-engineered environment, the risk seems to increase, because people are learning to cope with new structures, altered processes and the concept of teamwork. Self-directed teams, often as a consequence of re-engineering, present their own special problems, in facing the challenge of establishing clear roles and expectations among team members and their leaders.

Richard S. Wellins and Julie S. Murphy (1995) have concentrated on the importance of Human Resources role by indicating that Human Resource professionals should play their role by helping the team members to prosper in the following ways:-

- Assist each team through a chartering process.
- Encourage the team members to gain the skills they need to be successful.

- Encourage the team leaders to provide the time and resources necessary for the training to be successful.
- Help the team assess their "team dynamics" by providing expertise in these techniques.

As stated before, re-engineering work is not a one-man show. There is a great amount of work to be done that is normally assigned to the best and brightest people, people who have the talent and capabilities to reform the re-engineering team. Hammer (1995) has expressed that a re-engineering team should have some of the following traits and characters:

- **A PROCESS ORIENTED AND HOLISTIC STYLE**

He or she should have the whole picture to understand how tasks fit together to form a new process.

- **DESIGN SKILLS**

Has the creativity to design new ways of doing the job, i.e. turning it to something that can be implemented.

- **THINKING AHEAD**

Not to accept things as they are but to determine how to find the most effective way of doing it.

- **ENTHUSIASM AND OPTIMISM**

These traits always make the person achieve what he/she is determined to achieve with all the obstacles and difficulties faced in his/her new process.

- **PERSISTENCE AND TACT**

He/she should be able to face resistance and gain the team's willingness to accept his/her point of view in the new process.

- **INTERPERSONAL, TEAMWORK AND COMMUNICATION SKILLS**

Re-engineering will not survive if the people involved have no teamwork spirit. Individuals should be patient with the needs, fears and concerns of everyone who will be affected by re-engineering.

"Team" is much overused but is emphasised by a large number of writers. "Team is a group of people working together towards a common set of goals." Richard S. Wellins and Julie Schuig Murphy (1995) have stated that in re-engineering all members of the team must share three elements:

1. The process that brings re-engineering
2. The value that process will add to the customer's needs
3. The teamwork itself

They also defined three characteristics that should be instilled in re-engineering teams:-

2.15.1 CARING

This is to create an environment that allows open and honest communications. People in the team must support the ideas proposed by a member of the team and be concerned about it.

2.15.2 DARING

This is to encourage every member of the team to be innovative and all brilliant ideas be considered as team property.

2.15.3 SHARING

All team members share a common objective. Sharing also requires a clear sense of how each member fits in to the team. The leader of the team must be acknowledged. Explicit operating procedures are needed. Every member of the team must be familiar with what is expected and acceptable and what is not.

It is therefore important that team members be alert to these behaviours, both in themselves and in others in the team. But above all we should emphasise strongly that successful team building should build **trust** first, to achieve the objectives that the team forms for itself is to have team members that rely on each other in times of stress and confusion.

Michael Hammer and Steven A Stanton (1995) identify this issue as "Trust is the 'strong force' that binds the atoms of the team." - page 63. Teams also need careful management guidance to help them overcome any difficulties or obstructions they might face during re-engineering. It is the responsibility of management to be aware of the following issues:-

2.15.4 CAREER PATHS

In re-engineering, project team members are selected from different business units so people leave their job to join the team and may worry what will happen to them once the re-engineering process is over. It is therefore important for the organisation's management to have a plan for career paths for those people. The message to them is that re-engineering is not just good for the organisation but good for their careers too.

2.15.5 COMPENSATION

To make the re-engineering a desirable assignment, management need to develop a compensation scheme that is paid to the team member on the success and completion of the re-engineering effort in addition to their salary.

2.15.6 CELEBRATION

Re-engineering effort is not a normal routine job that team members are involved in. It involves stress, fears, and uncertainty so celebrating the success of re-engineering assignments is the moment that motivates the team and makes them proud of the job they have been through.

2.15.7 COMMUNICATIONS

Re-engineering projects involve a varied group of people so management has to create a mechanism for communications to secure the rapid flow of information among the team.

2.15.8 CARE AND COMPASSION

Re-engineering assignment is so intense and stressful that it can affect the members' private lives. The leader of the re-engineering must care for his people and always be ready to help them overcome problems. Such care plays a great role in raising their morale and motivating them.

2.16 TRAINING IN RE-ENGINEERING

In re-engineering assignments almost every member's job changes. That means people at all levels require new skills. In many re-

engineering processes, people need multi-skills which involve extensive technical cross-training.

Raymond L Manganelli and Mark M Klein (1994) believe that training not only prepares people for new roles, but also helps support the new values and behaviours that underlie the re-engineering.

Training also sends strong signals about the importance an organisation places on its human resources.

Human Resource professionals should follow the following guidelines to enhance the re-engineering training effort:-

1. Identify the critical skills that people need to be successful in their new roles. Job analysis should be made to the future state and not to the present situation.
2. Develop and implement a plan for addressing key training needs at all levels. The plan should reflect a long term commitment to training i.e. training should be done over time and it should attempt to schedule training as close as possible to the time people will need to use the skills on the job.
3. Involve all the organisation's teams in implementing the training plan. Consider training a process in itself. Understand the needs of the team members and be sure to discuss the value of the training that is provided.

According to Jeffrey N. Lowenthal (1994) even if employees understand and accept the upcoming change in their work process, they may not have the required skills or the ability to carry out the change. Thus, they must be trained in the skills necessary for change.

On-going training and education will always be an organisational fact of life at any time of the organisation's survival. Mike Oram and Richard S Wellins (1995) agreed that "Leaner, fitter and more flexible work forces demand flexible, sensitive, creative and empowering methodologies to help bring about learning." Mike Oram and Richard S Wellins further added that:-

- A) "Coaching" can be a powerful feature in the positive reinforcement of learning. Management should be directly involved in learning through a counselling and coaching meeting with their staff managers and
- B) Should be held accountable for their training efforts towards their employees.
- C) Facilitation of the development of staff is the most important of the managerial responsibilities. A survey carried out in Japan shows that more than 20% of Japanese managers' and supervisors' time is allocated to training-related tasks.

- D) The positive attitude of the staff who are involved in the training process is considered to be the most important condition for successful learning.

Training will always be required to bring about learning of new technologies, new processes and new skills. Without appropriate and timely training, re-engineering will not be achieved. Gene Hall Jim Rosenthal, and Judy Wade (1993) consider that the success of re-engineering projects depends on the comprehensive training and skills development plans which require years and not just months to achieve it.

2.16.1 INDIVIDUAL TRAINING CONCEPT IN RE-ENGINEERING PROCESS

Re-engineering would not be complete until it has redesigned jobs to better respond to customer needs.

Raymond L Manganelli and Steven P Paspas (1995) state that “employees now referred to as a team 'member' rather than by hierarchical titles - were required to move from functioning in isolation with little initial training or authority to functioning as team members with extensive training and decision making authority “. page 39.

In re-engineering customers would want to contact a person that has knowledge and authority to provide answers and make quick decisions.

The redefinition of jobs and restructuring the units require fundamental changes in the way members are trained. Cross-training helps members understand how the entire process flows and allows them to master a range of activities. For example, a member in any part of the unit or department has full knowledge of the entire work and is able to provide the customer with any services he/she requires.

Raymond L Manganelli and Steven P Paspas (1995) add that the re-engineering leaders should develop a completely new system of compensation and rewards to support the cross training and new team orientation.

2.17 PERFORMANCE MANAGEMENT IN RE-ENGINEERING

An effective performance management system can serve as the driver of a re-engineering process because it translates re-engineering plans into actions and accountabilities, helping everyone to go in the same direction.

Performance measurement systems track how well the organisation is meeting its target. A re-engineered organization requires a new approach to what most people view as their judgement time - the time of the annual performance appraisal. In the new approach of re-engineering, performance evaluations must come from multiple sources, including team leaders, customers, peers and team members.

The job of the leader becomes one of helping people understand and interpret their performance. Evaluation of people must emphasise skills, style, and development which also focuses on the output quality level.

The following are some strategies that help the organisation's performance management systems work for its re-engineered workforce:-

- Develop a new performance management system that matches the organisation's values and strategic objectives. This incorporates feedback and data from multiple sources, and reflects both "what", i.e. the organisation's objectives and "how", i.e. the expected behaviour.
- To ensure top-down training in the new performance system, everyone must use the performance management system in order to achieve the desired results.

Re-engineering is about successful change and successful change is about people playing an effective and efficient role. A Human Resource professional can make the difference between a successful re-engineering effort and an unsuccessful one.

2.18 AUTHORITY IN RE-ENGINEERING

Authority is a vital factor in successful re-engineering. Michael Hammer and James Champy (1994) anticipated that managers make all the decisions (old rules). Decision making is part of everyone's job (new rules).

In the old hierarchy the worker performed the job but the decisions were in the hands of management. However, Organisations now realise that in today's fast changing markets authority in decision making must be passed to front-line employees. They must be empowered to make their own decisions.

The re-engineering leaders make re-engineering happen. As a leader they should have enough authority to handle the process independently.

In the re-engineering process empowering employees turns followers into leaders themselves. The process of building and enhancing power is facilitated when people work at tasks that are critical to the organisation's success. People are expected to accomplish tasks that add value to customers and this can be achieved only if the necessary resources are given, i.e. authority to utilise materials, money, time, people and information. Without authority people may not extend themselves to take responsibility.

Authority comes from delegation, that is when a manager gives his subordinates the right to act on his behalf. Robert B Nelson (1994) defined delegation as "The entrusting of power and authority to a person acting as one's representative." page 11

2.19 REWARDS IN RE-ENGINEERING

Changing the work process from a traditional function to an entirely new way of work structure needs change in the existing reward systems.

Mike Oram and Richard S Wellins describe the reward system as "Any conscious intervention or series of intervention within an organisation aimed at encouraging or reinforcing required behaviours, or which compensate people for taking particular actions."

2.19.1. THE NATURE OF REWARDS

Any reward system could be formal or informal related to monetary reward or to another kind of reward . The organisation's business strategy (A) supports changes in behaviour and (B) supports maintaining of changed behaviours, suggesting that programmes on how employees should be rewarded are based on their achieving new objectives.

2.19.2 POSITIVE REINFORCEMENTS

Reward systems are about reinforcing changes in behaviour that are supportive to organisational goals. Positive reinforcements are the only intervention that encourage people to take actions because they want to. It is encouraging people to do something in a voluntary way.

2.19.3 SKILLS BASE

This is when rewards are in line with the number of skills acquired. Re-engineering process requires multiple skills in a group of people or in individuals. A skills based pay structure is one of the top management responsibilities to support and approve prior to initiating the re-engineering project.

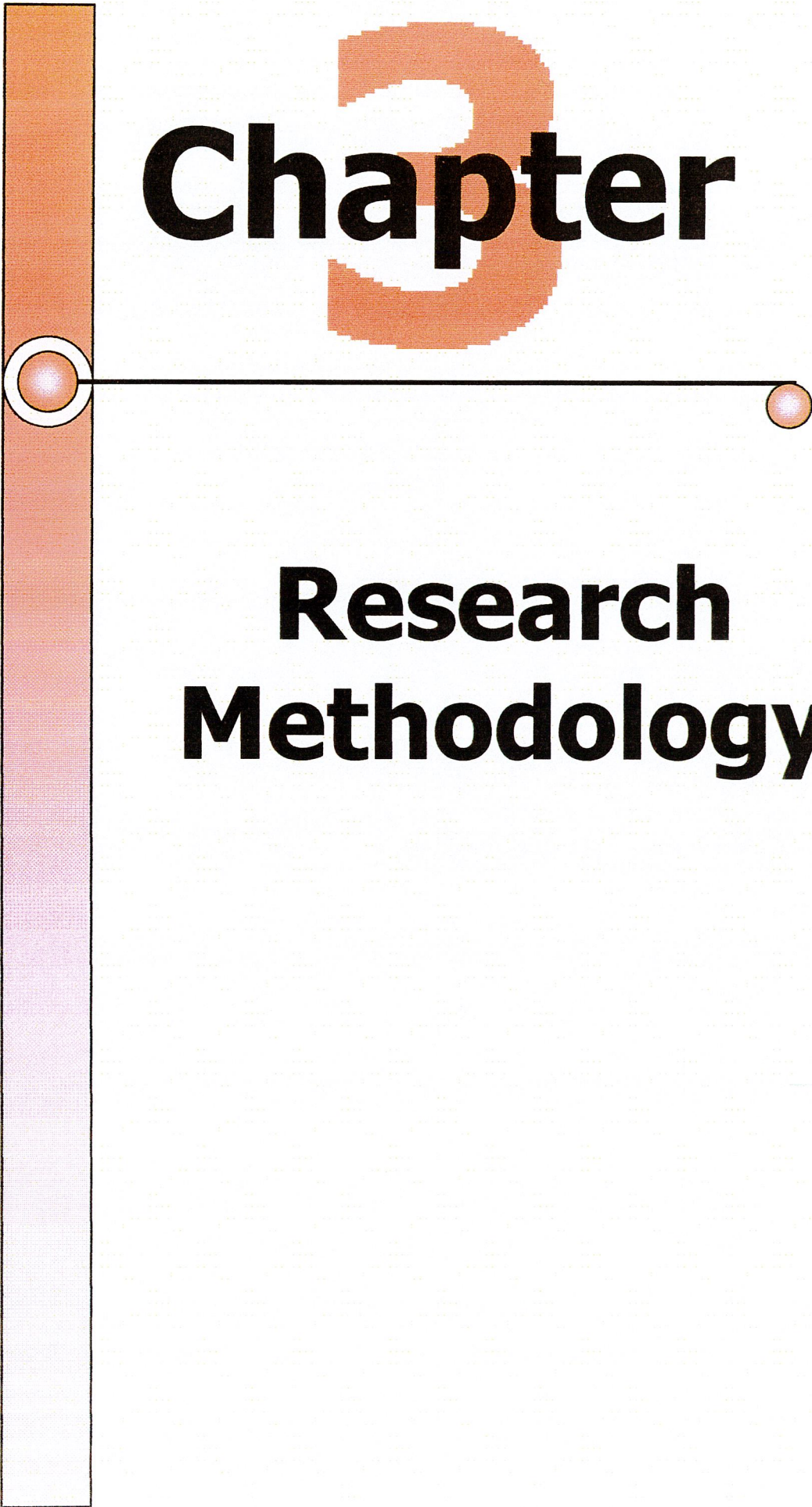
2.19.4 REWARD TIMING

If a reward is given at an unexpected time, it might not have the same value as if it is paid at the right moment. Timing of rewards can sometimes make all the difference.

- Thanks should be said just in time. If said or received too late, the point of this will be missed.

- Rewards should be specific to what achievement has been made so the person receiving it knows to what it is related.
- Rewards should be received by the person at the end of the project period. It will make it more meaningful for the team member who understands that their contribution towards the achievement has generated that reward.

Participation in the re-engineering project by team members will include fear, uncertainty, and exposure to risk. Working in this environment must be acknowledged and addressed by giving the right rewards at the right time. Ann Majchrzats and Qianweit Wang (1996) felt that the reward system in re-engineering projects should be based on unit performance. They state that rewarding unit performance is important because it prevents employees from placing their individual or functional needs above customers needs; "if employees are rewarded for reducing processing time at their individual workstations they probably will not be compelled to examine ways of reducing cycle times if the places between are outstanding their workstations;". In contrast, employees rewarded for achieving high levels of customer satisfaction or reductions in the departments total cycle time are more likely to be motivated to solve what traditionally would be considered other peoples' problems.



Chapter 3

Research Methodology

3.1 INTRODUCTION

I have mentioned in the previous chapter the impact of management support to the organization's changes. The findings of these type of business research will help management to take the right decision when implementing any changes.

William G. Zikmund (1991) stated that "In thousands of organizations, business research is an important managerial tool that exerts a major influence on decision making "- page 3.

In any research there are specific methods of implementation which suits the nature of the survey in order to get the most accurate and efficient results. This chapter is to illustrate the methodology that has been adopted and the techniques used to analyze the data gathered.

3.2. RESEARCH OBJECTIVES

This research has been conducted in order to achieve the following objectives:

- 1- To examine the human factor in the success of any re-engineering project in three major commercial banks in Bahrain.
- 2- To examine the relationship between these factors and which one is more related or effective to the other factor.

- 3- To evaluate the level of support that management gives to the changes anticipated for their business.
- 4- To evaluate/test the awareness at management level of the recognition of their people who will make the changes happen.

3.3 RESEARCH HYPOTHESIS

The following are the main hypotheses which have been tested in this research:-

1. There is a relationship among the main management factors(independent variables) i.e. - training, rewards, performance management, authority, communication and team work - and the success of the re-engineering process (dependent variables).
2. There is a relationship among these management factors (independent variables) i.e. effective communication will positively effect the training, team work, performance management, and vise versa effective authority will have its positive impact on the reward systems. Likewise, effective training will enhance the performance management level...etc.

3.4 RESEARCH SAMPLES

The sample size drawn from the population under investigation include senior managers , managers and supervisors in the three banks in : Al-Ahli Bank, Bank of Bahrain and Kuwait and National Bank of Bahrain

Originally ,the researcher targeted 150 respondents, out of them 95 returns this figure represent 63% of the respondents as shown in bellow :

<u>BANK NAME</u>	<u>TOTAL # OF RESPONDENTS</u>	<u>%</u>
• National Bank of Bahrain	31	32.0
• Bank of Bahrain and Kuwait	31	32.5
• Al-Ahli Commercial Bank	33	35.0
	----	-----
	95	100

The reason for selecting managerial staff was due to the fact that they are decision makers. They have the power and authority to make things happen, so their support and understanding to the theme of re-engineering project will reflect positively on their staff behavior to accept changes, as resistance to change is considered a major obstacle in re-engineering project.

Interesting to see that the majority of respondents represents the executive management level as 47% indicated that they are filling the position of executive management. This result could be due to the fact that the re-engineering subject is important to their organization in today's changing market.

3.5 QUESTIONNAIRE DESIGN AND STRUCTURE

The questionnaire is designed to collect data on the following human factors as independent variables : communication, training, performance management, authority, team work and reward system in the three banks under investigation.

The purpose was to examine their relationship with reengineering policy as dependent variable .

The questionnaire was also designed to measure management's belief in and support of the re-engineering philosophy.

A primary test of questionnaires was conducted through a limited number of managers at the Al-Ahli Bank to ensure understanding of the theme of re-engineering. Their comments have been considered on the final questionnaire.

Appendix 1 show the questionnaire in its entirety .

As stated above, the key factors investigated in the questionnaire were training, rewards, communication, team work, performance management and authority, as they are the major factors (independent variables) affecting the success or failure of the re-engineering process (dependent variables). The structure of the survey consists of the following:

GENERAL DATA:

- a) Job title
- b) Major duties
- c) Organization's name

LEVEL OF IMPORTANCE :

Level of importance to factors to growth and market share value as indicated by banks under investigation, these factors include :

- 1st) Cost
- 2nd) Technology
- 3rd) Flexibility
- 4th) Innovation
- 5th) Services

COMMUNICATION - FOCUSED ON THE FOLLOWING ISSUES:

- a) Changes in work process
- b) Encouragement of suggestions
- c) Encouragement of opinions

- d) Changes tested
- e) Organization goals & objectives
- f) Upward, downward communication
- g) Regular meetings
- h) Value behind changes
- i) Meeting between departments

REWARD SYSTEM - FOCUSED ON IDENTIFYING THE EFFECTIVENESS OF THE REWARD SYSTEM:

- a) Recognition of improvement of work process
- b) Effectiveness of reward system
- c) Reviewing reward system
- d) Reward of Creativity

TEAM WORK - FOCUSED ON UNDERSTANDING THE APPLICATION OF THE TEAM WORK CONCEPT:

- a) Co-operation between departments
- b) Trust relationship
- c) Team work in the culture
- d) Team work in anticipated change
- e) Participation in organization's policies

AUTHORITY - FOCUSED ON IDENTIFYING THE LEVEL OF AUTHORITY:

- a) Shared authority

- b) Enough flexibility
- c) Authority in handling problems
- d) Encourage application of creative ideas to problem solving
- e) Ensuring approval for minor issues
- f) Faced with minimum interference
- g) Cautious to act in emergency problems
- h) Wish to have authority

**PERFORMANCE MANAGEMENT - TO IDENTIFY THE
PERFORMANCE MANAGEMENT SYSTEMS AND HOW THE
FOLLOWING FACTS ARE RATED:**

- a) Staff loyalty
- b) Staff commitment
- c) Staff creativity
- d) Accepting changes in the job
- e) Staff recognition
- f) Staff training
- g) Communication standard
- h) Clear and achievable objectives

TO IDENTIFY THE TRAINING POLICY APPLIED:

- a) Learning new responsibilities
- b) Identifying training and skills needed
- c) Training plan discussed for the whole year
- d) Satisfaction from training program

- e) Training proceed tasks, proceeding in the job process

TO IDENTIFY THE AWARENESS, KNOWLEDGE OF TOP MANAGEMENT AND THEIR READINESS FOR APPLYING RE-ENGINEERING CONCEPT.

In these parts I have attempted to cover the major issues relating directly to each factor, in order to gain reliable and accurate data reflecting the management style in each bank and the belief in the level of understanding and support of the business process of re-engineering.

3.6 PILOT STUDY

As I have mentioned in the previous chapters, re-engineering term is new and it has been involved from the beginning of the 1990s. Michael Hammer (1995) observed that re-engineering started to apply in organizations around the world since 1994. In the Gulf region the term of re-engineering is to some extent not yet known or applied.

Therefore to get reliable feedback the questionnaire was distributed to selective managers from different levels at Al-Ahli Bank, with a covering letter explaining briefly the concept of each terminology that is mentioned in the questionnaire.

An interview was made with each one of them and accordingly their comments wherever fitting, were incorporated. It is interesting to note

that some of the managers were not familiar with the term re-engineering or had not heard about it, so the questions that related to re-engineering concept were reviewed and rephrased to be more understandable.

3.7 STATISTICAL ANALYSIS TECHNIQUES

The data gathered has been analyzed by using statistical techniques based on SPSS (Statistical Presentation Software System) Software version 7.0. Excel and Microsoft Word is used as well to help in achieving the accurate formula for the figures shown in the different tables. The statistics method used are:

- **Descriptive Statistics:**

Data were coded by giving a serial number for each item that was contained in the question. The technique used to summarise the data calculation is in mean and percentage distribution format. These results were presented in different tabulation representing the responses feedback in the variables under study. The results of mean and percentage illustrated in the tabulation give a clear picture about the relationship between the variables chosen and to clarify the data gathered, graphs were also made to facilitate the summarization and communication of the meaning and relationship between the variables.

- Correlation Coefficient:

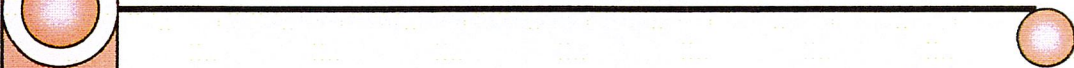
This test was used to measure the relationship between the variables under study. The purpose was to analyse and then to compare the mean value for the independent variables. Such analysis technique would indicate the relationship of one variable to another, in other words it will show if there is a perfect positive relationship ($r=1.0$) or there is a perfect negative relationship ($r = -1.0$) or something in between these two extremes Zikmund (1991) - page 537-538.

As stated earlier the independent variables are human factors which include: training, reward system, authority, team work, performance management, and communication, while the dependent variable is the success or failure of reengineering projects. and independent variable. Therefore Bivariate Correlation was applied to measure significance of relationship between different variables.



Chapter

4



Finding and Analysis

4.1 INTRODUCTION

As I have stated in chapter three; this study covers the three major commercial national banks in Bahrain. The reasons behind the selection of these banks are; each bank considers the other two as its main competitors. This study attempts to explore which bank is more in line with the changes that take place in today's market. The analysis of the data gathered will also reflect the management styles in these banks as well as how these banks view the re-engineering concept in today's changeable market. The focus was targeted at the management level (Senior Executives, management level, supervisory level) as these levels of employees have the authority and the power to make changes happen.

Findings will be presented in this chapter at two levels – descriptive format analysis and analytical format analysis.

Each level of analysis will tackle first the three banks under investigation as overall in respect to all factors and variables of this study , then data will be redesigned to measure each bank separately in respect to the same factors and variables

4.2. DESCRIPTION ANALYSIS

4.2.1 Part One: General Data

This part covers general data that relates to three banks, position category and staff functions. These questions have been included in Part One of the questionnaire.

Table 3: Position Title

Position	Frequency	%
Senior Executive	44	47
Management level	22	23
Supervisory level	23	24
Not Indicated	6	6

Figure -3 Position Title (Overall)

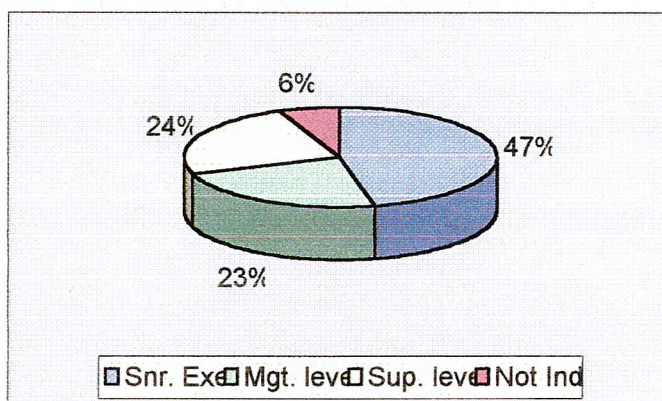


Table No.3 and figure - 3, represent the total number of respondents “**overall**” in each category for overall banks which shows a total of 95 who have responded to the questionnaire. (Total number of copies distributed - 150). 47% represents the Senior Executive level, 23% represents the middle management level of different divisions and 24% represents the supervisory level, while 6% have not indicated their managerial level.

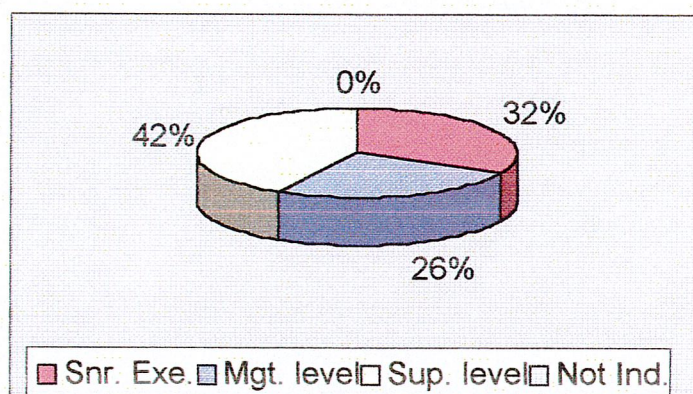
It is clearly shown that the Senior Executive level represents the highest level. This level is the policy and decision-makers in any organization. Middle management level, which represented 23%, is the supportive level for the implementation of the re-engineering

philosophy. The supervisory level which represented 24%, is the level which controls and review the progress of re-engineering and which has direct contact with the workers for whom we anticipate the changes in the work process.

Table 4: Position Title

Position	Frequency	%
Senior Executive	10	32
Management level	8	26
Supervisory level	13	42
Not Indicated	0	0

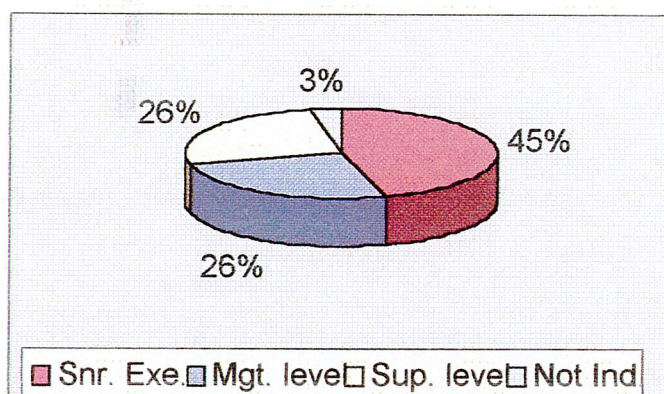
Figure - 4 position Title (NBB)



Among the individual banks, we see that in NBB, table no. 4 and figure - 4, shown that 32% were at executive management level while middle management level represented 26% and supervisory level represented 42%. The highest response was from supervisory level. This could be due to the fact that supervisors and middle management levels constitute the largest part of management category of any organization.

Table 5: Position Title

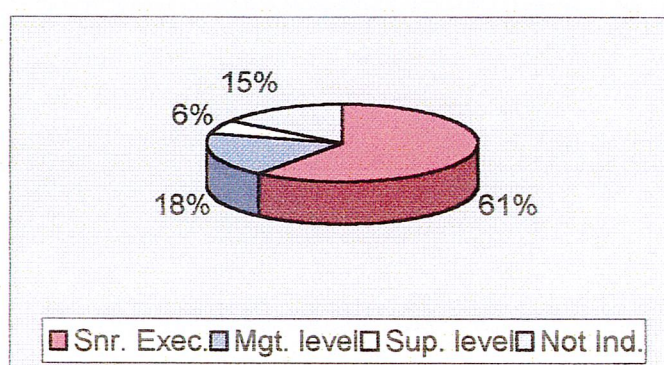
Position	Frequency	%
Senior Executive	14	45
Management level	8	26
Supervisory level	8	26
Not Indicated	1	3

Figure 5: Position Title (BBK)

For BBK, table no. 5 and figure - 5, shows that the highest number of respondents were at executive level, that is 45% of the total respondents, while the respondents from middle management level are equal to the represented of the supervisory level both are represent 26% , it shows that 3% did not indicate their position levels .

Table 6: Position Title

Position	Frequency	%
Senior Executive	20	61
Management level	6	18
Supervisory level	2	6
Not Indicated	5	15

Figure 6: Position Title (AACB)

For AACB, table no. 6 and figure - 6, shows that the highest number of respondents were at executive level, that is 61% of the total respondents, while 18% at middle management level and only

6% represented the supervisory level. The highest response came from the executive level, similar to BBK, although this category of staff is the smallest (in number) among the other categories. The input of this category of staff is very important as in addition to their authority to take decisions, they are also directly involved and aware of changes that take place in the market that effect their organization's position.

4.2.2. Duties, Function of the respondents in each bank

Table 7: Primary Duty

Primary Duty	Frequency	%
Finance/Accounts	19	20
Human Resources	1	1
Information Technology	7	7
Production / Sales	13	14
Customer Services	17	18
Operations	10	11
Other	26	27
Not Indicated	2	2

Figure 7: Primary Duty (Overall)

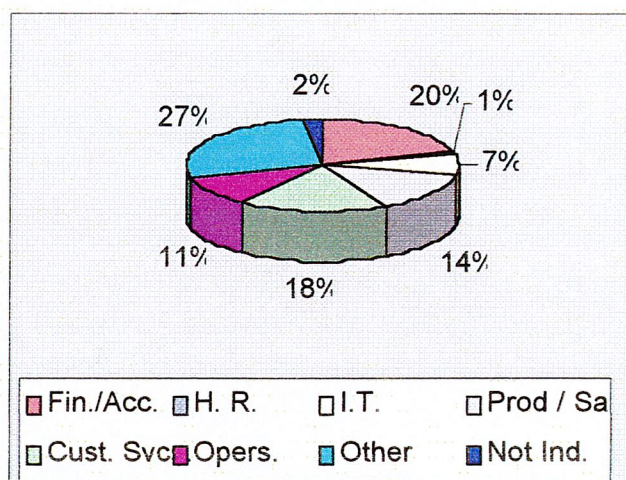
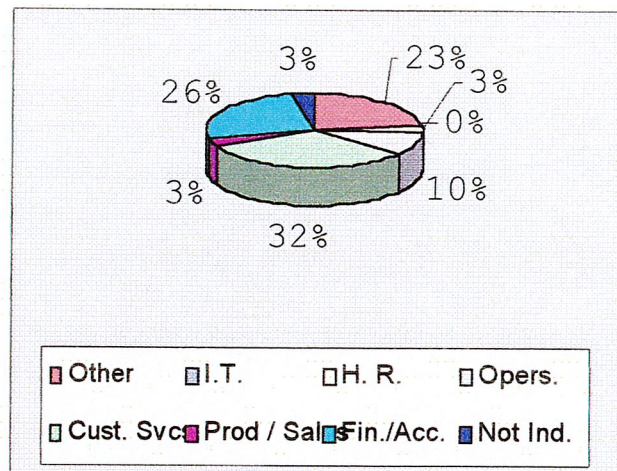


Table no. 7 – figure – 7 represents the overall for the three banks. Where 20% of the participant occupy finance/accountant jobs, 18% at customer services, 14% form production/ sales, 7% in information technology, 11% in operations, 27% other jobs. And only 1% in human resources department, which is due to the fact that human resources department in each bank, does not have more than two managers.

Table 8: Primary Duty

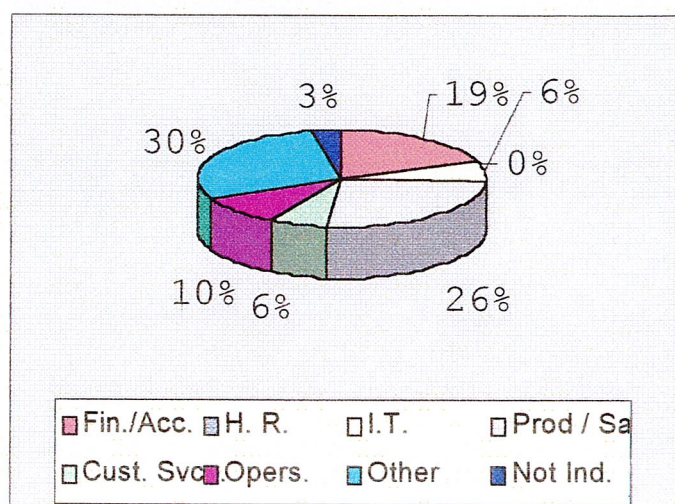
Primary Duty	Frequency	%
Finance/Accounts	8	26
Human Resources	1	3
Information Technology	0	0
Production / Sales	1	3
Customer Services	10	32
Operations	3	10
Other	7	23
Not Indicated	1	3

Figure 8: Primary Duty (NBB)

When we looked at each individual bank, we found that customer services at NBB represents the highest percentage - 32 % - of other banks and 26% of the responding were staff occupy financing and accounts jobs; although the sales should come on the high side, the responses showed 3% only.

Table 9: Primary Duty (BBK)

Primary Duty	Frequency	%
Finance/Accounts	6	19
Human Resources	0	0
Information Technology	2	6
Production / Sales	8	26
Customer Services	2	7
Operations	3	10
Other	9	29
Not Indicated	1	3

FIGURE NO.9 Primary Duty

For BBK, table no. 9 and figure - 9, showed that the highest percentage was in production/ sales category which represented 26%, while only 19% were from the finance and accounting, and the percentage was just 21% for another jobs. While customer services represent 7% only, in reality customer services division in banking sector have large number of middle managers and supervisory levels.

Table 10: Primary Duty (AACB)

Primary Duty	Frequency	%
Finance/Accounts	5	15
Human Resources	0	0
Information Technology	5	15
Production / Sales	4	12
Customer Services	5	15
Operations	4	12
Other	10	31
Not Indicated	0	0

Figure 10: Primary Duty (AACB)

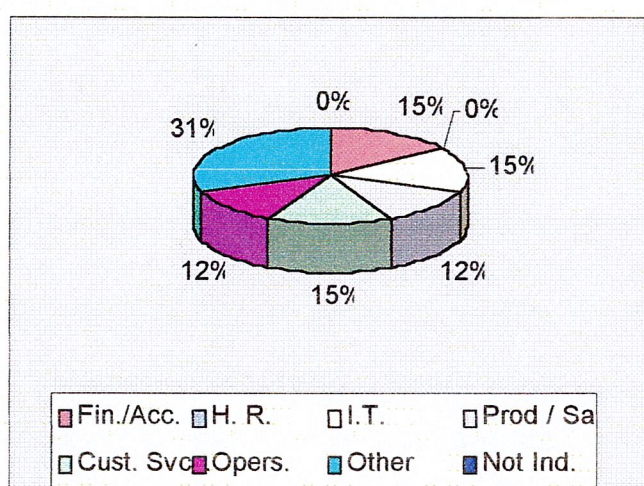


Table no. 10 and figure - 10, representing the analysis of the AACB data, shows that only 15% represented finance and accounting, 15% information technology and 30% others. In spite of that, the common highest percentage of participants for all banks is among the staff represented "other job" category.

4.2.3 Level of importance for cost, technology , service, flexibility & innovation factors in each bank

There are certain factors playing an important role in the development, growth and market share value in any organization. Each has a certain level of importance in building a highly competitive position in the market. These factors are cost, technology, flexibility, innovation and services as listed in point 5 of the questionnaire, *“the level of importance of these factors in each bank.”* Are summarized in the following tables.

Table 11: LEVEL OF IMPORTANCE (Overall Banks)

Factor	Very Important		Important		Some What Important		Not Important		Not Important At All		Not Indicated	
	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
Cost	50	53	29	30	13	14	0	0	0	0	3	3
Technology	72	76	17	18	4	4	0	0	0	0	2	2
Flexibility	36	38	37	39	16	17	2	2	0	0	4	4
Innovation	49	47	31	35	7	8	2	2	1	1	5	5
Services	79	83	11	12	1	1	1	1	0	0	3	3

From table no. 11, which represents the **“overall”** outcome, we can clearly see that services and technology are considered to be the most important factors, which has been affirmed by 83% of the respondents who had indicated that services is very important and 76% of the respondents said that technology is very important too.

This gives an indication that management levels in these banks understands the importance of these factors for maintaining a high competitive position in today's market.

Innovation takes the third level of importance where as 47% of the respondents felt it is very important. No doubt if consideration is given to innovation this will reflect positively on the changes that take place in these banks, as innovation would lead to successful changes.

Table 12: LEVEL OF IMPORTANCE (NBB)

Factor	Very Important		Important		Some What Important		Not Important		Not Important At All		Not Indicated	
	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
Cost	18	58	7	23	5	16	0	0	0	0	1	3
Technology	22	71	6	19	2	7	0	0	0	0	1	3
Flexibility	10	32	12	39	6	19	2	7	0	0	1	3
Innovation	17	55	8	26	2	7	2	7	1	3	1	3
Services	27	87	3	10	0	0	1	3	0	0	0	0

If we examine these factors in each bank, we see that in Table No. 12 which represent NBB respondents they have rated the services as the highest in the importance rank among the other factors as 87% (58% - very important + 23% - important) felt it is very important, while technology has come second in the importance as 71% believed to be very important. It shows also that cost and innovation comes almost the third in importance.

Table 13 :LEVEL OF IMPORTANCE (BBK)

Factor	Very Important		Important		Some What Important		Not Important		Not Important At All		Not Indicated	
	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
Cost	16	52	9	29	5	16	0	0	0	0	1	3
Technology	28	91	1	3	1	3	0	0	0	0	1	3
Flexibility	12	39	12	39	6	19	0	0	0	0	1	3
Innovation	18	58	9	29	1	3	0	0	0	0	3	10
Services	22	71	7	23	0	0	0	0	0	0	2	7

The highest factors of importance at BBK has been illustrated in Table No. 13 are, technology were 90% felt its importance, while services which has come as second in the importance where 71% of the respondents agreed that it is very important.

Table 14 : LEVEL OF IMPORTANCE (AACB)

Factor	Very Important		Important		Some What Important		Not Important		Not Important At All		Not Indicated	
	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
Cost	16	49	13	39	3	9	0	0	0	0	1	3
Technology	22	67	10	30	1	3	0	0	0	0	0	0
Flexibility	14	43	13	39	4	12	0	0	0	0	2	6
Innovation	14	43	14	42	4	12	0	0	0	0	1	3
Services	30	91	1	3	1	3	0	0	0	0	1	3

If we look at AACB's responses which is shown in table No. 14 we find the highest factors were, services, where 91% of the respondent believed it is very important, followed by 67% who thinks the technology is equally important.

Hence, we can see that Services and Technology are rated as the highest in importance among other factors in all three banks. This is due to the fact that in today's market, banks can only compete in the level of services provided to their customers, and with more advanced technology tool, they can offer high quality service standards, therefore all the three banks agreed that the services and technology are considered the most important factors.

With regards to the other factors, it is clearly shown that, for each bank, **cost** and **innovation** are ranked third and fourth in importance respectively.

As 58% of NBB respondent felt that cost is an important factor, 52% of BBK respondent agreed that cost is an important factor and where 48% of AACB respondent indicated that cost is important too. As banks are a profit oriented organization, cost factor is given a consideration as they are always targeted toward reducing the cost and increasing the revenue. Innovative ideas translated to new and better improved work process, in a way that delights and sustain the banks customers, looked at by the management, with high consideration, as important factor to promote among all staff to encouraged.

4.2.4 PART TWO : COMMUNICATION

An effective re-engineering manager must be a good communicator. He/she should not underestimate the amount of communication required in reengineering projects. Communication should start much before implementation begins. The information must continue to be sent through out the implementation process of re-engineering projects, as insufficient communication is considered to be a barrier to the success of the business process of re-engineering.

The purpose of the questions in part two were to identify the management's support and understanding to the value of effective communications in re-engineering process.

Table 15 : COMMUNICATIONS (Overall Banks)

No	Type of Communication System	Always		Often		Sometimes		Rarely		Never		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	Anticipated changes concerning my work process is discussed and clearly explained	29	3	28	30	27	28	6	6	2	2	3	3
2	Our suggestions are always met with encouragement by our superiors	21	22	34	36	32	34	5	5	1	1	2	2
3	Our opinions and observations are always desired by our management	17	18	50	53	24	25	2	2	1	1	1	1
4	We are asked for our opinions on any changes related to our day-to-day work	28	30	29	31	28	29	5	5	3	3	2	2
5	Changes in the work process are initially tried out before a final decision is made on implementation	11	12	34	36	27	28	16	17	5	5	2	2
6	The organization's goals and objectives are communicated to us on a continuous basis	37	39	22	23	26	28	7	7	1	1	2	2
7	Upward communication is invited by management and considered as important as downward communication	22	23	51	54	13	14	1	1	5	5	3	3
8	Regular department meetings focus on strategies and exchange of ideas that boost the department's productivity	19	20	36	38	24	25	10	11	2	2	4	4
9	The benefits and values behind changing work process is communicated to me clearly	16	17	34	37	32	34	5	5	3	3	4	4
10	Regular meetings are held between departments and divisions to review and implement mechanisms that simplify the job process between different departments	14	15	31	33	21	22	19	20	8	8	2	2

The result of the analyses of the questions on communication for the three banks is tabulated in table No. 15. From this table we can see that Q2 *“Our suggestions are always met with encouragement by our superiors”* and Q4 *“We are asked for our opinions on any changes related to our day-to-day work”* emphasized on the value and support that the management gives to the staff's opinion / suggestion, the result showed that 45% of the respondent felt that there is always support to their opinion, while 38% think that often there is support or encouragement to their opinion. This result are supported by Q.No.7 *“Upward communication is invited by management and considered as important as downward communication”* where 77% of the respondent (23%always + 54% often) felt that upward communication has the same value as downward communication while 15% only felt that sometime or rarely that upward communication has the same value as the downward communication. The reto Q.No.10 *“Regular meetings are held between departments and divisions to review and implement mechanisms that simplify the job process between different departments”* concerning the communications through regular meetings, showed that 48% (15% always + 33% often) believed that it is always/often done between departments. Almost similar number of respondent which represented 42% (22% sometime + 20% rarely) felt that it is sometimes or rarely meetings take place regularly. Here we can see that the top management believe in an open door policy as the downward communication has the same value as upward communication, at the same time regular meetings between different departments did not practice effectively .

This might be due to the fact that meetings are always done at the top management level. Meetings take place also within departments as units or divisions by itself and not jointly between different units or sections.

Table 16: COMMUNICATIONS (NBB)

No	Type of Communication System	Always		Often		Sometimes		Rarely		Never		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	Anticipated changes concerning my work process is discussed and clearly explained	6	19	9	29	9	29	4	13	1	3	2	7
2	Our suggestions are always met with encouragement by our superiors	6	19	12	39	10	33	1	3	1	3	1	3
3	Our opinions and observations are always desired by our management	7	23	12	39	10	32	0		1	3	1	3
4	We are asked for our opinions on any changes related to our day-to-day work	5	16	13	41	8	26	2	7	2	7	1	3
5	Changes in the work process are initially tried out before a final decision is made on implementation	3	10	10	32	8	26	6	19	3	10	1	3
6	The organization's goals and objectives are communicated to us on a continuous basis	7	24	6	19	10	32	6	19	1	3	1	3
7	Upward communication is invited by management and considered as important as downward communication	8	26	13	42	6	19	0		3	10	1	3
8	Regular department meetings focus on strategies and exchange of ideas that boost the department's productivity	6	19	10	32	8	26	4	13	1	3	2	7
9	The benefits and values behind changing work process is communicated to me clearly	4	13	14	44	8	26	2	7	1	3	2	7
10	Regular meetings are held between departments and divisions to review and implement mechanisms that simplify the job process between different departments	1	3	12	38	8	26	7	23	2	7	1	3

The findings of individual banks has been illustrated in Table No. 16 which represent NBB respondents and Table No. 17 which represent - BBK respondents and Table No. 18 - which represent AACB respondents.

In table No. 16 for **NBB** the response to Q.No. 7 **“upward communication considered as important as downward communication”** shows that 68% of the respondents have agreed that upward communication is considered as important as downward communication (where 26% said always and 42% said often), with regard to Q.No.10 **“regular meetings are held between departments to review the job process between different departments”** data analysis showed that 42% believed meetings between departments are held regularly (as3%always and 39%said often), while 49% felt it is held only sometimes or rarely (26% felt sometime and 23% felt rarely).This result gives an indication that top management mostly considers middle management’s opinions, ideas and suggestions and in return, middle management, appreciates their supervisor’s opinions. Such working environment is a healthy and trustworthy. It motivates people and makes them more loyal.

Table 17: Communication (BBK)

No	Type of Communication System	Always		Often		Sometimes		Rarely		Never		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	Anticipated changes concerning my work process is discussed and clearly explained	12	39	8	25	7	23	2	7	1	3	1	3
2	Our suggestions are always met with encouragement by our superiors	5	15	11	36	13	42	2	7	0	0	0	0
3	Our opinions and observations are always desired by our management	5	16	14	45	10	32	2	7	0	0	0	0
4	We are asked for our opinions on any changes related to our day-to-day work	9	29	2	7	10	33	1	3	1	3	8	25
5	Changes in the work process are initially tried out before a final decision is made on implementation	3	10	9	29	11	35	6	19	2	7	0	0
6	The organization's goals and objectives are communicated to us on a continuous basis	14	45	5	16	10	33	1	3	0	0	1	3
7	Upward communication is invited by management and considered as important as downward communication	10	32	16	52	2	7	1	3	1	3	1	3
8	Regular department meetings focus on strategies and exchange of ideas that boost the department's productivity	5	16	12	39	10	32	1	3	1	3	2	7
9	The benefits and values behind changing work process is communicated to me clearly	6	19	12	39	8	25	2	7	2	7	1	3
10	Regular meetings are held between departments and divisions to review and implement mechanisms that simplify the job process between different departments	9	29	9	29	5	16	3	10	4	13	1	3

In Table No.17 which represent **“BBK”** respondent, for Q .No. 7 **“upward communication considered as important as downward communication”** we can see that 84% had indicated that upward communication is considered important as downward communication (as 32%said always and 52% said often). While 10%of the respondent felt upward communication is sometimes considered to be important as downward communication (7% said sometime and 3% said rarely) For Q.No.10 **“regular meetings are held between departments to review the job process between different departments”**, 58% of the respondent felt that meetings are done regularly (29% said always and 29% said often) whoever 26%only think meeting is held sometimes or rarely (as16%said sometime and 10% said rarely)

Table 18 : COMMUNICATIONS (AACB)

No	Type of Communication System	Always		Often		Some times		Rarely		Never		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	Anticipated changes concerning my work process is discussed and clearly explained	11	33	11	33	11	34	0	0	0	0	0	0
2	Our suggestions are always met with encouragement by our superiors	10	30	11	33	9	28	2	6	0	0	1	3
3	Our opinions and observations are always desired by our management	5	15	24	73	4	12	0	0	0	0	0	0
4	We are asked for our opinions on any changes related to our day-to-day work	14	42	7	21	10	31	2	6	0	0	0	0
5	Changes in the work process are initially tried out before a final decision is made on implementation	5	15	15	46	8	24	4	12	0	0	1	3
6	The organization's goals and objectives are communicated to us on a continuous basis	16	49	11	33	6	18	0	0	0	0	0	0
7	Upward communication is invited by management and considered as important as downward communication	4	12	22	67	5	15	0	0	1	3	1	3
8	Regular department meetings focus on strategies and exchange of ideas that boost the department's productivity	8	24	14	42	6	19	5	15	0	0	0	0
9	The benefits and values behind changing work process is communicated to me clearly	6	18	9	27	16	49	1	3	0	0	1	3
10	Regular meetings are held between departments and divisions to review and implement mechanisms that simplify the job process between different departments	4	12	10	31	8	24	9	27	2	6	0	0

In table No. 18 which represent **“AACB”** respondent , for Q No. 7 **“upward communication considered as important as downward communication”** it showed that 79% of the respondent indicated that upward communications are considered very important as downward communication (12%always + 67% often), While 15%only felt it is sometimes considered to be important as downward communication . For Q.No.10 **“regular meetings are held between departments to review the job process between different departments”**, the respondent’s results are almost similar to NBB and BBK ‘s respondent as 42% felt meetings held between departments(where 12% said always and 30%said often) . while 51% of the respondent felt that it is sometimes or rarely that meeting held between departments (as24% said sometime and 27% said rarely). One can see that the dominating culture in these three banks is the open door policy, whereby top people are listening to their subordinates and value their opinions. In my belief this is due to the fact that the middle management level and the supervisory level in these banks are the young people, well educated and trained with high skills in technology and up to date with their knowledge about international markets. Therefore the feedback from this staff category highly received and considered by top people .

4.2.5 PART THREE : REWARD SYSTEM

To make re-engineering project a desirable assignment, development of bonus/ reward system must be initiated by the management. Re-engineering involves changes in job responsibilities, so that staff are expected to be rewarded on their success of re-engineering effort.

Table 19: REWARD SYSTEM (Overall Banks)

No	Type of Reward System	Always		Often		Sometimes		Rarely		Never		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	We get full recognition from our manager for any work done that improved the working process	25	26	37	39	19	20	9	10	2	2	3	3
2	Our rewarding system is sufficiently effective to motivate us	10	11	36	38	26	27	19	20	3	3	1	1
3	Our rewarding system is continuously reviewed to ensure compatibility in the market place	4	4	34	36	26	27	25	27	3	3	3	3
4	Creative ideas are always rewarded	5	5	46	48	26	27	15	17	2	2	1	1

Table No. 19, outlines the overall result of the three banks , with regards to Q No.1 “ **We get full recognition from our manager for any work done that improved the working process**” , it shows that 65% (26% always + 39% often) think they are recognized for their effort to improve their work process, while 30% think it is “sometimes or rarely” that their effort are appreciated (20% sometime + 10% rarely). As with regard to Qno;2 “**Our rewarding system is sufficiently effective to motivate us**” it shows that 49% (11% always + 38% often) indicated that their rewarding system is sufficient, while 47% (27% sometime + 20% rarely) implied that it is sometimes or rarely sufficient.

With regards to rewarding staff on their creativity, Q No.4, **“Creative ideas are always rewarded”** showed that 53% (5% always + 48% often) felt they were rewarded, while 43% indicated that it is only sometimes or even rarely that they been rewarded (27% sometime + 16% rarely). We can see here that although 65% said that their work and efforts are recognized, they believed that their rewarding systems are not sufficient to motivate them.

Table 20: REWARD SYSTEM (NBB)

No	Type of Reward System	Always		Often		Some times		Rarely		Never		Not Indicated	
		C ou nt	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	We get full recognition from our manager for any work done that improved the working process	7	23	11	36	6	18	3	9	2	7	2	7
2	Our rewarding system is sufficiently effective to motivate us	3	10	9	29	10	33	6	18	2	7	1	3
3	Our rewarding system is continuously reviewed to ensure compatibility in the market place	1	3	12	39	7	23	9	29	1	3	1	3
4	Creative ideas are always rewarded	1	3	17	55	4	13	7	23	1	3	1	3

If we look at each individual bank, we see from Table No. 20 that NBB's responses to Q No.1 “ ***We get full recognition from our manager for any work done that improved the working process***”, concluded that 59% (23% always + 36% often) think they are recognized for their effort to improve their work process, however, 29% thinks it is only sometimes or rarely that they feel their effort has been appreciated (19% sometime + 10% rarely).

As with regards to responses to QNo.2 “ ***Our rewarding system is sufficiently effective to motivate us***” NBB participating staff showed that 39% (10%always + 29% often) said that their rewarding system is sufficient, while 64% (32% sometime + 32% rarely) said it is sometimes or rarely sufficient, here we can see the highest number of the respondents rated their rewarding system as fairly sufficient. This gives an indication that rewarding system are not reviewed or updated periodically to be in line with the efforts and loyalty the staff offers to their organization.

With regards to rewarding creativity, Q No.4 “*Creative ideas are always rewarded,*” was designed to address this, hence the outcome showed that 53% (5% always + 48% often) felt their creativity is rewarded, while 43% said they are only sometime or rarely felt that the management acted to rewards them on their creative efforts (27% sometime +16% rarely). Here almost similar number of staff feels that they are not rewarded for their creativity. Such result offset the opinion of those who felt that they have efficient system. Therefore such system needs more considerations towards encouraging staff to be productive and creative.

Table 21: REWARD SYSTEM (BBK)

No	Type of Reward System	Always		Often		Some times		Rarely		Never		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	We get full recognition from our manager for any work done that improved the working process	9	29	12	39	6	19	3	10	0	0	1	3
2	Our rewarding system is sufficiently effective to motivate us	3	10	14	45	5	16	7	22	2	7	0	0
3	Our rewarding system is continuously reviewed to ensure compatibility in the market place	1	3	10	32	7	23	9	28	2	7	2	7
4	Creative ideas are always rewarded	0	0	19	61	7	23	4	13	1	3	0	0

Table No. 21 for BBK, shows that responses for Q No.1, “ ***We get full recognition from our manager for any work done that improved the working process***” believes that 68% (29%always + 39% often) think they are recognized for their effort to improve their work process, while only 29% think felt it is sometimes or rarely been recognized or appreciated for their effort (19% sometime + 10% rarely). Regarding Q No.2, “ ***Our rewarding system is sufficiently effective to motivate us***” the outcome shows that 55% (10%always + 45% often) believed that their rewarding system is sufficient, while 39% (16% sometime + 23% rarely) think it is sometimes or rarely sufficient. Similarly to NBB, showed the highest number of the respondent regarded their rewarding system as fairly sufficient. Here they believe that although they are recognized for their effort (68%), but still the rewarding system should be reviewed and changed to be efficient.

Furthermore, the rewarding system for creativity has been also emphasized in Q No.4, “***Creative ideas are always rewarded.***”

The result showed that 61% of the respondents felt that they are often rewarded for their creative efforts, while 36% felt it is only sometimes or rarely felt that they been rewarded (23% sometime + 13% rarely).

Table 22: REWARD SYSTEM (AACB)

No	Type of Reward System	Always		Often		Some times		Rarely		Never		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	We get full recognition from our manager for any work done that improved the working process	9	27	14	42	7	22	3	9	0	0	0	0
2	Our rewarding system is sufficiently effective to motivate us	4	12	13	39	11	34	5	15	0	0	0	0
3	Our rewarding system is continuously reviewed to ensure compatibility in the market place	2	6	12	36	12	37	7	21	0	0	0	0
4	Creative ideas are always rewarded	4	12	10	30	15	46	4	12	0	0	0	0

In Table No. 22, AACB respondents for Q No.1, “ ***We get full recognition from our manager for any work done that improved the working process***” showed that 96% (27% always + 42% often) think that they are recognized for their effort to improve their work process. While on the other hand, 30% of the respondents, thinks it is sometimes or rarely that their efforts are appreciated (21% sometime + 9% rarely).

As with regard to QNo.2, “ ***Our rewarding system is sufficiently effective to motivate us***” it shows that 51% (12% always + 39% often) believed that their rewarding system is sufficient, while only 48% (33% sometime + 15% rarely) thought it is only sometimes or rarely that their rewarding system is sufficient. Almost all the responses of three banks considered their rewarding system just fairly sufficient.

In analyzing Q No.4, “***Creative ideas are always rewarded***” it was apparent that 42% of the respondent felt it is always / often, that their creativity are rewarded, while 58% said it happens sometimes or rarely (46% sometime + 12% rarely). It can be seen that AACB has a shortage in recognizing staff's creativity as compared to other two banks. While 12% only said creativity are always rewarded, it is only 46% of the respondent felt that only sometimes were rewarded for their creativity.

4.2.6 PART FOUR : TEAM WORK

One of the re-engineering criteria is the team work philosophy. In re-engineering all members of the team must have a shared effort towards the same set of goals. All members share in the process that is being re-engineered, the needs of customers as well as the team itself. Michael Hammer – 1994 has indicted collective identification and goals are the secrets of team success.

Table 23 : TEAM WORK (Overall Banks)

No	Type of Team Work Concept	Strongly Agree		Agree		Occasionally		Disagree		Strongly Disagree		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	There is always co-operation between all departments to facilitate the work process	3	3	45	47	26	28	16	17	3	3	2	2
2	We have a good, strong and trusting relationship in our working place	20	21	51	54	17	18	4	4	1	1	2	2
3	Team work is the dominating culture in our organization	4	4	34	36	40	42	11	12	1	1	5	5
4	We meet in teams to study anticipated changes in the work process	19	20	52	55	17	18	4	4	1	1	2	2
5	We participate in the management discussions and evaluations of issues related to the organization's policy and procedures	11	12	24	25	34	35	11	12	13	14	2	2

Table No. 23 shows the result of analyzing the response of all banks to Q.No. 4 ***“we meet in a team to study the changes in the work process”*** we found that 75% indicated their agreement (20% strongly agreed + 55% agreed) while 18% said they meet in a team occasionally where only 4% disagreed.

As for Q.No. 3 – *“team work is the culture dominating in the organisation”*. It shows that 42% of the respondents have said that team work occasionally dominated in their organization while 12% indicated their disagreement, on the other hand, 40% of the respondents showed their general agreement, as follow, 4% strongly agreed while 36% confirmed their agreements. This gives us indication that although staff has a common goal to achieve, by having group meetings, yet the team work is not the dominating culture.

To some extent there is a conflict between the two respondents, although 75% agree that they meet in teams, only 36% agree that team work is the organization's culture.

Table 24 : TEAM WORK (NBB)

No	Type of Team Work Concept	Strongly Agree		Agree		Occasionally		Disagree		Strongly Disagree		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	There is always co-operation between all departments to facilitate the work process	0	0	14	45	5	16	9	29	1	3	2	7
2	We have a good, strong and trusting relationship in our working place	10	32	13	42	5	16	0	0	1	3	2	7
3	Team work is the dominating culture in our organization	1	3	12	39	14	45	1	3	1	3	2	7
4	We meet in teams to study anticipated changes in the work process	6	19	17	55	6	20	0	0	1	3	1	3
5	We participate in the management discussions and evaluations of issues related to the organization's policy and procedures	2	7	8	26	10	32	4	13	6	19	1	3

In Table No. 24, represents NBB respondents for Q. No. 3, **"Team work is the dominating culture in our organization"** it clearly shows that while 45% said occasionally , 3% only disagree that team work is a dominating culture in their organization and 39% of the respondent agreed that team work is dominating in their organization. Concerning Q. No. 4 **"we meet in a team to study changes in work process"**, 64% are in agreement to this statement (as 55% agreed + 19% strongly agreed) and 20% have said occasionally they meet as a team.

Here almost all the three banks have the same belief as they have all agreed that team work is not the theme that they follow.

Table 25 : TEAM WORK (BBK)

No	Type of Team Work Concept	Strongly Agree		Agree		Occasionally		Disagree		Strongly Disagree		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	There is always co-operation between all departments to facilitate the work process	2	7	14	45	10	34	4	13	1	1	0	0
2	We have a good, strong and trusting relationship in our working place	3	10	21	68	5	15	2	7	0	0	0	0
3	Team work is the dominating culture in our organization	1	3	11	36	12	38	5	16	0	0	2	7
4	We meet in teams to study anticipated changes in the work process	3	10	18	58	6	19	3	10	0	0	1	3
5	We participate in the management discussions and evaluations of issues related to the organization's policy and procedures	5	16	4	13	13	42	3	10	5	16	1	3

Table No. 25 represents BBK responses, we can see that for Q No. 3 ***“Team work is the dominating culture in our organization”***, 39% have said team work occasionally dominates their work while 16% of the respondents disagreed. At the same time results showed that 36% only agreed that team work is the dominant culture in the organization . If we look at Q. No. 4 ***“ We meet in teams to study anticipated changes in the work process”*** it also shows that 58% felt they meet as a group to study changes in work process, and 10% only disagreed that they meet as groups. Here there is belief in meeting as a team and at the same time they felt that a team work spirit is not the organization’s culture.

Table 26 : TEAM WORK (AACB)

No	Type of Team Work Concept	Strongly Agree		Agree		Occasionally		Disagree		Strongly Disagree		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	There is always co-operation between all departments to facilitate the work process	1	3	17	52	11	33	3	9	1	3	0	0
2	We have a good, strong and trusting relationship in our working place	7	21	17	52	7	21	2	6	0	0	0	0
3	Team work is the dominating culture in our organization	2	6	11	33	14	43	5	15	0	0	1	3
4	We meet in teams to study anticipated changes in the work process	10	30	17	52	5	15	1	3	0	0	0	0
5	We participate in the management discussions and evaluations of issues related to the organization’s policy and procedures	4	12	12	36	11	33	4	13	2	6	0	0

The analyses of table no. 26 which represents **AACB** responses, for Q.No. 3, “**Team work is the dominating culture in our organization**“, we found that 42% have disagreed, and indicated that team work is not dominating in their organizational culture, however, 15% felt that, occasionally, team work became dominant. On the other side, it showed that 6% agreed and 33% strongly agreed, that the teamwork is dominating in their organization culture.

If we look at Q.No. 4, “ **We meet in teams to study anticipated changes in the work process**” the result of analyzing the data shows that 82% of the respondents have shown their agreement (30% strongly agree and 52% agree) indicating that they meet as a team to study anticipated changes in the work process, while 18% of the total respondents disagreed confirming that they do not have a team meeting.

We can see from the responses of the three banks that although meetings are held in groups, team work is not the spirit of the organization’s culture.

Table 27: TEAM WORK (Overall Banks)

No	We use team for :	Frequency	%
1	Job analysis to create better and more effective ways of processing the job requirements	52	55
2	Discussing customer requirements/problems or complaints	56	59
3	Sound mechanism for effective delegation of authority to the subordinates	18	19
4	Exchange ideas that improve the quality of our services	70	74
5	Identifying the training needs for the new skills required	32	34
6	Creating praising mechanism to encourage creativity among employees	23	24
7	Putt into action, strategies for implementing new ideas and suggestions	69	73

From statements illustrated in Table No. 27 - for **overall** banks - 74% of the responses agreed that ***they use team work to exchange ideas to improve the quality of service*** – statement no. 4 - while 59% said that ***they use team work to discuss customer problems or requirements*** – statement no. 2 -. However, 73% think that ***they use team work to implement new ideas and suggestions*** – statement no. 7, while 19% believe that ***they use team work for delegation of authority*** – statement no. 3.

From the above responses, we note that overall banks' opinion is that team work is applied in processing jobs/services that has an efficient impact on customer requirements, but they are reluctant to delegate authority to their subordinates.

Table 28 : TEAM WORK (NBB)

No	We use team for :	Frequency	%
1	Job analysis to create better and more effective ways of processing the job requirements	16	52
2	Discussing customer requirements/problems or complaints	21	68
3	Sound mechanism for effective delegation of authority to the subordinates	4	13
4	Exchange ideas that improve the quality of our services	21	68
5	Identifying the training needs for the new skills required	7	23
6	Creating praising mechanism to encourage creativity among employees	7	23
7	Putt into action, strategies for implementing new ideas and suggestions	20	65

If we analyze the results for these statements for each individual bank, we can see that at **NBB** – Table No. 28 ; showed that 68% said ***they use team work in discussing customers requirements and problems*** – statement no. 2, where 68% felt ***they use team work for exchange of ideas and improvement in service quality*** – statement no. 4 - at the same time, 13% responded that team work is used for effective delegation – statement no. 3 - and finally 65% think that ***team work is used to put into action implementation of new ideas as suggested*** – statement no. 7.

Here we can see the highest respondents for the statement that relates to improving customer services and the lowest relating to delegation of authority.

Table 29 : TEAM WORK (BBK)

No	We use team for :	Frequency	%
1	Job analysis to create better and more effective ways of processing the job requirements	17	55
2	Discussing customer requirements/problems or complaints	15	48
3	Sound mechanism for effective delegation of authority to the subordinates	8	26
4	Exchange ideas that improve the quality of our services	22	71
5	Identifying the training needs for the new skills required	11	36
6	Creating praising mechanism to encourage creativity among employees	9	29
7	Put into action, strategies for implementing new ideas and suggestions	22	71

In Table N o. 29 which represents **BBK** responses, 71% said ***they use team work to exchange ideas to improve quality*** – statement no. 4 - while 48% felt that ***team work is used to discuss customer problems/requirements*** – statement no. 2 - and 26% felt it is ***used for effective delegation of authority*** – statement no. 3 - where 71% said that ***they use team work to put into action implementation of new ideas and suggestions*** – statement no. 7.

Table 30 : TEAM WORK (AACB)

No	We use team for :	Frequency	%
1	Job analysis to create better and more effective ways of processing the job requirements	19	58
2	Discussing customer requirements/problems or complaints	20	61
3	Sound mechanism for effective delegation of authority to the subordinates	6	18
4	Exchange ideas that improve the quality of our services	27	82
5	Identifying the training needs for the new skills required	14	42
6	Creating praising mechanism to encourage creativity among employees	7	21
7	Putt into action, strategies for implementing new ideas and suggestions	27	82

In Table No. 30 we can see that **AACB** has the highest percentage of these statements as 82% said that ***they use team work for exchanging ideas to improve service quality*** – statement no. 4 - and another 82% felt ***that team work is used to implement new ideas and suggestions*** – statement no. 7 - while 61% believed ***it is used to discuss customers requirements and problems*** – statement no. 2.

From the above results one can see that **AACB** is the major believer in the spirit of team work , where the majority of the respondents affirmed that they used team work in almost every aspect of their work.

4.2.7 PART FIVE : AUTHORITY

A leader or a group of staff might have authority over the entire end-to-end processes that are to be re-engineered, but they should have the full support from the top management to meet their needs of the new process.

Table 31 : AUTHORITY (Overall Banks)

No	Authority Statements:	Strongly Agree		Agree		Occasionally		Dis-agree		Strongly Disagree		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	I have enough flexibility to perform my duties at high quality standard	17	18	52	55	16	17	7	7	2	2	1	1
2	I have full authority to deal with problems that may affect work process when it occurs	19	20	38	40	21	22	11	12	3	3	3	3
3	I am encouraged to apply my creative ideas to solve work problems as and when they emerge	21	22	47	50	17	18	7	7	1	1	2	2
4	I have to ensure several management levels' approval for insignificant issues	17	18	42	44	16	17	12	13	5	5	3	3
5	I do my work with minimum interference from my boss	22	23	49	52	15	16	3	3	3	3	3	3
6	I am cautious not to act immediately toward any emerging problem	10	11	38	40	28	30	8	8	7	7	4	4
7	I wish I had more authority	39	41	40	42	9	10	4	4	1	1	2	2
8	Authority is fairly and effectively shared between managers and subordinates	6	6	46	49	25	26	14	15	3	3	1	1

In Table No. 31 for overall the three banks for Q.No. 7 “ ***I wish I had more authority*** “ 83% of the respondents are in agreement that they wish they had more authority (41% strongly agree + 42% agree), these results were concluded by the respondents of Q.No. 4 “ ***I have to ensure several management levels’ approval for insignificant issues*** “ as 62% of the respondents said that they have to gain management approval for insignificant issues (18% said strongly agree and 44% said agree). for Q.No. 2 “***I have full authority to deal with problems that may affect work process when it occurs***”It is interesting to see that at the same time 60% of the respondents indicated that they have full authority to deal with problems (as 20% said strong agree and 40% said agree) Here we can see that here is a conflict between the two results. 82% of the respondent wish to have more authority but at the same time 60% of the respondents said they have full authority to handle the problems .

Table 32 : AUTHORITY (NBB)

No	Authority Statements:	Strongl y Agree		Agree		Occasio nally		Dis- agree		Strongl y Disagre e		Not Indicat ed	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	I have enough flexibility to perform my duties at high quality standard	4	13	19	61	3	10	3	10	1	3%	1	3
2	I have full authority to deal with problems that may affect work process when it occurs	1	3	16	51	7	23	4	13	1	3	2	7
3	I am encouraged to apply my creative ideas to solve work problems as and when they emerge	6	19	15	49	6	19	2	7	1	3	1	3
4	I have to ensure several management levels' approval for insignificant issues	7	23	14	44	4	13	3	10	1	3	2	7
5	I do my work with minimum interference from my boss	6	19	15	49	6	19	1	3	1	3	2	7
6	I am cautious not to act immediately toward any emerging problem	2	7	12		8	38	3	10	4	13	2	7
7	I wish I had more authority	14	45	13	42	2	7	1	3	0	0	1	3
8	Authority is fairly and effectively shared between managers and subordinates	1	3	16	53	6	19	6	19	1	3	1	3

In Table No. 32 which represents **NBB** , for for Q.No. 2 ***“I have full authority to deal with problems that may affect work process when it occurs*** “we can see here that 54%of the respondent agreed that they have full authority to deal with the problems (3% strongly agree + 51% agree), at the same time for Q.No. 4 ***“ I have to ensure several management levels’ approval for insignificant issues”*** it showed that 67% of the respondent felt they have to get management approval for insignificant issues (23% strongly agree + 45% agree). Interesting to see that for Q.No. 7 ***“ I wish I had more authority ”*** it is indicated that 87%of the respondent wished that they had more authority (45% strong agree + 42% agree). One can see that although they are given full authority to deal with their problems, they still believe that they need more authority.

Table 33 : AUTHORITY (BBK)

No	Authority Statements:	Strongly Agree		Agree		Occasionally		Dis-agree		Strongly Disagree		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	I have enough flexibility to perform my duties at high quality standard	8	26	14	45	6	19	2	7	1	3	0	0
2	I have full authority to deal with problems that may affect work process when it occurs	6	19	11	36	9	29	3	10	1	3	1	3
3	I am encouraged to apply my creative ideas to solve work problems as and when they emerge	5	16	18	58	4	13	3	10	0	0	1	3
4	I have to ensure several management levels' approval for insignificant issues	6	19	13	42	3	10	6	19	2	7	1	3
5	I do my work with minimum interference from my boss	5	16	20	64	4	13	0		2	7	0	0
6	I am cautious not to act immediately toward any emerging problem	3	10	15	48	9	29	3	10	0	0	1	3
7	I wish I had more authority	12	39	13	41	3	10	2	7	0	0	1	3
8	Authority is fairly and effectively shared between managers and subordinates	4	13	15	47	7	23	3	10	2	7	0	0

Table No. 33 representing **BBK** respondent , for Q.No. 2 ***“I have full authority to deal with problems that may affect work process when it occurs ”*** results show that 58% of the respondent agreed that they have full authority to deal with problems, at the same time Q.No. 4 ***“ I have to ensure several management levels’ approval for insignificant issues ”*** it showed that 61% of the respondents have to get management approval for insignificant issues (16% strong agree + 65% agree) and for Q.No. 7 ***“ I wish I had more authority ”*** 81% wished had more authority (39% strong agree + 42% agree). The above results are in line with **NBB** result . Although 61%of the respondent believed that they need to get an approval for insignificant issues at the same time yet 81% wished for more authority.

Table 34 : AUTHORITY (AACB)

No	Authority Statements:	Strongly Agree		Agree		Occasionally		Dis-agree		Strongly Disagree		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	I have enough flexibility to perform my duties at high quality standard	5	15	19	58	7	21	2	6	0	0	0	0
2	I have full authority to deal with problems that may affect work process when it occurs	12	36	11	34	5	15	4	12	1	3	0	0
3	I am encouraged to apply my creative ideas to solve work problems as and when they emerge	10	30	14	43	7	21	2	6	0	0	0	0
4	I have to ensure several management levels' approval for insignificant issues	4	12 %	15	46	9	27	3	9	2	6	0	0
5	I do my work with minimum interference from my boss	11	33	14	43	5	15	2	6	0	0	1	3
6	I am cautious not to act immediately toward any emerging problem	5	15	11	34	11	33	2	6	3	9	1	3
7	I wish I had more authority	13	39	14	43	4	12	1	3	1	3	0	0
8	Authority is fairly and effectively shared between managers and subordinates	1	3	15	46	12	36	5	15	0	0	0	0

Table No. 34 is representing **AACB** respondent , for Q.No. 2 ***“I have full authority to deal with problems that may affect work process when it occurs*** “shows that 70% of the respondents believe that they have full authority to handle problems (36% strong agree + 34% agree) ,while for Q.No. 5***“ I have to ensure several management levels’ approval for insignificant issues”*** showed that 58% of the respondent said that they have to gain management approval for insignificant issues (12% strongly agree + 46% agree) while for Q.No. 7 ***“ I wish I had more authority “*** we can see that 82% of the respondents felt that they wish they had more authority (39% strongly agree + 43% agree). From the above result we can see that all three banks have similar situations with regards to the authority concept , as to some extent they have an authority to handle their problems, but there is a need to give them more authority for major issues.

It is concluded that **BBK** and **AACB** ‘s results for Q.No. 7 are the same as 81%of the respondent sin both banks, wishing that they had more authority.

We can see that the three banks had almost the same results in response to the same questions and interestingly to find that there was conflict in their responses, as although they believed that they have full authority in handling their problems, they would also like to have more authority.

4.2.8 PART SIX : PERFORMANCE MANAGEMENT

Without clear performance measurement tools , an organization cannot define where it wants to go or what goals it wants to achieve. One of the essential tools to evaluate the organization's performance is the performance appraisal whereby a set of objectives are established for each individual employee to be achieved during the year. This work tool only evaluates past performances but more importantly is to effect future performance after identifying the employee's needs for development and training. Today , job requirements are continuously increasing, accordingly employee's performance need to be reviewed continuously in order to meet job requirements .

Table 35 : PERFORMANCE MANAGEMENT "OVERALL"

No	Type of Reward System	Always		Often		Sometimes		Rarely		Never		Not indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
Q1-	Measurable, clear and achievable objectives are set for each employee on an annual basis	72	44	30	32	12	13	3	3	6	6	2	2
		Very High		High		Fair		Low		Very Low		Not Indicated	
Q2-	Our organization rank the following factor :	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	Staff loyalty	20	21	39	41	35	37	0	0	1	1	0	0
2	Staff communication	13	14	45	47	35	37	1	1	0	0	1	1
3	Staff creativity	5	5	30	32	47	49	10	11	1	1	2	2
4	Accepting changes in the job	5	5	32	34	43	45	12	13	2	2	1	1
5	Staff recognition	3	3	30	32	49	52	8	8	3	3	2	2
6	Staff training	16	17	44	46	28	30	4	4	1	1	2	2
7	Communication standard	3	3	34	37	46	48	7	7	2	2	3	3

From the statements in table No. 35 for **overall** banks for statement no. 3 it showed that 37% of the respondents (5% very high + 32% high) are in agreement that their organization marks staff creativity high, while 61% believed that creativity is marked fair or low. This shows that staff ideas or thoughts are not seriously considered. For statement no. 6 it appears that 63% of the respondents believed that

statement no. 6 it appears that 63% of the respondents believed that training is marked high (17% very high + 46% high), while 34% of the respondents (30% fair + 4% low) said that training ranks low.

This gives an indication that training take priority and is considered very important. For statement no. 4, accepting changes in the job, 39% of the respondent (5% very high + 34% high) considered that it ranks very high while 58% (45% fair + 13% low) think it is ranked low. Accepting changes is considered to be a cornerstone for any re-engineering process, therefore this issue should be looked at by the management mindfully. The response is not a good sign for re-engineering project as accepting changes in job should rank very high as re-engineering is involved in radical changes that are related to job requirement.

In Q No. 1” ***Measurable, clear and achievable objectives are set for each employee on an annual basis relating to measurable objectives set for employees in annual basis***” showed that 76%of the respondents (always 44% + 32% often) agreed that objectives are set for them annually, while 13% felt sometimes objectives are set for them annually and 6% only said never. This shows that banks apply systematic performance management, whereby a set of objectives are made for individual employees on an annual basis.

Table 36 : PERFORMANCE MANAGEMENT "NBB"

No	PERFORMANCE MANAGEMENT	Always		Often		Sometimes		Rarely		Never		Not Indicated	
		C	%	C	%	C	%	C	%	C	%	C	%
		o		o		o		o		o		o	
		u		u		u		u		u		u	
		n		n		n		n		n		n	
		t		t		t		t		t		t	
Q1-	Measurable, clear and achievable objectives are set for each employee on an annual basis	17	26	9	29	6	19	1	3	5	16	2	7
		Very High		High		Fair		Low		Very Low		Not Indicated	
		C	%	C	%	C	%	C	%	C	%	C	%
		o		o		o		o		o		o	
		u		u		u		u		u		u	
		n		n		n		n		n		n	
		t		t		t		t		t		t	
Q2-	Our organization rank the following factor :	C	%	C	%	C	%	C	%	C	%	C	%
		o		o		o		o		o		o	
		u		u		u		u		u		u	
		n		n		n		n		n		n	
		t		t		t		t		t		t	
1	Staff loyalty	7	23	12	38	11	36	0	0	1	3	0	0
2	Staff communication	6	19	16	52	8	26	0	0	0	0	1	3
3	Staff creativity	1	3	10	32	14	45	3	10	1	3	2	7
4	Accepting changes in the job	2	7	11	36	13	41	3	10	1	3	1	3
5	Staff recognition	3	10	7	21	15	49	2	7	3	10	1	3
6	Staff training	4	13	15	49	10	32	0	0	1	3	1	3
7	Communication standard	1	3	11	35	13	42	3	10	1	3	2	7

By analyzing the result of each bank we noted that in Table No. 36 for **NBB** for statement no. 3 - 35% of the respondent indicated that creativity ranks high in performance management while 55% think that it ranks low or fair. It is clear here that the management recognizes staff creativity and the impact of such recognition in staff morale . With regards to statement no. 4, accepting changes in the job, 43% of the respondent indicated that accepting changes in the job ranges high while 52% see it as very low or fair.

This gives indication that staff are reluctant to accept changes which is not a good approach to re-engineering projects. With regards to statement no. 6, relating to staff training, 61% agreed that it ranks high, while 32% only said it is ranked fair. For Q no. 1 it showed that 55% agreed that measurable objectives are set for them on an annual basis, 19% said sometimes while 16% said never.

Table 37 : PERFORMANCE MANAGEMENT "BBK"

No	PERFORMANCE MANAGEMENT	Always		Often		Sometimes		Rarely		Never		Not indicated	
		C	%	C	%	C	%	C	%	C	%	C	%
		count		count		count		count		count		count	
Q1-	Measurable, clear and achievable objectives are set for each employee on an annual basis	25	45	11	35	3	10	2	7	1	3	0	0
		Very High		High		Fair		Low		Very Low		Not indicated	
Q2-	Our organization rank the following factor :	C	%	C	%	C	%	C	%	C	%	C	%
		count		count		count		count		count		count	
1	Staff loyalty	8	26	11	35	12	39	0	0	0	0	0	0
2	Staff communication	4	13	14	45	12	39	1	3	0	0	0	0
3	Staff creativity	2	7	8	25	16	52	5	16	0	0	0	0
4	Accepting changes in the job	0	0	9	29	17	55	4	13	1	3	0	0
5	Staff recognition	0	0	13	42	15	48	2	7	0	0	1	3
6	Staff training	8	26	17	55	6	19	0	0	0	0	0	0
7	Communication standard	1	3	15	49	13	42	1	3	1	3	0	0

If we look at Table No. 37 which represents **BBK's** results, we noted that for statement no. 3, 32% of the respondents indicated that staff creativity ranks high, while 68% felt it ranks low or fair. This feeling among the respondents might be due to the fact that the reward system is not efficient compared to their efforts in coming up with new ideas or suggestions. In statement no. 4, the result of accepting changes is not encouraging either as 68% of the respondent felt it ranks low or fair. Statement no. 6, with regards to staff training showed that 81% of

respondents said it ranks high, while 45% only said it ranks fair or low. This result clearly proves that training is considered to be vital and the basis for a high performance standard. For Q no. 1 - it showed that 81% of the respondents said that they have a measurable objective set on an annual basis, 17% think sometimes or never.

Table 38: PERFORMANCE MANAGEMENT "AACB"

No	PERFORMANCE MANAGEMENT	Always		Often		Sometimes		Rarely		Never		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
Q1-	Measurable, clear and achievable objectives are set for each employee on an annual basis	30	61	10	30	3	9	0	0	0	0	0	0
		Very High		High		Fair		Low		Very Low		Not Indicated	
Q2-	Our organization rank the following factor :	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	Staff loyalty	5	15	16	49	12	36	0	0	0	0	0	0
2	Staff communication	3	9	15	45	15	46	0	0	0	0	0	0
3	Staff creativity	2	6	12	36	17	52	2	6	0	0	0	0
4	Accepting changes in the job	3	9	12	37	13	39	5	15	0	0	0	0
5	Staff recognition	0	0	10	30	19	58	4	12	0	0	0	0
6	Staff training	4	12	12	36	12	37	4	12	0	0	1	3
7	Communication standard	1	3	8	24	20	61	3	9	0	0	1	3

Table No. 38 for **AACB** the response for statement no. 3 showed that 42% of respondents indicate that creativity ranked high, while 58% believe that it ranks low or fair. To some extent **AACB** can be considered to be the best among other banks in encouraging creativity. Statement no. 4, in accepting changes in the job showed that 45% of the respondents think it ranked high, at the same time 54% said that it ranked low or fair. This can be explained that it is human nature toward any changes people try to put obstacles to stop it or to make it not happen. In statement no. 6, response to training, 48% think it ranks high, while of similar responses 48% think it ranks fair or low. For Q no. 1 with regards to measurable objectives we can see that 91% of the respondents said it is done on yearly basis while 9% only said measurable objectives are set on an annual basis. It is concluded that performance appraisal systems are implemented effectively in the three banks where the majority of the respondents agreed that objectives are set annually for each employee.

4.2.9 PART SEVEN : TRAINING

If an organization lacks experienced staff for a re-engineering project, then the organization should either develop staff through special training programme, or recruit qualified staff from other organizations, because re-engineering projects require a dedicated team of talented, imaginative, creative people who can work together in a multi functional system and multi disciplinary manner, and who consider customer needs as a high priority.

TABLE NO: 39 TRAINING "OVER ALL "

No	Type of Training Policy	Always		Often		Sometimes		Rarely		Never		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	We are given the opportunity to learn more about newly assigned responsibilities	26	27	28	30	26	28	10	10	2	2	3	3
2	Training and job skills needed are always identified in the performance appraisals	33	35	33	35	20	21	3	3	3	3	3	3
3	On yearly basis, my manager discuss with me my training plan for the whole year	26	27	22	23	29	31	7	7	9	10	2	2
4	I am fully satisfied with the training programme I receive from my manager	7	7	33	35	35	37	16	17	2	2	2	2
5	Trails always proceed any new tasks, methods / procedures in the job process	15	16	27	28	33	35	15	16	3	3	2	2

Table No. 39 for overall banks the result of Q.No. 1 " ***We are given the opportunity to learn more about newly assigned responsibilities*** " showed that 58% of the respondent believed that they have been given the opportunity to learn new responsibilities and 39% think they have not. In response to Q.No. 3 " ***On yearly basis, my manager discusses with me my training plan for the whole year*** " it showed that 50% of the respondent indicated that the training plan is discussed with them while 38% said it is sometimes or rarely discussed with them. In response to Q.No. 4. " ***I am fully satisfied with the training programme I receive from my manager*** " 42% indicated that they are satisfied with the job training they get while 54% indicated that they sometimes or rarely are satisfied with the job training

programme. The above feedback gives indication that although there is sound concern about the training factor, there is a feeling that it is not sufficient or satisfying but we all agree that training is one of the factors required by staff continuously at any level, Here it appear that the results of the responses for overall banks are not as expected, since the majority viewed the training as unsatisfactory.

TABLE NO: 40 TRAINING NBB

NO	Type of Training Policy	Always		Often		Some times		Rarely		Never		Not indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	We are given the opportunity to learn more about newly assigned responsibilities	7	23	10	32	9	28	3	10	0	0	2	7
2	Training and job skills needed are always identified in the performance appraisals	11	36	11	36	4	11	2	7	1	3	2	7
3	On yearly basis, my manager discuss with me my training plan for the whole year	7	23	7	23	9	28	1	3	5	16	2	7
4	I am fully satisfied with the training programme I receive from my manager	2	7	14	45	11	35	3	10	0	0	1	3
5	Trails always proceed any new tasks, methods / procedures in the job process	4	13	9	29	9	28	5	16	2	7	2	7

If we look at Table No. 40 which represents **NBB** respondents, we can see for Q. No. 1 " ***We are given the opportunity to learn more about newly assigned responsibilities***" 55% of the responses believed that they were given the opportunity to learn new responsibilities and 39% said sometimes or rarely they are give the opportunity. For Q.No. 3 - "

said sometimes or rarely they are give the opportunity. For Q.No. 3 - “*On yearly basis, my manager discusses with me my training plan for the whole year*” 46% said that training plan is set for them on a yearly basis, while 32% said sometimes or rarely.

In response to Q.No. 4.”*I am fully satisfied with the training programme I receive from my manager*” 52% indicated that they are satisfied with the job training they get while 45% indicated that they sometimes or rarely are satisfied with the job training programme. To some extent **NBB** feedback about the training factor is acceptable as the majority are satisfied with their training plans.

TABLE NO: 41 TRAINING BBK

No	Type of Training Policy	Always		Often		Sometime s		Rarely		Never		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	We are given the opportunity to learn more about newly assigned responsibilities	10	32	10	33	6	19	3	10	1	3	1	3
2	Training and job skills needed are always identified in the performance appraisals	10	32	13	43	6	19	0	0	1	3	1	3
3	On yearly basis, my manager discuss with me my training plan for the whole year	7	23	8	26	14	44	0	0	2	7	0	0
4	I am fully satisfied with the training programme I receive from my manager	2	7	9	29	11	34	7	23	2	7	0	0
5	Trails always proceed any new tasks, methods / procedures in the job process.	6	19	12	39	10	32	2	7	1	3	0	0

In Table No. 41 for **BBK** respondent for Q.No. 1 " ***We are given the opportunity to learn more about newly assigned responsibilities***" it showed that 65% concluded that they are given the opportunity to learn new responsibilities while 29% said it is some time or rarely they have given the opportunity to learn new responsibilities.

In response to Q. No. 3 " ***On a yearly basis, my manager discusses with me my training plan for the whole year*** ", it showed that 49% agree that there is always a training plan set for them, while 44% think there is sometimes a training plan set on a yearly basis. In response to Q.No. 4. " ***I am fully satisfied with the training programme I receive from my manager*** " it showed that 36%, indicated that they are satisfied with the job training they get while 57% indicated that they sometimes or rarely are satisfied with the job training programme. The results of **BBK** responses imply that the training factor in this bank is not given a proper consideration

As we have seen the high percentage of respondents either don't believe that there is a training plan for them or they are not satisfied with their training programmes .

TABLE NO: 42 TRAINING AACB

No	Type of Training Policy	Always		Often		Sometimes		Rarely		Never		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	We are given the opportunity to learn more about newly assigned responsibilities	9	27	9	28	12	36	3	9	0	0	0	0
2	Training and job skills needed are always identified in the performance appraisals	12	36	9	28	10	30	1	3	1	3	0	0
3	On yearly basis, my manager discuss with me my training plan for the whole year	12	36	7	22	6	18	6	18	2	6	0	0
4	I am fully satisfied with the training programme I receive from my manager	3	9	10	31	13	39	6	18	0	0	1	3
5	Traii always proceed any new tasks, methods / procedures in the job process	5	15	6	18	14	43	8	24	0	0	0	0

Table No. 42 represents **AACB** respondent's results , for Q.No. 1 “ ***We are given the opportunity to learn more about newly assigned responsibilities***” 55 % believe that they are given the opportunity to learn new responsibilities, while 45% think it is sometimes or rarely that they are given the opportunity to learn new responsibilities . In response to Q.No. 3 “ ***On a yearly basis, my manager discusses with me my training plan for the whole year*** “ it showed that 58% said that a training plan is set and discussed with them, while 36% said that it is sometimes or rarely set and discussed with them, and in response to Q.No.4 “ ***I am fully satisfied with the training programme I receive from my manager*** ” - 39% think that they are

satisfactory with their on-the-job training while 57% said that they are not satisfied with their training.

The above results are unexpected as training in general and especially in the private sector such as in banking its considered to be the vital element for improving bank services, therefore thousands of Dinars are allocated in the budget on a yearly basis (**AACB** training budget for 1998 was BD 280,000 and the approved budget for 1999 is BD 245,000) . So the results did not reflect the importance of the training in these banks , this could be due to the fact that training is left to the line manager to decide and there are some managers who did not put staff training as one of their priorities.

4.2.10 PART EIGHT : RE-ENGINEERING CONCEPT

New job process need new skills and new jobs have to be managed and measured in new ways. The difficult part in this change of skills and job is what is called ***“Resistance to Change”***. This is expected and it is the nature of human behavior. Michael Hammer 1994 said ***“resistance to re-engineering change is a sign that something significant is happening”***. The top management's role is to understand, control and manage it.

TABLE NO:43 LEVEL OF SUPPORTING CHANGES " OVERALL "

No	Level of Support to Change	0%		5-10%		25 %		50 %		75 %		> 90%		Not Indicate d	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	Fully support change	2	2	4	4	2	2	14	15	40	42	21	22	12	13
2	Willing to accept change	4	4	1	1	9	10	21	22	35	36	13	14	12	13
3	Reluctant to accept change	17	18	17	18	23	24	5	5	4	4	1	1	28	30
4	Resistant to change	25	26	20	21	10	11	5	5	3	3	1	1	31	33
5	Totally reject change	45	47	12	13	1	1	8	8	0	0	0	0	29	31

In part eight of the questionnaire we want to examine the level of support emphasized to change. From Table No. 43 for the three banks it shows that banks are more supportive and willing to accept change rather than to resist or reject it, as 64% believe that their level of support to change are 75-90%, whereas 7% only said that their level of support to change is 25-50% . At the same time, 6% said that their level of support to change is 0-1%. It shows here that there is a very high support to change for the three bank.

With regards to resistance of change, 4% think that their level of resistance to change is from 75-90%. while 9% think their level of rejecting change is between 25-50%, 60% felt that their lack of rejecting change is between 0-10%. These results are supportive

to first statement results "accept change" as the majority believe that their resistance to change is between 0-1%.

We can see here that people have full understanding of the necessity for change in today's highly changeable market, whether in technology or in economics. If we look at each individual bank, it clearly shows that almost every bank is high in accepting and supporting changes rather than resisting it or rejecting it.

TABLE NO:44 LEVEL OF SUPPORTING CHANGES " NBB"

No	Level of Support to Change	0%		5-10%		25%		50%		75%		> 90%		Not Indicated	
		C	%	C	%	C	%	C	%	C	%	C	%	C	%
		o		o		o		o		o		o		o	
		u		u		u		u		u		u		u	
		n		n		n		n		n		n		n	
		t		t		t		t		t		t		t	
1	Fully support change	0	0	2	7	0	0	5	15	12	39	5	16	7	23
2	Willing to accept change	3	10	1	3	3	10	9	29	9	29	1	3	5	16
3	Reluctant to accept change	3	10	9	29	7	24	2	7	1	3	0	0	9	27
4	Resistant to change	8	26	5	16	4	12	2	7	1	3	0	0	11	36
5	Totally reject change	15	48	3	10	0	0	3	10	0	0	0	0	10	32

Table No. 44 for **NBB**, 55% believe that their level of support to change is between 75-90%, whereas 7% think their level of support is between 5-10%.. with regards to resistance of change, 3% think that their level of resistance to change are from 75-90%. while 58% think their level of rejecting change is between 0-10%. These results are supportive to first statement results "accept

change” as the majority believe that their resistance to change is between 0-1%. We can see in this bank that the majority are accepting change and supporting it.

TABLE NO:45 LEVEL OF SUPPORTING CHANGES " BBK "

No	Level of Support to Change	0%		5-10%		25%		50%		75%		> 90%		Not Indicated	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	Fully support change	2	7	1	3	1	3	6	19	14	45	4	13	3	10
2	Willing to accept change	1	3	0	0	3	10	10	32	9	29	5	16	3	10
3	Reluctant to accept change	5	16	4	13	9	28	2	7	2	7	1	3	8	26
4	Resistant to change	4	13	12	39	4	12	2	7	1	3	0	0	8	26
5	Totally reject change	12	39	8	26	1	3	2	7	0	0	0	0	8	25

Table No. 45 for **BBK** – 58% said that their level of support to change is between 75-90%, whereas 10% only think their level of support is between 0-10%. If we look to the the level of resistance to change we see that, only 3% think that their level of resistance to change is from 75-90%, while 65% think their level of rejecting change is between 0-10%. These results are in line with NBB results as supportive to the first statement result ; i.e. the majority believe that their level of resistance to change is between 0-3%.

TABLE NO:46 LEVEL OF SUPPORTING CHANGES "AACB

No	Level of Support to Change	0%		5-10%		25%		50%		75%		> 90%		Not indicate	
		C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%	C o u n t	%
1	Fully support change	0	0	1	3	1	3	3	9	14	42	12	36	2	7
2	Willing to accept change	0	0	0	0	3	9	2	6	17	52	7	21	4	12
3	Reluctant to accept change	9	27	4	12	7	22	1	3	1	3	0	0	11	33
4	Resistant to change	13	39	3	9	2	7	1	3	1	3	1	3	12	36
5	Totally reject change	18	55	1	3	0	0	3	9	0	0	0	0	11	33

Table No. 46 for **AACB** – 78% said that their level of support towards change is between 75-90%, whereas 6% only think that their level of support is between 0-10%.. With regards to resistance to change, 6% think that their level of resistance to change is from 75-90%, while 9% think their level of rejecting change is between 25-50%, and 58% felt that their level of rejecting change is between 0-10%.

In general all the three banks are supportive of changes rather than rejecting it, and this is due to the fact that if plans to change fail, it could be the end of the organization. So in order for these organizations to survive and compete, changes should take place in all organizations, whether in people structure or technology.

As I have stated in chapter two ***“Review of Literature”***, re-engineering concept has been involved only in 1990s and its philosophy emphasizes a radical change to the work process. Such change requires a leader with clear vision, supportive to his people, and the ability to inspire trust and confidence. Hammer 1994 said that a ***“re-engineering leader must be prepared to lead a revolution against himself”***. A leader must have a powerful sense of what his/her organization needs.

This question is mainly to identify the awareness and ambition in management level to apply the re-engineering concept in the business process.

TABLE NO:47 RE-ENGINEERING CONCEPTS "OVERALL"

Processes, functions or systems in your organisation that you think require radical change:	Frequency	%
Marketing your products/services	24	25
Service delivery process (Front line services)	32	34
Training policy and system of identifying training requirements	23	24
Order / application processing management (from receiving customer's request till completion)	19	20
Performance evaluation / measurement	44	46
Customer relations	23	24
Reward systems	40	42
Communication system	28	30

The result of this question clearly shows that in Table No. 47 for the three banks, 46% of the responses believed that their performance evaluation/measurement system needs a radical change. 40% said that their reward system requires a radical change. It also showed that 34% think that their services delivering process needs a radical change.. 30% believe that their communication system needs a radical change. 25% think that radical changes should be made in their marketing of the bank's products and services.

We can see here that for overall banks the majority emphasized areas of human resources system, and where they felt should have a radical change such as reward system, performance management system.

TABLE NO:48 RE-ENGINEERING CONCEPTS "NBB"

Processes, functions or systems in your organisation that you think require radical change:	Frequency	%
Marketing your products/services	11	36
Service delivery process (Front line services)	10	32
Training policy and system of identifying training requirements	8	26
Order / application processing management (from receiving customer's request till completion)	5	16
Performance evaluation / measurement	11	36
Customer relations	6	19
Reward systems	13	42
Communication system	9	29

Table No. 48 represents **NBB** respondent's results, 58% believed that their performance management system should be changed radically. While 52% felt the same with regards to their reward system and 39% of the responses said that their services delivery need a radical change, 32% believe that their marketing system should be changed radically.

TABLE NO:49 RE-ENGINEERING CONCEPTS "BBK"

Processes, functions or systems in your organisation that you think require radical change:	Frequency	%
Marketing your products/services	10	32
Service delivery process (Front line services)	12	39
Training policy and system of identifying training requirements	7	23
Order / application processing management (from receiving customer's request till completion)	7	23
Performance evaluation / measurement	18	58
Customer relations	11	36
Reward systems	16	52
Communication system	8	26

Table No. 49 represents **BBK** responses, results showed that 58% felt that a radical change should be made to their performance management system. 52% said their rewarding system needs a radical change. 39% felt their service delivery process need a radical change. 36% believe that their customer relations need a radical change. 32% said their marketing of the banks products and services need a radical change. 23% only felt that their training policy and system to identify training requirements needs a radical change.

TABLE NO: 50 RE-ENGINEERING CONCEPTS "AACB

Processes, functions or systems in your organisation that you think require radical change:	Frequency	%
Marketing your products/services	3	9
Service delivery process (Front line services)	10	30
Training policy and system of identifying training requirements	8	24
Order / application processing management (from receiving customer's request till completion)	7	21
Performance evaluation / measurement	15	46
Customer relations	6	18
Reward systems	11	33
Communication system	11	33

Table No. 50 representing **AACB** responses, results in this table show that 46% believe that their performance management system needs a radical change. 33% felt their communication system needs a radical change. 33% felt their rewarding system needs a radical change. 9% felt that their marketing effort towards the banks products and services need a radical change. 30% said that their service delivery should be radically changed.

In analyzing the results of the three banks, we can see that AACB is considered to be the best among the other two banks on marketing their services or products, as only 9% felt the it need to change. Customer services can also be considered to be better than the other two banks. If we look at the human resources function such as performance management, communication, rewarding system etc., it appears that the three banks are almost at the same level of rating in

the factors that need radical change, as there is a common feeling that these system should be radically changed.

As illustrated in chapter three the hypothesis indicates that there is a strong relationship between the success of re-engineering projects and the awareness of top management to the vitality of certain management variables, i.e. communication, reward, training, etc., which effects loyalty and motives of human factor. To examine the relationships between these variables Bivariate Correlation was conducted along with the means for these variables. The test was done for the three banks as shown in the tables and for each individual bank as well .

TABLE NO: 51 LEVEL OF FACTOR'S IMPORTANCY

Factor	MEAN			
	OVERALL	NBB	BBK	AACB
Cost	1.598	1.567	1.633	1.594
Technology	1.269	1.333	1.1	1.364
Flexibility	1.824	2	2.1	1.677
Innovation	1.611	1.733	1.393	1.688
Services	1.174	1.194	1.241	1.094

The results for the value of mean are shown in table no. 51 which illustrates the mean for level of importance for certain factors . In this table selection is made of the highest and lowest mean for each factor for overall banks and for each individual bank. Such analysis shows us

if there is any similarity or differences in the management awareness towards these factors. For Q No.5 ***“the level of importance of a certain factor in each organization”*** for overall three banks, it is clearly shown that the “services” came first in importance where the mean = 1.174. The second important factor comes “cost” as the mean = 1.598”. The last important factor was “flexibility” where the mean = 1.824.

The above results were expected, as services is considered the first and the most important factor. The level of its quality affects the bank’s image and position in the market.

If we look at each individual bank, we find that **NBB** respondents considered services as the highest important factor, with mean = 1.194, while flexibility was considered the lowest important factor, with mean = 2.

BBK considered technology as the most important factor, mean = 1.1, while flexibility was the least important factor, mean = 2.1.

AACB results show that services was the most important factor mean = 1.094 while innovation was the least important factor mean = 1.688.

I should say here that the results for the three banks reflect reality, as service today is considered the most important factor in any organization, and in the financial sector in specific. In today’s market, banks can compete only in the standard and quality of services they provide to their customers.

4.2.11

COMMUNICATION FACTOR: MEAN

TABLE NO: 52 "COMMUNICATIONS "

NO	Type of Communication System	Mean			
		OVERALL	NBB	BBK	AACB
1	Anticipated changes concerning my work process is discussed and clearly explained	2.174	2.483	2.067	2
2	Our suggestions are always met with encouragement by our superiors	2.258	2.3	2.387	2.094
3	Our opinions and observations are always desired by our management	2.149	2.2	2.29	1.97
4	We are asked for our opinions on any changes related to our day-to-day work	2.204	2.433	2.2	2
5	Changes in the work process are initially tried out before a final decision is made on implementation	2.677	2.867	2.839	2.344
6	The organisation's goals and objectives are communicated to us on a continuous basis	2.065	2.6	1.933	1.697
7	Upward communication is invited by management and considered as important as downward communication	2.087	2.233	1.9	2.125
8	Regular department meetings focus on strategies and exchange of ideas that boost the department's productivity	2.341	2.448	2.345	2.242
9	The benefits and values behind changing work process is communicated to me clearly	2.385	2.379	2.4	2.375
10	Regular meetings are held between departments and divisions to review and implement mechanisms that simplify the job process between different departments	2.742	2.9	2.467	2.848
	MEAN'S AVERAGE	2.3082	2.4843	2.283	2.1695

Table no. 52 shows the results of communication means , for overall banks, it appears that the lowest means = 2.742, and it relates to the item No. 10 concerning ***“regular meeting held between departments***

to simplify the job process". Where the highest mean = 2.087 concerning item No. 6 ***"organization goals communicated to the staff in the organization"***. This gives indication that at the management level there is a high awareness about the importance of communicating the organization's goals and objectives, to be as a guide for the staff's action plans for the whole year.

NBB responses showed that the lowest mean = 2.9 for item No. 10 ***"regular meetings are held between departments,"*** While the highest mean = 2.2 related to item No. 3 ***"our opinions are always desired by our management"***.

BBK responses showed the lowest mean = 2.839 related to item No. 5 *"changes in the work process are tried before final decision is made"*. While the highest mean = 1.9 relate to item No. 7 ***"upward communication is considered important as downward communication"***. With regards to AACB, results show that the lowest mean = 2.848 is concerned with item No. 10 ***"regular meetings are held between departments to simplify the job process"***. While the highest mean = 1.697 for item No. 6 ***"organization goals communicated to the staff in the organization"***.

The above results for communication factors concluded that overall meetings are not considered important. While there is a high focus to a certain degree in communicating organization's goals and objectives, we can see that there is minor support to the main hypothesis in this aspect, as meetings for the departments are essential to discuss the

work process between the departments, and the work process is the cornerstone for business process re-engineering. At the same time, emphasis on communicating the organization goals, supports our hypothesis, as one of the re-engineering element of success, is the continuous communication of objectives / plans for changing, from top level to lower level.

Gene Hall, Jim Rosenthal and Judy Wade (Nov/Dec 1993)– have indicated that companies always underestimate the level of communication that must occur during implementation stage of the re-engineering project”. They added that “companies tend to use only one method of communication like, memos, speeches, etc. and neglect the more time consuming but effective means of communication, such as Small group format in which employees can give feedback and express their concerns. To create a comprehensive communication programme, it helps to assign top level managers to develop and implement an on-going communication program.

4.2.12 REWARD SYSTEM : MEAN

Reward System is considered to be one of the variables that affects staff moral and plays a major role in making staff accept changes in their working environment and adjust to new ways in doing their new jobs.

TABLE NO: 53 "REWARD SYSTEM "

NO	Type of Reward System	Mean			
		OVERALL	NBB	BBK	AACB
1	We get full recognition from our manager for any work done that improved the working process	2.196	2.379	2.1	2.121
2	Our rewarding system is sufficiently effective to motivate us	2.67	2.8	2.71	2.515
3	Our rewarding system is continuously reviewed to ensure compatibility in the market place	2.88	2.9	3.034	2.727
4	Creative ideas are always rewarded	2.606	2.667	2.581	2.576
	MEAN'S AVERAGE	2.588	2.6865	2.6063	2.4848

In table no. 53, item No. 3, for **overall** three banks, which is ***“the reward system is continuously reviewed to ensure compatibility”*** showed the lowest mean = 2.88 while item No. 1 ***“we get full recognition for work done to improve the whole working process”*** got the highest mean = 2.196. If we look at each individual bank, for **NBB**, item No. 3 ***“rewarding system review continuously”*** the mean = 2.9 which is the lowest, and the highest mean = 2.379 is for item No. 1 ***“we got recognition for the work that improved the working process”***. **NBB** results are similar to that of **BBK**, the lowest mean = 3.034 for item No. 3 while the highest mean = 2.1 for item No. 1. Interestingly to say that the three banks indicated the same trend for the mean for the same items as **AACB**, which shows that the lowest mean = 2.727 also for item No. 3 and the highest for item No. 1 mean = 2.121.

This result shows that the rewarding system is considered important at the three banks and should be reviewed to ensure compatibility with the market place. Here banks care for and recognize the staff for the participation in improving their work process at the same time ignoring the need to review their rewarding system to be compatible and motivational.

Raymond L. Manganelli and Steven P. Raspa –(July 1995) – emphasized on the importance of having a developed compensation system. They believe that the re-engineering team should develop a completely new system of compensation and reward to support cross-training and new team orientation.

New responsibilities for re-engineering business process are developed based on mutual interest and team performance rather than self-interest and individual performance. In the new structure, all members are compensated based on the same job criteria.

4.2.13 TEAM WORK : MEAN

The success of re-engineering project depends entirely on the effort of team work and not individuals, and on team effort which requires multi skills to perform the job efficiently.

TABLE NO: 54 " TEAM WORK "

NO	Type of Team Work Concept	Mean			
		OVERALL	NBB	BBK	AACB
1	There is always co-operation between all departments to facilitate the work process	2.688	2.897	2.613	2.576
2	We have a good, strong and trusting relationship in our working place	2.086	1.931	2.194	2.121
3	Team work is the dominating culture in our organization	2.678	2.621	2.724	2.688
4	We meet in teams to study anticipated changes in the work process	2.097	2.1	2.3	1.909
5	We participate in the management discussions and evaluations of issues related to the organization's policy and procedures	2.903	3.133	2.967	2.636
	MEAN'S AVERAGE	2.4904	2.5364	2.5596	2.386

In table No. 54 one can see that for **overall** banks, the lowest mean = 2.903 is for item No. 5 ***“we participate in management discussions on issues related to the policy and procedures”*** and the highest mean = 2.086 is for item No. 2 ***“we have a strong and trusting relationship in the work place”***.

If we look at each individual bank, it shows that the lowest mean at **NBB** for item No. 5 where the mean = 3.133 and the highest mean for item No. 2 where the mean = 1.931. Same applies to **BBK** where the lowest mean = 2.967 for same item, No. 5, and the highest mean = 2.194 for item No. 2.

The results indicate that a healthy working environment dominates in these two banks as trust feeling takes a long time to be established, but there is a lack of top management's sharing organization policy

but there is a lack of top management's sharing organization policy formulation with the lower levels. But we should agree that policy always left in the hands of the top management.

For **AACB** surprisingly, the results shows different result for the mean, as the lowest mean is for item No. 3 ***“team work is the dominating culture in our organization”*** mean = 2.688 where the highest mean = 1.909 is for item No. 4 ***“we meet in teams to study anticipated changes in the work process”***.

This result gives us indication that at **AACB** although team work dose not dominate, anticipated changes in the work process are done in group meetings as it should be. This is due to the fact that decisions relating to changes, comes from management level to the group members.

4.2.14 AUTHORITY : MEAN

Successful business re-engineering must begin with people empowerment to take the lead in BPR. Organizations should give the authority to the staff to anticipate the changes at managerial level or at the team work level. They should be able to act with power in order to manage and implement the new changes in the work place.

TABLE NO: 55 " AUTHORITY "

NO	Authority Statements	Mean			
		OVERALL	NBB	BBK	AACB
1	Authority is fairly and effectively shared between managers and subordinates	2.596	2.667	2.484	2.636
2	I have enough flexibility to perform my duties at high quality standard	2.202	2.267	2.161	2.182
3	I have full authority to deal with problems that may affect work process when it occurs	2.359	2.586	2.4	2.121
4	I am encouraged to apply my creative ideas to solve work problems as and when they emerge	2.14	2.233	2.167	2.03
5	I have to ensure several management levels' approval for insignificant issues	2.413	2.207	2.5	2.515
6	I do my work with minimum interference from my boss	2.087	2.172	2.161	1.938
7	I am cautious not to act immediately toward any emerging problem	2.604	2.828	2.4	2.594
8	I wish I had more authority	1.796	1.667	1.833	1.879
	MEAN'S AVERAGE	2.600	2.661	2.587	2.556

Table No. 55 which represents the responses to the authority factor, we see that for **overall** banks, the lowest mean = 2.604 is for item No. 7 *"I am cautious not to act immediately toward any emerging problems"* while, the highest mean = 2.087 is for item No. 6 *"I do my work with minimum interference from my boss"*.

At individual banks, the lowest mean for **NBB** = 2.828 for item No. 7 and the highest mean = 2.172 for item No. 6. For **BBK** the lowest mean = 2.484 for item No. 1 *"authority is fairly and efficiently shared between managers and subordinates"* and the highest mean = 1.833 for *"I wish I had more authority"*. While, for **AACB**, the lowest

mean = 2.636 is for item No. 1 ***“authority is fairly and efficiently shared between managers and subordinates”*** and the highest mean = 1.879 for item No. 8 ***“I wish I had more authority”***.

The results are supportive to the hypothesis where authority is considered to be important in anticipating any changes. The results also give us an indication that the two banks – **NBB** and **BBK** have limited authority that is shared between the top management and the subordinates as item No. 1 scored the lowest mean. This is supportive team work as we have seen in these banks, top management is more constructive with lower level managers.

4.2.15 PERFORMANCE MANAGEMENT : MEAN

The new trend within organizations focus increasingly on the complex and interlocking processes involved in performance management in today's job demands. Performance management is much more than one tool, that is performance appraisals

TABLE NO: 56 " PERFORMANCE MANAGEMENT "

NO	Our organization rank the following factor	Mean			
		OVERALL	NBB	BBK	AACB
1	Measurable, clear and achievable objectives are set for each employee on an annual basis	1.935	2.517	1.871	1.485
2	Staff loyalty	2.189	2.226	2.129	2.212
3	Staff communication	2.255	2.067	2.323	2.364
4	Staff creativity	2.699	2.759	2.774	2.576
5	Accepting changes in the job	2.723	2.667	2.903	2.606
6	Staff recognition	2.763	2.833	2.633	2.818
7	Staff training	2.247	2.3	1.935	2.5
8	Communication standard	2.685	2.724	2.548	2.781
	MEAN'S AVERAGE	2.785	2.870	2.731	2.763

From table No. 56, we get the performance management expressed for **overall** banks. We can see that the lowest mean = 2.763 which is related to the staff recognition in item No. 6 "**Staff recognition**". While the highest mean = 1.935 relating to item No.1 "**Measurable, clear and achievable objectives are set for each employee on an annual basis**", the objective set for each employee to be achieved annually. The results of each individual bank, for **NBB** the lowest mean = 2.833 for item No. 6 "**staff recognition**". While the highest mean = 2.3 is to the item No. 7 concerning "**the staff training**". For **BBK** the lowest mean = 2.903 "**accepting changes in the job**" while the highest mean = 1.871 concerning item No. 1 "**the objectives that are set for each**

employee annually to achieve it". For AACB results have agreed with other banks results where the lowest mean = 2.818 concerning item No. 6 "**staff recognition**" and the lowest mean = 1.485 relating to item No. 1 "**measurable objectives**". The above means give an indication that staff recognition and appreciation has a more tangible effect on the standard of performance level than traditional performance appraisal, where an objective is set and to be achieved annually for staff .

Mike Oram and Richard S. Willing – 1995 – thought that within more dynamic organizations, feedback (both complimentary and critical) needs to be given in a timely and positively reinforcing way, that means if employees achieve or do not achieve their tasks or come up with unacceptable behavior or do something that they should be rewarded for, it is inappropriate to wait until a performance appraisal – standard period is one year – to counsel them or to reward them. Rewarding or counseling should be done in a timely way, the more timely rewarding or coaching those actions, the more anticipated benefits will be foreseen in both the individuals and the organization.

4.2.16 TRAINING : MEAN

The "re-engineering" organization will require employees who are flexible and can willingly adopt changes as part of the new job design. Prior to implementation of the new roles and responsibilities, managers and employees should be identified and analyzed along with the skills and motivation that will be required to fulfill these new roles

successfully. Training and particularly learning becomes a big factor in helping employees at all levels to adopt to their new roles.

Mike Oram and Richard S. Welling – 1995 – have stated that “multi-skilling often is an outcome of the re-engineering process, it can require extensive training in new technical skills.”

TABLE NO: 57 " TRAINING "

NO	Type of Training Policy	Mean			
		OVERALL	NBB	BBK	AACB
1	We are given the opportunity to learn more about newly assigned responsibilities	2.239	2.276	2.167	2.273
2	Training and job skills needed are always identified in the performance appraisals	2.022	2	1.967	2.091
3	On yearly basis, my manager discuss with me my training plan for the whole year	2.473	2.655	2.419	2.364
4	I am fully satisfied with the on-job training programme I receive from my manager	2.71	2.5	2.935	2.688
5	Training is always proceed any new tasks, methods / procedures in the job process	2.613	2.724	2.355	2.758
	MEAN'S AVERAGE	2.411	2.431	2.369	2.435

In table No. 57 which shows the analysis of means of training factor, we can see that for overall banks, the lowest mean = 2.71 for item No. 4 “***I am fully satisfied with on-the-job training programme***” and the highest mean = 2.027 for item No. 2 “***training are identified in the performance appraisal***”.

Results of **NBB** show that the lowest mean = 2.724 for item No. 5 *“training is always proceeded for any new tasks, methods, procedures in the job process”* while the highest mean = 2 for item No. 2 *“training is identified in the performance appraisal”*.

For **BBK** the lowest mean = 2.935 concerning item No. 4 *“I am satisfied with on-the-job training programme”* and the highest mean = 1.967 concerning item No. 2 *“training are identified in the performance appraisal”*.

For **AACB** the lowest mean = 2.758 *“training is always proceeded in any new tasks”* and the highest mean = 2.091 *“training is identified in the performance appraisal”*.

Accordingly, we may conclude that the hypothesis is supported in this regard. The results of means for the three banks are not supportive to the hypothesis of relationship of the training factor and the success of “re-engineering” process. For all the three banks training always proceeds any new tasks. However, identification of training needs in the performance appraisal has scored the highest mean. This results are due to the awareness of line managers of such an important issue. I can say that **AACB** appraisal performance system clearly specifies training needs through out the year, either in job training or training through organized training courses/ programmes.

4.3 ANALYTICAL ANALYSIS

4.3.1 Correlation Coefficient Analysis

TABLE NO: 58 LEVEL OF IMPORTANCE "OVERALL"

Cost	Technology	Flexibility	Innovation	Services
Cost	R = 0.086 Sig = 0.415	R = 0.2616 Sig = 0.012	R = 0.1881 Sig = 0.076	R = -0.0839 Sig = 0.429
Technology		R = 0.345 Sig = 0.001	R = 0.4445 Sig = 0.000	R = 0.1957 Sig = 0.63
Flexibility			R = 0.5101 Sig = 0.000	R = 0.2796 Sig = 0.008
Innovation				R = 0.2581 Sig = 0.015
Services				

The analysis of Correlation Coefficient for these factors has been shown in table No. 58. For **overall** banks, we can see that there is low positive relationship between cost, technology and services $r = 0.086$ cost & technology. Cost and services $r = 0.0839$. This result reflects the reality as cost are not given priority on the account of services or technology.

TABLE NO: 59 LEVEL OF IMPOTANCY " NBB "

Cost	Technology	Flexibility	Innovation	Services
Cost	R = 0.1714 Sig =0.365	R = 0.2923 Sig = 0.115	R = 0.3519 Sig = 0.057	R = -0.2483 Sig = 0.186
Technology		R = 0.5625 Sig = 0.001	R = 0.5612 Sig =0.001	R = 0.3727 Sig =0.043
Flexibility			R = 0.6664 Sig = 0.000	R = 0.4348 Sig = 0.016
Innovation				R = 0.3451 Sig =0.62
Services				

Results for each individual bank show that in table No. 59 for **NBB** the lowest positive relationship is between the cost and technology $r = 0.1714$ and moderate positive relationship between flexibility and innovations $r = 0.6664$, as organizations should be flexible when it comes to staff innovations. Today customers are delighted only if they are provided with unique services. Mark M. Klein in his article in the Executive Journal – page 21- assumes that BPR pursues multifactor goals including quality, cost, flexibility and customer satisfaction.

TABLE NO: 60 LEVEL OF IMPRTANCY " BBK "

Cost	Technology	Flexibility	Innovation	Services
Cost	R = 0.2352 Sig = 0.211	R = 0.1066 Sig = 0.575	R = -0.0060 Sig = 0.976	R = 0.1508 Sig = 0.435
Technology		R = 0.4051 Sig = 0.026	R = 0.2099 Sig = 0.284	R = 0.2557 Sig = 0.181
Flexibility			R = 0.4998 Sig = 0.007	R = 0.0223 Sig = 0.908
Innovation				R = 0.3232 Sig = 0.100
Services				

At **BBK**, results in table No. 60 show that the highest positive relationship is between flexibility and innovation $r = 0.4998$ and the lowest negative relationship is between cost and innovations $r = -0.0060$, as banks reward staff innovation without considering the cost of such rewards.

TABLE NO: 61 LEVEL OF IMPORTANCY "AACB "

Cost	Technology	Flexibility	Innovation	Services
Cost	R = -0.0985 Sig = 0.592	R = 0.4363 Sig = 0.014	R = 0.1356 Sig = 0.459	R = -0.971 Sig = 0.597
Technology		R = 0.0473 Sig = 0.801	R = 0.3155 Sig = 0.079	R = -0.187 Sig = 0.919
Flexibility			R = 0.2555 Sig = 0.165	R = 0.2359 Sig = 0.201
Innovation				R = 0.1119 Sig = 0.542
Services				

At AACB, results in table No. 61 show that there is a low negative relationship between the cost and services $r = -0.0971$ and low negative relationship between cost and technology as well $r = -0.0985$. This gives us a good indication of the level of importance given to the technology and services on account of cost. The results show also that there is a moderate positive relationship between cost and flexibility as $r = 0.4363$.

The hypothesis pre-dedicated relationships between management factors and the success of re-engineering programme. To investigate the relationship between these variables Bivariate Correlation were conducted and the results are shown for each variable and its relationship with each other.

TABLE NO: 62 HUMAN VARIABLES FACTORS " OVERALL "

Authority	Communication	Performance	Reward	Teamwork	Training
Authority	R = 0.580 Sig = 0.000	R = 0.479 Sig = 0.000	R = 0.603 Sig = 0.000	R = 0.555 Sig = 0.000	R = 0.351 Sig = 0.001
Communication		R = 0.540 Sig = 0.000	R = 0.718 Sig = 0.000	R = 0.716 Sig = 0.000	R = 0.653 Sig = 0.000
Performance			R = 0.549 Sig = 0.000	R = 0.713 Sig = 0.000	R = 0.522 Sig = 0.000
Reward				R = 0.660 Sig = 0.000	R = 0.527 Sig = 0.000
Teamwork					R = 0.622 Sig = 0.000
Training					

The analysis of Correlation Coefficient shown in table no. 62 for **overall** banks, indicates that almost always there is a strong relationship between the variables as we can see a strong positive relationship between communication and reward $r = 0.718$. Almost the same relationship with performance and team work $r = 0.713$ also team work and communication $r = 0.716$. There is also a positive relationship between team work and training $r = 0.622$, communication and training $r = 0.653$

One can see that there is a weak positive relationship between authority and training $r = 0.351$ and moderate positive relationship between authority and performance $r = 0.479$. The results strongly support the hypothesis of the relationship of these factors. The more these factors have inter-relationship, the more a re-engineering programmes will achieve its tasks and objectives effectively.

TABLE NO: 63 HUMAN VARIABLES FACTORS " NBB"

Authority	Communication	Performance	Reward	Teamwork	Training
Authority	R = 0.653 Sig = 0.000	R = 0.676 Sig = 0.000	R = 0.670 Sig = 0.000	R = 0.737 Sig = 0.000	R = 0.275 Sig = 0.157
Communication		R = 0.754 Sig = 0.000	R = 0.807 Sig = 0.000	R = 0.865 Sig = 0.000	R = 0.718 Sig = 0.000
Performance			R = 0.686 Sig = 0.000	R = 0.823 Sig = 0.000	R = 0.590 Sig = 0.002
Reward				R = 0.795 Sig = 0.000	R = 0.517 Sig = 0.005
Teamwork					R = 0.669 Sig = 0.000
Training					

Results are shown in table No. 63 for **NBB** responses, where strong positive relationship between communication and team work $r = 0.865$. Communication, performance and team work $r = 0.823$. As the vital element for success in any organization is the strong relationship between team work whereby they work as a team to learn the job and communicate positively with each other

Another result supporting the hypothesis is the positive relationship between the authority and the reward $r = 0.603$. This is due to the fact that reward needs the authority to approve or change it. The weak positive relationship between authority and training $r = 0.351$ could be due to the fact that these banks have a system of decentralization when approving training plans for their staff, as each manager has the authority to spend within his approved budget for training.

One can see that the positive relationship dominating for all the variables tested is $r = 0.729$ for communication and reward. There is a positive relationship between communication and team work $r = 0.664$, while it is interesting to note the weaker positive relationship between authority and performance $r = 0.303$.

TABLE NO: 64 HUMAN VARIABLES FACTORS " BBK"

Authority	Communication	Performance	Reward	Teamwork	Training
Authority	R = 0.661 Sig = 0.000	R = 0.303 Sig = 0.110	R = 0.670 Sig = 0.000	R = 0.366 Sig = 0.051	R = 0.469 Sig = 0.009
Communication		R = 0.504 Sig = 0.006	R = 0.729 Sig = 0.000	R = 0.664 Sig = 0.000	R = 0.647 Sig = 0.000
Performance			R = 0.428 Sig = 0.026	R = 0.614 Sig = 0.001	R = 0.474 Sig = 0.009
Reward				R = 0.464 Sig = 0.015	R = 0.460 Sig = 0.014
Teamwork					R = 0.550 Sig = 0.002
Training					

If we look at **BBK** analysis in table No. 64, the results shows strong to moderate positive relationship between all the factors. We also see a strong relationship between training and communication $r = 0.647$ and team work and training $r = 0.550$, also a strong relationship between communication and reward $r = 0.729$, however there is a weak positive relationship between authority and performance $r = 0.303$.

TABLE NO: 65 HUMAN VARIABLES FACTORS " AACB"

Authority	Communication	Performance	Reward	Teamwork	Training
Authority	R = 0.325 Sig = 0.079	R = 0.310 Sig = 0.089	R = 0.412 Sig = 0.019	R = 0.444 Sig = 0.012	R = 0.359 Sig = 0.047
Communication		R = 0.240 Sig = 0.210	R = 0.565 Sig = 0.001	R = 0.578 Sig = 0.001	R = 0.676 Sig = 0.000
Performance			R = 0.449 Sig = 0.011	R = 0.648 Sig = 0.000	R = 0.485 Sig = 0.007
Reward				R = 0.604 Sig = 0.000	R = 0.636 Sig = 0.000
Teamwork					R = 0.681 Sig = 0.000
Training					

If we move on to **AACB's** analysis table No. 65, the results shown are the same compared to the other two banks which show strong to moderate positive relationship between all the factors. We can see a strong relationship between training and communication $r = 0.676$, team work and training $r = 0.681$ while there is a weak positive relationship between authority and performance $r = 0.310$ as well as between authority and communication $r = 0.325$.

These findings are in line with what many writers in management say,, who emphasized on the importance of communication in any re-engineering projects and its effect on the level of efficiency of the training programme or team work. Michael Hammer – 1995 – pointed out that communication is not just talking, it must be two-way. He explained in his statement two reasons for this. First, is to involve feedback from your team work in the effectiveness of your re-engineering programme.

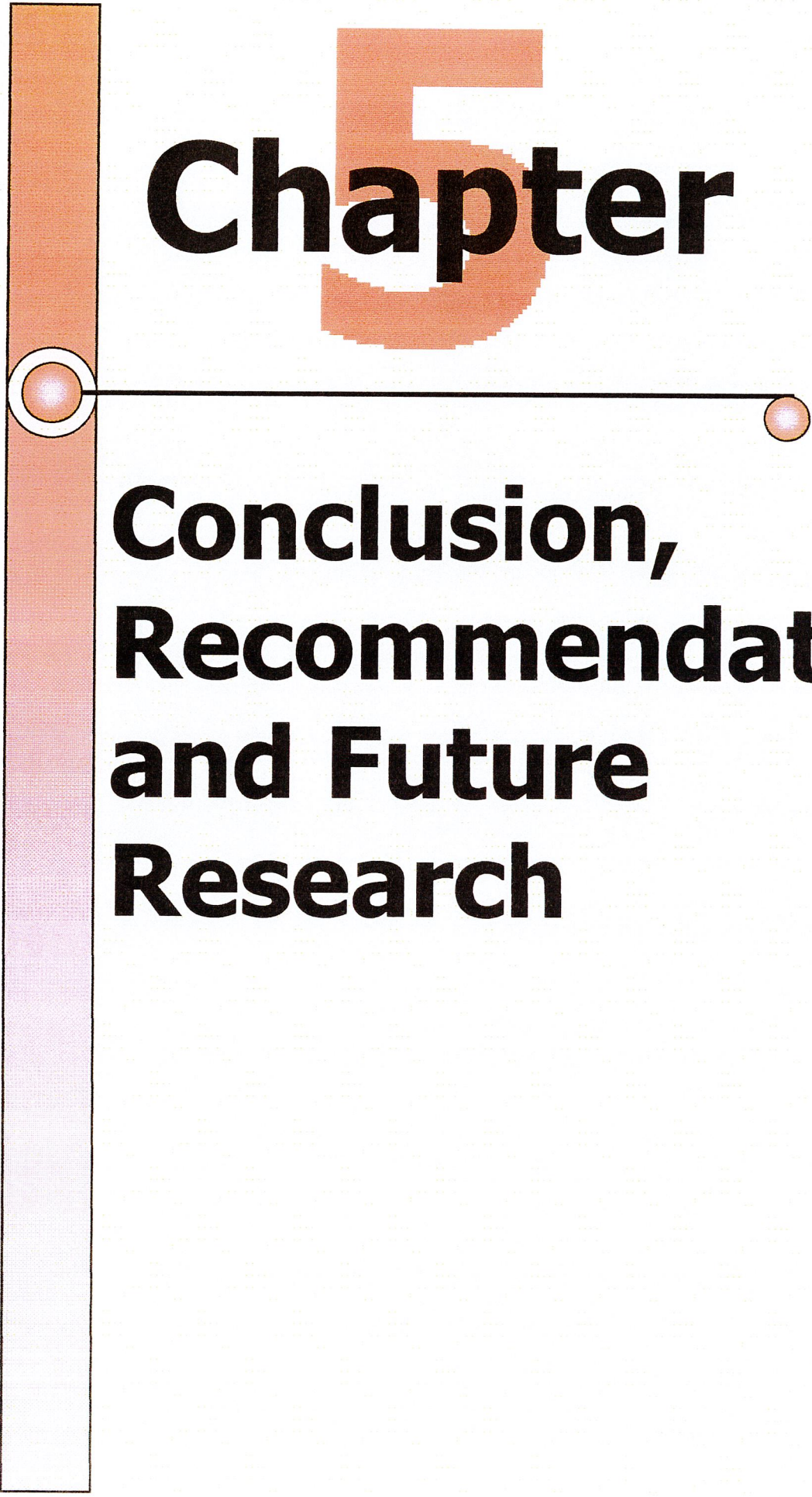
feedback from your team work in the effectiveness of your re-engineering programme.

Second is to offer people an opportunity to express their feelings. People who see themselves as participants and as a part of the team, will make them feel positive about re-engineering and act accordingly.

4.4 SUMMARY

This chapter has to analyzed the findings of the research. As the hypothesis predicts a relationship between management functions as variable and the success of the re-engineering programme, from the previous analysis we have seen that the results supported the hypothesis and showed positive, strong or moderate relationships between all management variables, which constitutes a supportive tool to each other as “all the relationships between variables are positive”.

Analysis made for each individual bank are almost similar to each other as we have seen the highest mean and the lowest mean were related to the same items in each bank. This could be due to the fact that these three banks under study are the largest commercial local banks in Bahrain. Each one considers the other its main competitor and they try to follow the same policy and provide the same quality services to avoid losing their best staff or their customers. In other words, they act as followers of each other.



Chapter

5

Conclusion, Recommendation and Future Research

5.1 INTRODUCTION

As I have stated in the previous chapters, re-engineering is a new theme which evolved in the 1990s and targeted organizations in different sectors, in different specialisation and Organizations that strive to survive in today's aggressive global markets.

In order for organizations to retain customers and to be competitive, they should start thinking of re-engineering their business process, and putting efforts into training their people for multi-skills tasks. This is required processing the work end-to-end to add value for their customers in terms of speed, problem solving, and full job knowledge. This research is concentrated on human factor's roles and effects in the re-engineering process, It has been proved that the human factor is the only viable element beyond the success or failure of re-engineering projects, as a re-engineering project will be supported and approved by people at top levels and will be implemented and applied by people at lower levels. Hence, its success or failure depends entirely on the reactions of those people towards such projects.

This chapter illustrates the results and the conclusions about the management style of each bank and how people reacted towards it along with a summary of the main findings.

This chapter also highlighted some recommendations that have been drawn based on the findings and the conclusion of this study.

5.2 CONCLUSIONS

Major conclusion of this study can be broken down into two perspectives. The first part came under academic perspective while the second part came under practical perspective

A- ACADEMIC PERSPECTIVE

1. There is strong positive relationship between the main management factors which has fully supported our hypothesis where we found a strong positive relationship between almost all the independent variables in the three banks under study. Results showed that the value of r = were ranged between 0.504 to 0.818. (for these independent variables)

The strongest relationship was found between the following independent variables : communications, rewards, team work and performance management. This is due to the fact that effective, accurate and clear communications (as one element) play a major role in performance of teamwork. Reaction to one element affects the other positively or negatively.

2. the relationship among independent variables not hold the same when we break the data for each bank separately , this could be due to each individual bank 's culture , working environment and management style .

3. The relative importance of the relationship among these variables varies from bank to bank .This variation could be due to the situation of each bank , and this in turn in line with contingency theory of management which prove that there is no universality in management practices.

4. Result showed that the relationship between independent variables and the re-engineering success (dependent variable) are strong and positive , this conclusion based on measuring the mean for each independent variable and its relationship with the dependent variables and also based on the first hypotheses which stated that there is relationship between independent variables and dependent variable.

However such result will be more powerful if we used Z test to measure the statistical significant of the relationship between the dependent and independent variables .

B- PRACTICAL PERSPECTIVE

1. The study revealed that changes in the work process is always communicated to the subordinates. 61% agreed with this statement but there is a restriction to a certain extent that banks' goals are not regularly or clearly communicated to their people.
2. The three banks recognized and rewarded their people for their input in improving the work process, however, the feeling regarding the reward system is that it is not compatible in today's market. This might be due to costs reduction, which become one of the main policy of the financial sector, as these organizations are profit oriented. However, I think that profitability, though it is vital for bank survival in such competitive market, it should not underestimate the importance of a reward system in enhancing efficiency and, eventually, increasing profit.
3. Although 75% agreed that they meet as a team to study changes in the work process, 47% only agreed that there is co-operation between departments to facilitate the whole process, and it is interesting to see that there is a strong element of trust among staff in the work place. 75% expressed their strong agreement in this regard. In the financial sector, and in banks in specific, the work process in any department is linked to another department, i.e. departments cannot function without support and help from each other.

4. In business process re-engineering, training for, multi-skill tasks is the cornerstone for its success. People should be able to process the work on an end-to-end basis. In today's competitive market individual staff should be able to give full services to the organization's customers. Customers today need to be delighted, not only satisfied. In the banking sector, training needs are always identified and opportunities available to learn new responsibilities. Rapid changes in technology play a great part in training directions as these banks are fully aware of the training necessity and its vital element to maintain their competitive level in the market.

5. In the banking sector, decentralization is the dominant system. Delay in decision making might lead to intolerable losses. Therefore managers are given the authority to apply creative ideas in their area and they have the flexibility to perform their duty without interference. However, it is interesting to note that with this high level of authority there are still 81% of the respondents are wishing to have more authority

6. The part that reflected the performance management system concluded that banks overall measure staff training as very high, this shows how the management view the importance of training to all staff.

7. There is always a need to apply re-engineering projects in different organizations . whether its management system, its services, its products or its policy and procedures. Therefore, the majority of “NBB” respondents felt radical change should be applied to their rewarding system. “BBK” felt that radical changes should be made in their performance evaluations, same applied to “AACB” as the majority of the respondents believed that their performance system should be radically changed.

5.3 RECOMMENDATIONS

Upon what has been concluded, it can be seen that in all three banks, there is still a need for correct actions in certain areas concerning management style before their attempts to initiate any re-engineering projects.

It is proved, without any doubt, that re-engineering success depends entirely on human reaction and behavior. Therefore it is highly recommended that:

1. Bank Management must communicate their objectives and goals clearly to invoke better understanding that will lead to a mutual recognition and appreciation for implementation of their organization plans to provoke the sense of working together as a team in order to achieve goals.

2. Continuous study and review should be made to the rewarding system in the three banks, in order to retain skilled staff and to gain their loyalty and acceptance towards the anticipated changes in the work place and to limit the resistance for change.

3. To encourage team work spirit, to promote building trust between different departments and divisions, to foster accountability among all players, and to emphasis the fact that work is done by the team members and not by each individuals in the team.

4. Authority is one of the elements that make changes happened. accordingly, authority should be expanded and practiced at all managerial levels. The more the manager is given the authority and the power to support his/her team's innovation in suggesting new ways/system to process their work, the more the job is done at high speed and enhanced quality level.

5. Performance management should be changed to accommodate rewarding or coaching of staff be carried out when it is needed and whenever a situation arises .

6. Training is a very important element in a re-engineering project, as performing new tasks requires staff with multitask skills to do what is needed. On the job training is one of the aspects that banks have to look into seriously. As results showed, there is a shortage of this type of training among all three banks.

7. A re-engineering philosophy is one of the issues that banks or any other organization should seriously consider applying to maintain their competitiveness and position in today's market. Customers today are attracted by various competitors and offered more services and values for their investments, locally or even through the internet, a very sophisticated media whereby they explore the products/services over the world in a short time .

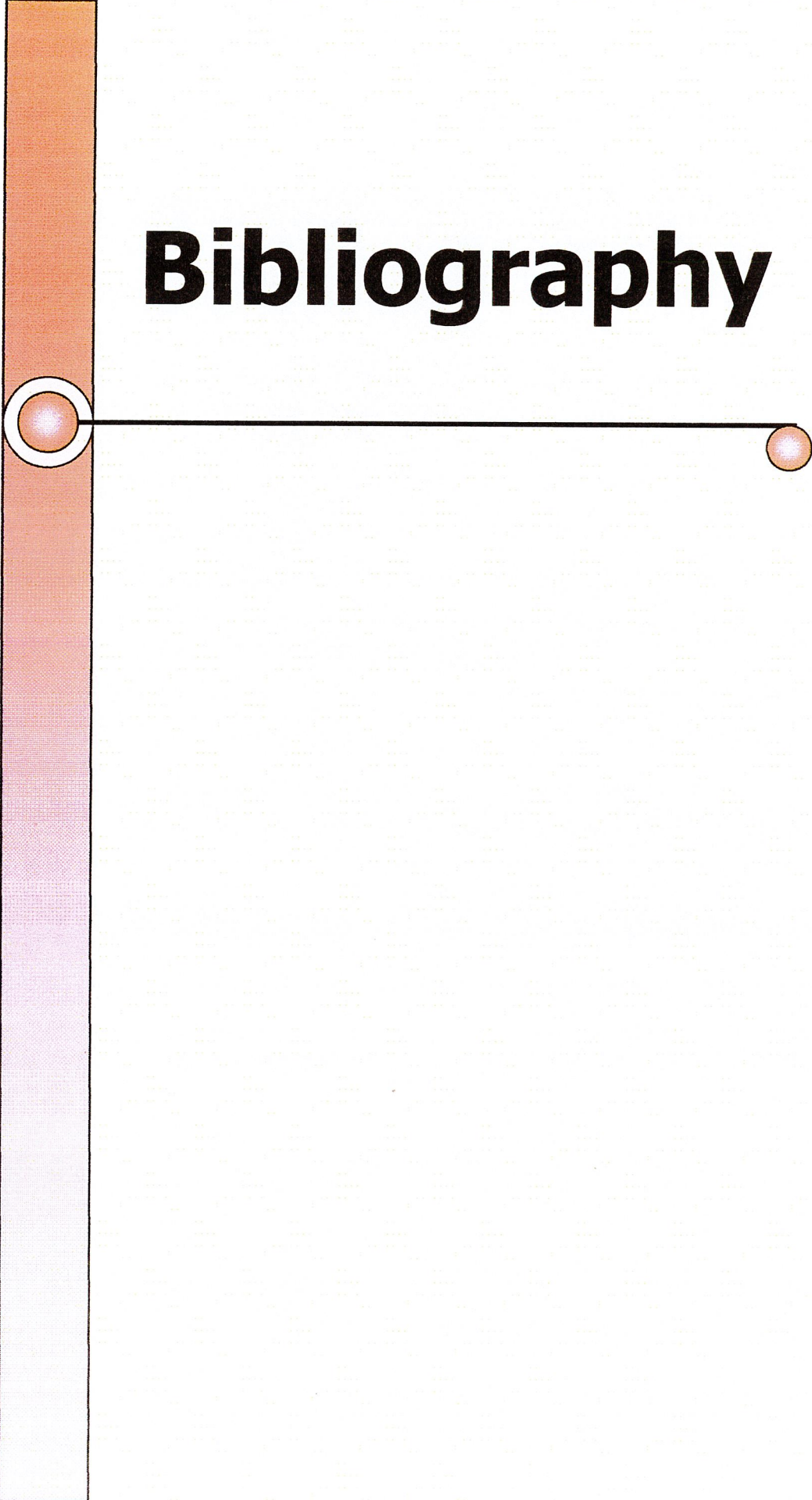
5.4 FUTURE RESEARCH

This research is limited to three banks in Bahrain, therefore the research findings have its limitations and cannot be classified as a general alternative towards re-engineering theme. Hence in the future research, one should cover the followings:

1. Organizations in different fields should be included in both private and public sectors to guarantee more reliable data and the ability to generalize the findings.

2. Based on my experience that I went through while conducting this research, I found that many respondents are unaware of the concept of future reengineering. Future researches, should focus on the awareness of the staff members (at executive and management level) of the reengineering project. Research questions should be designed in a way to evaluate people's awareness of re-engineering projects as a theme to the organization's quality services.

3. Future research should be targeted initially to line management levels, to investigate their reactions towards the new changes in their work process and their feelings towards management support and encouragement. Because, after all, they are the people who will be depended upon when it comes to the implementation stage.



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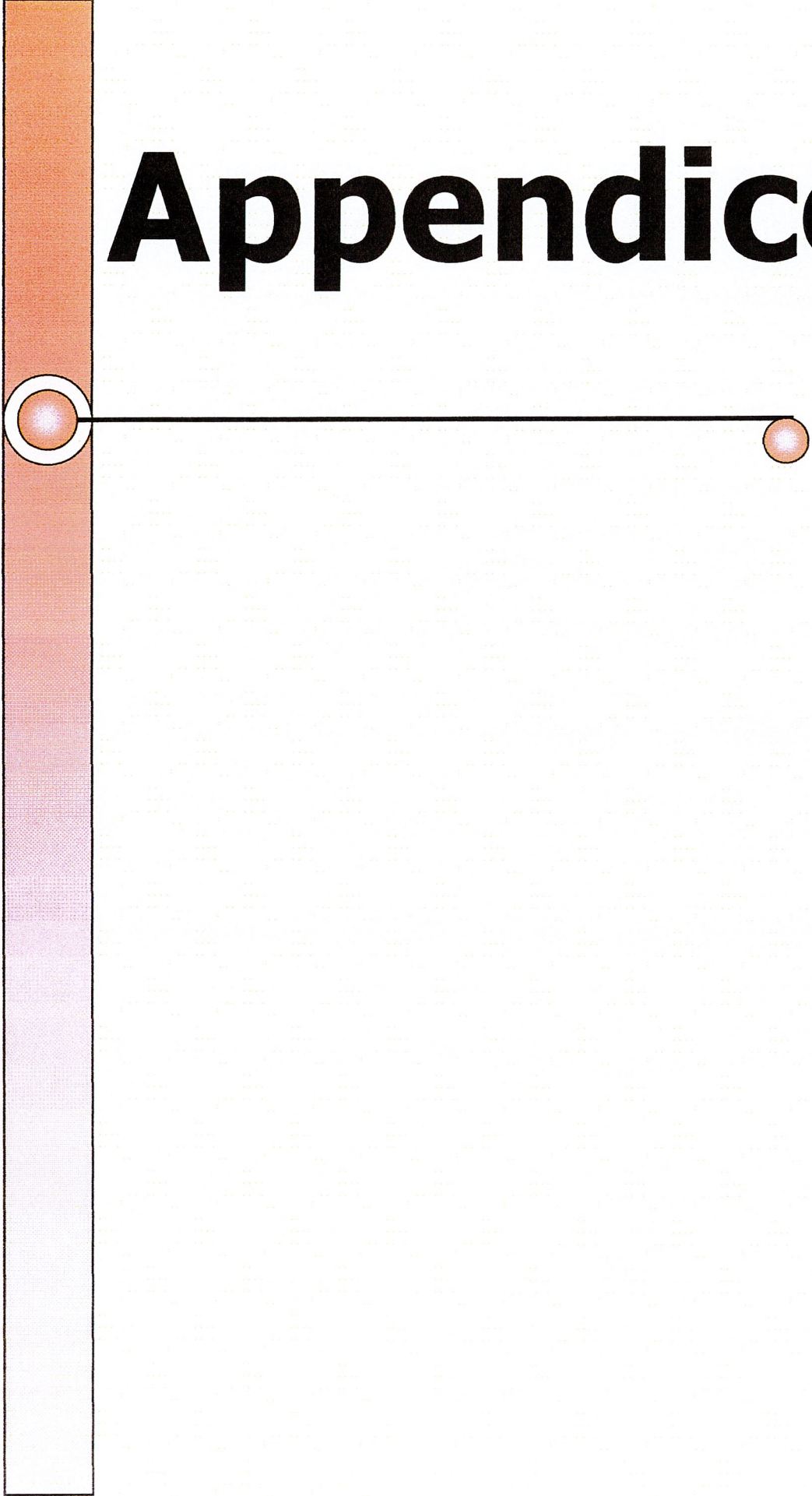
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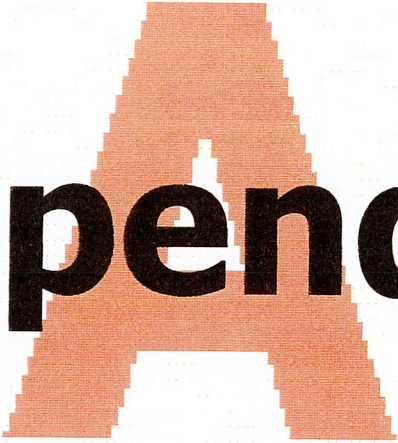
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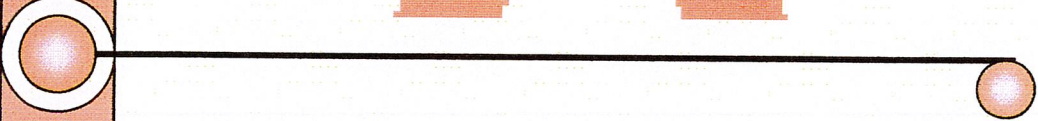
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Appendices

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Appendix



Summary of Three Banks Under Study

Appendix A

BRIEF SUMMARY OF THE THREE BANKS

AL-AHLI COMMERCIAL BANK B.S.C. (AACB)

Al-Ahli is a well known, highly reputable and profitable bank. Established in 1978, the bank is considered the third largest commercial bank in Bahrain. It has been largely expanding in the past few years and at present it has nine branches covering all busy and major residential as well as commercial areas in Bahrain.

According to the annual report and accounts of 1997, the Bank had largely prospered and grown during that year. The following are samples of what the Bank did during the last years.

Development of close working relationships with corporate clients. In addition to, participating with other banks in underwriting and arranging project financing.

In the field of consumer banking, the Bank continued introducing innovative retail products and services. For instance, the launch of credit line (a totally new banking concept in Bahrain and the Gulf) which allows consumers a flexible and permanent revolving line of credit. That is in addition to, Al Rabeh saving scheme and ATM promotions, the latter was launched in conjunction with one of the world's most famous brands, Coca-Cola and McDonald's (First in Branch).

Continuation of the policy of branch network modernization.

Recognizing and rewarding Bahrain's most enterprising individuals and organizations.

Al-Ahli Bank linked to the Benefit Network (electronic network) through this system Al-Ahli's customers can deposit or withdraw to/from their account at any ATM machine either belonging to Al-Ahli or any other commercial banks in any area in Bahrain. Such services are available 24 hours and it facilitates customer's daily bank services.

Total number of Al-Ahli's staff at present are 253 (upto October 1998). Male staff represent 61% while female represent 39%. Bahraini staff represent 93%. In 1996 Al-Ahli Bank has been rewarded by the Ministry of Labour for achieving this level of Bahrainization.

Al-Ahli Bank can be called a bank of youth as 78% of its staff age range from 18-40 years old. Al-Ahli Bank has maintained a constant profit level since 1992. The annual net profit has been raised from 2.1 million in 1992 to 6.4 million in 1997. At the time the bank opened officially in September 1978, the paid up capital was BD2,000,000 and the authorised capital was BD8,000,000. Total number of staff at that time was 49, today in 1998 the paid up capital is BD13,200,000 and the authorised capital is BD50M.

BANK OF BAHRIAN AND KUWAIT (BBK)

Bank of Bahrain and Kuwait has been established in 1971 and officially opened in 1972. At that time the bank was established the paid up capital was BD1,000,000 at present the paid up capital is BD569,000,000 million and authorised capital is BD100,000,000 million.

BBK's total number of staff at present is 634 . Female staff represent 24% and male staff represent 76%. Bahraini staff represent 95% of the total number of staff.

BBK has 22 branches covering almost all the majority areas of Bahrain, residential and commercial. BBK is linked to the Benefit network as well and such facility is considered to be one of the best services that banks provide to their customers.

NATIONAL BANK OF BAHRAIN (NBB)

National Bank of Bahrain was established in 1956 with a paid up capital of BD1,000,000 million and opened officially in 1957. Bahrain government concluded to be the major share holder of this bank (government share is 49% of the total shares). At present paid up capital is BD40,000,000 million and the authorised capital is BD100,000,000 million.

Total number of staff is 548 . Bahraini staff members represent 95.3%. Male staff represent 74% and female staff 26%.

Total number of NBB branches are 31. The branches cover all commercial and residential areas in Bahrain. NBB branches enjoy the facility the Benefit network provides to its customers as the total ATM machines are 33 machines distributed on the majority of the bank's branches.



Appendix

(Questionnaire)

QUESTIONNAIRE

Dear Respondent,

The attached questionnaire has been designed to evaluate the effect of human factors in successful of business process re-engineering, and for the fulfillment of my MBA project in conjunction with Bahrain University

What is business process re-engineering?

Business process re-engineering has been defined as **“the fundamental re-thinking and radical redesign of business processes to bring about dramatic improvement in performance”**.

Names of the participants are not needed or any other information related to personality of the participant.

This questionnaire was developed to be responded by individuals in management level staff in major commercial banks i.e. Al-Ahli Bank (AAB); National Bank of Bahrain (NBB) and Bank of Bahrain and Kuwait (BBK) and as you are one of the management team in this bank, I would appreciate if you can spare part of your time to respond to

this questionnaire and I am assuring you that your response will be kept **confidential**.

Finally I would like to express my sincere thanks and appreciation for your help by responding to this questionnaire.

Muneera Felaifel

QUESTIONNAIRE

The Human Factor Impact on The Success of Business Process Re-Engineering.

PART ONE

General data

1. Your position / title

☐ Senior Executive ☐ Management level ☐ Supervisory level

2. Your primary duty in the field of : (please tick one only)

☐ Finance / Accounts ☐ Production / Sales
☐ Human Resources ☐ Customer Services
☐ Information Technology ☐ Operations
☐ Others (Specify) _____

3. Organization's Name

4. State the level of importance of the following factors on your bank:

(1 = Very Important 2 = Important 3 = Some what Important
4 = Not Important 5 = Not Important)

☐ Cost ☐ Technology ☐ Services
☐ Flexibility ☐ Innovation

PART TWO

COMMUNICATIONS

This part is intended to identify the type of communication system used and its effectiveness.

- 1. Anticipated changes concerning my work process is discussed and clearly explained to me in advance.**

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

- 2. Our suggestions are always met with encouragement by our superiors.**

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

- 3. Our opinions and observations are always desired by our managers.**

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

- 4. We are asked for our opinions on any changes related to our day-to-day work.**

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

- 5. Changes in the work process are initially tried out before a final decision is made on implementation.**

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

- 6. The organization's goals and objectives are communicated to us on a continuous basis.**

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

7. Upward communication is invited by management and considered as important as downward communication.

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

8. Regular department meetings focus on strategies and exchange of ideas that boost the department's productivity.

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

9. The benefits and values behind changing work process is communicated to me clearly.

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

10. Regular meetings are held between departments and divisions to review and implement mechanisms that simplify the job process between different departments.

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

PART THREE

REWARD SYSTEM

This part is intended to identify the reward system used and its effectiveness.

1. We get full recognition from our manager for any work done that improved the working process.

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

2. Our rewarding system is sufficiently effective to motivate us.

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

3. Our rewarding system is continuously reviewed to ensure compatibility in the market place.

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

4. Creative ideas are always rewarded.

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

PART FOUR

TEAM WORK

This part is intended to find out if team work concept is applied and how effective it is.

1. There is always cooperation between all departments to facilitate the work process.

1 ☐ Strongly Agree 2 ☐ Agree 3 ☐ Occasionally 4 ☐ Disagree
5 ☐ Strongly Disagree

2. We have a good, strong and trusting relationship in our working place.

1 ☐ Strongly Agree 2 ☐ Agree 3 ☐ Occasionally 4 ☐ Disagree
5 ☐ Strongly Disagree

3. Team work is the dominating culture in our organization.

1 ☐ Strongly Agree 2 ☐ Agree 3 ☐ Occasionally 4 ☐ Disagree
5 ☐ Strongly Disagree

4 . We meet in teams to study anticipated changes in the work process.

1 ☐ Strongly Agree 2 ☐ Agree 3 ☐ Occasionally 4 ☐ Disagree
5 ☐ Strongly Disagree

5. We participate in the management discussions and evaluations of issues related to the organization's policy and procedures.

1 ☐ Strongly Agree 2 ☐ Agree 3 ☐ Occasionally 4 ☐ Disagree
5 ☐ Strongly Disagree

6 .We use team work for: (please tick one or more as appropriate)

1	Job analysis to create better and more effective ways of processing the job requirements.	()
2	Discussing customer requirements/problems or complaints.	()
3	Sound mechanism for effective delegation of authority to the subordinates.	()
4	Exchange ideas that improve the quality of our services.	()
5	Identifying the training needs for the new skills required.	()
6	Creating praising mechanism to encourage creativity among employees.	()
7	Putting into action, strategies for implementing new ideas and suggestions.	()

PART FIVE

AUTHORITY

This part is intended to identify the level of authority given to subordinates by their manager.

1- I have enough flexibility to perform my duties at high quality standard.

1 ☐ Strongly Agree 2 ☐ Agree 3 ☐ Occasionally 4 ☐ Disagree
5 ☐ Strongly Disagree

2- I have full authority to deal with problems that may affect work process when it occurs.

1 ☐ Strongly Agree 2 ☐ Agree 3 ☐ Occasionally 4 ☐ Disagree
5 ☐ Strongly Disagree

3- I am encouraged to apply my creative ideas to solve work problems as and when they emerge.

1 ☐ Strongly Agree 2 ☐ Agree 3 ☐ Occasionally 4 ☐ Disagree
5 ☐ Strongly Disagree

4- I have to ensure several management levels' approval for insignificant issues.

1 ☐ Strongly Agree 2 ☐ Agree 3 ☐ Occasionally 4 ☐ Disagree
5 ☐ Strongly Disagree

5- I do my work with minimum interference from my boss.

1 ☐ Strongly Agree 2 ☐ Agree 3 ☐ Occasionally 4 ☐ Disagree
5 ☐ Strongly Disagree

6- I am cautious not to act immediately toward any emerging problem

1 ☐ Strongly Agree 2 ☐ Agree 3 ☐ Occasionally 4 ☐ Disagree
5 ☐ Strongly Disagree

7- I wish I had more authority.

1 ☐ Strongly Agree 2 ☐ Agree 3 ☐ Occasionally 4 ☐ Disagree
5 ☐ Strongly Disagree

8- Authority is fairly and effectively shared between managers and subordinates.

1 ☐ Strongly Agree 2 ☐ Agree 3 ☐ Occasionally 4 ☐ Disagree
5 ☐ Strongly Disagree

PART SIX

PERFORMANCE MEASUREMENT

This part is intended to identify performance measurement system used and its effectiveness:

1. Measurable, clear and achievable objectives are set for each employee on an annual basis.

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

2. Our organization rank the following factors as:

	Statement	Very High	High	Fair	Low	Very Low
1	Staff loyalty	☐	☐	☐	☐	☐
2	Staff commitment	☐	☐	☐	☐	☐
3	Staff creativity	☐	☐	☐	☐	☐
4	Accepting changes in the job	☐	☐	☐	☐	☐
5	Staff recognition	☐	☐	☐	☐	☐
6	Staff training	☐	☐	☐	☐	☐
7	Communication standard	☐	☐	☐	☐	☐

PART SEVEN

TRAINING

This part is intended to identify training policy applied its effectiveness.

- We are given the opportunity to learn more about newly assigned responsibilities.**

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

- Training and job skills needed are always identified in the performance appraisals.**

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

3. On yearly basis, my manager discuss with me my training plan for the whole year.

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

4. I am fully satisfied with the on-job training programme I receive from my manager.

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

5. Training is always proceed any new tasks, methods / procedures in the job process .

1 ☐ Always 2 ☐ Often 3 ☐ Sometime 4 ☐ Rarely 5 ☐ Never

PART EIGHT

RE-ENGINEERING CONCEPT

This part is intended to identify the awareness, knowledge and ambitions at management level for applying the re-engineering concept in the business process.

1. How do you foresee the support for radical change in your organization. (Please tick)

LEVEL OF SUPPORT TO CHANGE	PERCENTAGE OF SUPPORT					
	0%	5-10%	25%	50%	75%	> 90%
1- Fully support change						
2- Willing to accept change						
3- Reluctant to accept change						
4- Resistant to change						
5- Totally reject change						

2. Please indicate the processes, functions or systems in your organization that you think require radical change.

	Marketing your products/services	
	Service delivery process (Front line services)	
	Training policy and system of identifying training requirements	
	Order/ application processing management (from receiving customer's request till completion)	
	Performance evaluation/measurement	
	Customer relations and services	
	Reward systems	
	Communication system	