

**An Examination of the Factors
that
Influence Motivation in the Workplace
during a Recession**

Maria O'Connor

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National College of Ireland
IFSC, Dublin 1

Research Advisor:
Mr. Fabian Armendariz

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DECLARATION

I hereby certify that this material, which I now submit for assessment of the programme of study, leading to the award of Bachelor of Arts (Honours) in Human Resource Management, is entirely my own work and has not been copied from the work of others with the exception of work that has been cited and acknowledged within the text of my dissertation.

Signed: Maia Couer

Date: 28th July 2010

Student Number: 3283071

ABSTRACT

Business in Ireland has been severely impacted as a result of the downturn in the economy and organisations everywhere are seeking alternative ways to creatively reduce expenditure and lower costs. Organisations are relying on the human resource function within an organisation to achieve such savings.

While the notion of enhancing employee morale may seem an extravagance, the reality is that it is more important than ever to ensure that employees are motivated, satisfied and engaged. Without motivated employees, organisations are prone to be deemed unsuccessful, or in some cases, can fail.

In order to examine motivation in an organisation seriously impacted by the recession, Bank of Ireland was considered a suitable organisation. A qualitative research method was used. This was done by carrying out a case study in the form of semi-structured interviews.

The results present the findings of the interviews undertaken, and attempt to paint a picture of morale and motivation in Bank of Ireland. The opinions of the personnel that were interviewed are also presented. Conclusions are presented in the form of key findings and a number of observations have also been made for consideration by Bank of Ireland management.

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CHAPTER 1 – INTRODUCTION

Upon deciding on a topic for this dissertation, the author identified many areas of research. The author asserted to draw on their experience and knowledge and elected to explore a topic that would also be of value to the organisation.

Business in Ireland has been severely impacted as a result of the downturn in the Irish economy. The financial services industry, where Bank of Ireland operates, has had a severe impact on the Bank. The priorities of Bank of Ireland management have been on re-building the organisation to ensure the Bank's viability for the future. The energies invested by management are to ensure that the existing customer base is maintained, that revenues are protected, and that costs are reduced.

The recession is forcing many organisations to curtail their expenditure and costs. Although motivation within an organisation is a necessity, during a recession particularly, it cannot be ignored. While the notion of enhancing employee morale may seem an extravagance, the reality is that it is more important than ever to ensure that employees are satisfied, engaged and motivated. Top performing employees are vital to the success of the organisation during a recession, as those employees are imperative to generating new business, and ensuring that customer service is both maintained and developed. Customers are vital for organisational survival because without them, Bank of Ireland would fail to continue as a viable going concern organisation or be sustainable as a business (Blyth, 2008).

The Chief Executive of Bank of Ireland, Mr. Richie Boucher, following the announcement of the Bank of Ireland Interim Results in April 2010, is quoted as saying:

“I am very gratified and grateful to my colleagues for their work... they have understood what is needed and have responded in the most encouraging way to the challenges the Bank has faced. I have seen an absolute level of pride, energy and commitment from the staff and we are going to need these

qualities because the next few years will be tough and difficult. We have to believe in the Bank and have trust and belief in our colleagues. If we have these factors will come through the recession as a Bank which everyone will be proud to be associated with. I want them to do their jobs and have job satisfaction.”

(Company Document)

Mr. Boucher continued to say:

“...Bank of Ireland is making good progress against our strategic priorities although we clearly have much more to do. The efforts of everyone in Bank of Ireland Group have helped us deliver our results and reduce our costs.”

(Company Document)

To ensure that business goals are met in the most productive manner, the morale of employees is critical to ensure that they work to the best of their ability. In addition, a motivated workforce will improve the likelihood of retaining a strong talent pool over the long term.

The purpose of this study is to examine the factors that affect motivation in Bank of Ireland. Taking the concept of human resource management into consideration, there is an increased emphasis placed on the human resource function within organisations. Organisations and management have come to the realisation that employees are a source of competitive advantage. It is now recognised that employees are now regarded as an asset to an organisation. Therefore, managers need to understand the factors that influence motivation, in order to be in a position to encourage individuals to work to the best of their ability. An individual who works to the best of their ability only brings success to an organisation. It is a win-win situation for everyone.

Motivation is a major issue in all organisations. Traditionally, it has been a cause of concern for managers. Understanding what motivates employees is vital for managers looking to get the best performance from their employees. There is not one better way to motivate employees than others, what motivates one employee may not necessarily motivate all employees. In fact, it may have the opposite effect, so

management really need to understand what the different motivation factors within each employee are and develop a method that works to strike a balance within the employee talent pool.

As mentioned above, Bank of Ireland has been significantly impacted by the recession. As a result, decisions had to be made in relation to the Bank's approach to pay and bonus, that is, an embargo on pay increases and performance bonuses. Pay has traditionally been viewed as a means to motivate staff in Bank of Ireland for a number of reasons, including job satisfaction, talent retention and as a means to promote optimum performance.

The author of an article in Corporate Finance Review (Denka, 2009) states that organisations need to recognise that many of the things that employees appreciate are not necessarily related to money. Obviously, this is good news for organisations like Bank of Ireland who are not in a position to award salary increases. The article states that there are a number of other initiatives to inspire and instil confidence without breaking the budget.

Such initiatives include praise. Mark Twain is quoted as having said that he could live for two months on a good compliment. Not only is recognition a cost effective measure to inspire an employee, it is a very simple initiative to implement. A simple "thank you" can go a long way to improving individual morale. The author of the above mentioned article (Denka, October 2009) cautions that the recognition must be genuine and sincere, otherwise it may demean employees.

During recessionary times, job security is paramount to employees. Even though employees may be less likely to resign during a recession, it does not prevent people from exploring other employment opportunities, particularly if they anticipate that their own job may be at risk. While every employee will not resign owing to job security, it is important that management give some consideration as to whom might, particularly relate to top performing employees.

Managers have the ability and capacity to influence their teams, so, while they may not have much control over reward, they can take steps to improve morale by being creative with the initiatives that they seek to implement.

By reviewing relevant literature on motivation and conducting research on Bank of Ireland, the factors that lead to motivation in the workplace will be examined. The paper will firstly establish the general morale in Bank of Ireland, based on the interviews conducted. The dissertation will examine the various approaches that have been adopted to increase motivation, and their effectiveness in creating job satisfaction. Secondly, the paper will establish the effect of pay and money on motivation levels. Thirdly, the dissertation will examine the impact of job security and whether this is a cause of concern for employees. Fourthly, the paper will look at general business profile, that is, the impact of the recession on performance, workload and absenteeism and the corresponding impact on employees, if applicable. Finally, the author will attempt to find out if employees are motivated by money, job security or career advancement.

Chapter Two reviews the literature in relation to motivation. This chapter will initially commence with an introduction into the concept of human resource management. An exploratory review of some of the earlier theories of motivation will be examined, followed by an analysis of the need for these theories. Following this will be three examples, each of content and process theories of motivation. The chapter will look the impact of job satisfaction, reward and job security. The chapter concludes by exploring the effect on motivation in general.

Chapter Three will identify the research method used. A demonstration will be provided on why the chosen method was considered to be the most appropriate. Within this chapter, the objectives of the research will be outlined clearly.

Chapter Four presents the findings and results of the research undertaken. Key factors that identify and impact motivation levels in Bank of Ireland are qualified and summarised at the end of the chapter.

Chapter Five analyses the results and outlines the conclusions set out. Finally, the chapter ends with the observations based on the findings of the report.

In conclusion, the author found that using a comprehensive examination of literature, preparing detailed research and the preparation of this dissertation, that motivation is a key element in examining factors that influence employees in a workplace during a recession. As an employees needs are met or satisfied, that employee will be motivated to work at a higher level.

Chapter 2 – Literature Review

Introduction

This chapter portrays the development of human resource management to current day thinking in the field of employee motivation. It commences with an overview of human resource management, and then evolves into the area motivation. In writing about motivation, the author reviews the earlier theories of motivation and traces their evolution to current day thinking. In addition, the author explores the relationship between motivation and job satisfaction and how factors such as reward, job security and personal achievement can affect motivation levels in general. The author examines how current day writers impact the topic also. The relationship between line managers and employees is also briefly reviewed, and the important role that management play in motivating employees, thereby obtaining a competitive advantage in the workplace.

SECTION 2.1 – HUMAN RESOURCE MANAGEMENT

Human Resource Management (HRM) is a relatively new concept and is a subject of much debate and disagreement. There is not an agreed definition. Some researchers argue that HRM is about creating a climate of employee commitment and cooperation while others (Legge, 2005) maintain that it refers to:

“...policies for managing people designed to further the strategic goals of the organisation.”

HRM can trace its roots to the 1920's following the study of worker behaviour in Western Electric Company in the USA between 1927 and 1932. A series of experiments were carried out by Elton Mayo which later became known as the 'Hawthorne Experiments' (Anteby and Khurana, 2007).

Mayo's work led to further studies, referred to as the Michigan Studies, which began shortly after World War II, in the late 1940's. These later studies were carried out at

the University of Michigan, and they found that the attitudes and behaviours of supervisors affected the productivity of their subordinates (Gellerman, 1963).

These earlier studies lead to the development of a new approach known as the human relations movement. This approach was based on the assumption that motivation depends on social needs and that satisfied employees work harder than unsatisfied employees. Maslow's work is an example of the human relations approach and is discussed in more detail later in the chapter.

In the 1970's, new Japanese working techniques such as 'Just in Time' and 'Total Quality Management' became more important in the workplace. This gave rise to the view that:

“...human resources is likely to give organisations a significant competitive advantage.” (Guest 1987).

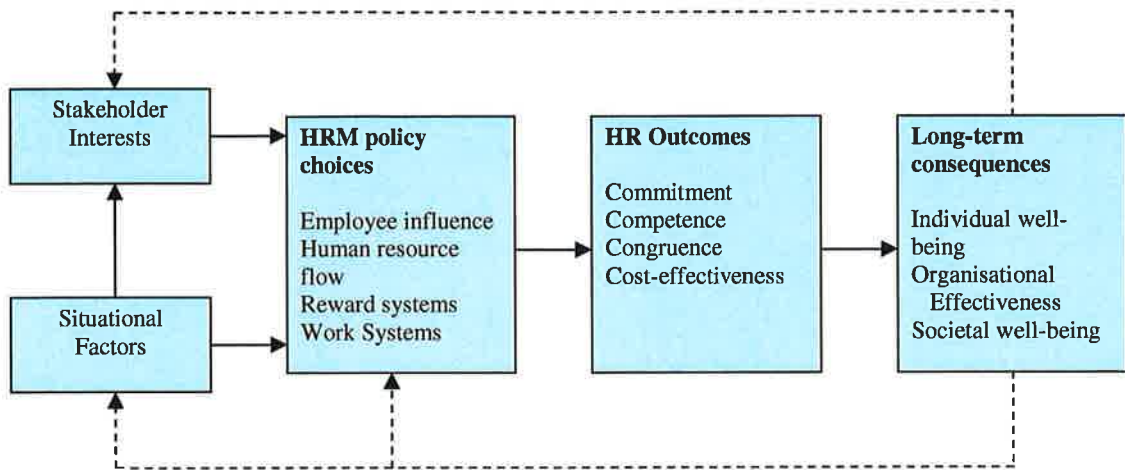
Supporters of this latter type of human resource management claimed it was different to earlier known styles because of the strategic value for an organisation. According to Guest (1987):

“...effective utilisation of human resources is likely to give organisations a significant competitive advantage.”

SECTION 2.2 – MODELS OF HUMAN RESOURCE MANAGEMENT

There are two influential models of HRM. The “matching model” was developed by academics at the Michigan Business School and it outlined how HRM policies are linked to the formulation and implementation of strategic corporate objectives.

The second model was developed by Michael Beer and his colleagues at Harvard University. It is illustrated below using a diagram prepared by Guest (1987).



The Guest model recognises that there are a variety of stakeholders in the organisation (for example, employees, shareholders, etc). HRM strategies are created to protect the interests of the stakeholders and develop outcomes that become the business strategy. The main influence is about enhancing the quality and commitment of the workforce.

SECTION 2.3 – MOTIVATION

Motivation at work is very important and needs to be clearly understood by managers within a workforce. All employees have a variety of needs and goals, and managers need to be mindful of this.

Theories of motivation look at a person’s behaviour and attempt to explain why people behave the way they do. It also looks at how work and rewards satisfy needs. The general conclusion is that as needs are satisfied; employees will be motivated to work at a higher level. Therefore, managers need to understand the nature of employee motivation and how it applies to work situations (Moorhead and Griffin, 2004).

Motivation is primarily concerned with identifying how people behave. This behaviour has been of interest to organisations since at least the 1930’s. The word originated from the latin word “movere” which means “to move”. While this definition on its own is somewhat short and inadequate, it does suggest that

individuals are capable of “moving” in terms of their relationship to an organisation and the people that work within it (Steers & Porter, 1975).

A variety of definitions have been developed over the years. Atkinson (1964) describes motivation as:

“...the contemporary (immediate) influences on the direction, vigor, and persistence of action.”

Vroom (1964), on the other hand, describes it as:

“...a process of governing choices made by persons or lower organisms among alternative forms of voluntary activity.”

Regardless of the definition, all three quotes above refer to common characteristics. Each quote expresses how an individual has drive or energy. They also refer to how individual behaviour is driven towards a goal or motive. Furthermore, the three definitions consider the individual’s environment and the impact on their action and efforts. These components are referred to in many of the key theories of motivation that exist currently. Interestingly, Latham and Locke (2004) state that the definition of motivation needs to be addressed, as they argue that it is not used clearly, and that it stifles progress in the area of work motivation.

Motive

A motive is an aspiration that an individual wants to satisfy. It could be a desire for job security or a wish for status, but regardless, they are motives. Once a motive is stimulated in an individual, an internal force compels that individual to satisfy the motive. The force that activates this behaviour is what is referred to as motivation (Stanton and Buskirk, 1987).

SECTION 2.4 – HISTORICAL PERSPECTIVES ON MOTIVATION

One of the first theories of motivation to emerge was the instrumentality theory. The basic premise of the theory, according to Armstrong (1999), is that doing one action

will lead to another. The model suggests that people only work for money and that an individual's motivation to work is directly linked to the reward or the penalty based on the outcome of their performance.

The Scientific Management model of employee motivation is based on this statement. This model was developed in the early 1900's by F. W. Taylor, who believed that employees were motivated to earn as much as they could possibly earn. Taylor studied employees at work and paid them in accordance with the amount of work they performed. Taylor believed money was the only motivational factor and that employees found working unpleasant. Taylor wrote that:

“...it is impossible... to get a workman to work much harder than the average men around them unless they assured a large and permanent increase in their pay.” (Taylor, 1911).

Motivational theories have developed over the years. Some have been discredited while others have been subject to criticism, particularly, the influential theories of Maslow and Herzberg. For many years, organisations have used reward systems as a means to motivate staff. In the case of the Banking industry specifically, little attention has been given to understanding the link between motivation and reward. Managers historically rewarded staff because it was the normal practice to do so, but primarily because the Banking industry were generating healthy profits and could afford to reward employees financially.

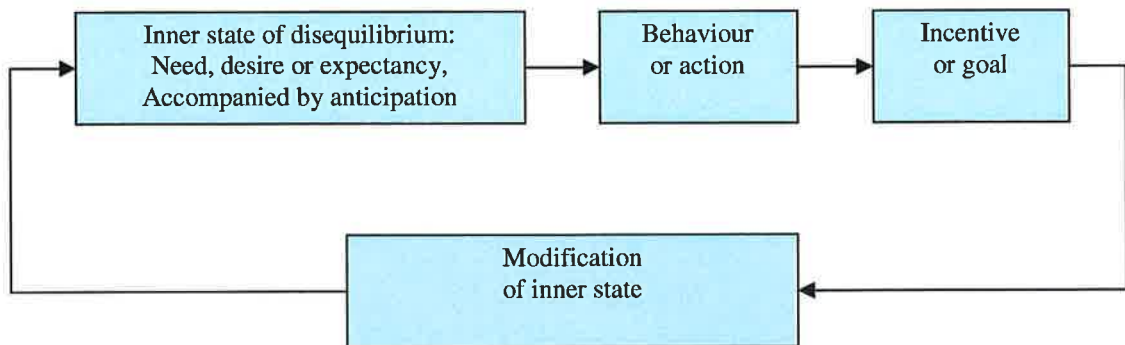
SECTION 2.5 – THE MOTIVATIONAL PROCESS

There is no one best way to motivate an individual because each individual is unique. In the same way, various theories on motivation are unique. According to Luthans (1998), motivation consists of four interacting elements:

- Needs
- Behaviour

- Incentives
- Feedback

The interaction of these elements is illustrated below:



Dunnette and Kirchner (1965) state that while the model appears to be straightforward, it is important to realise that individual differences exist amongst employees and this may influence their needs.

SECTION 2.6 – THEORIES OF MOTIVATION

The Drive theory is one of the oldest theories of motivation. Allport (1954) refers to the theory as “hedonism of the past”. It is based on the assumption that decisions made about present behaviour are based on the rewards of past behaviour. Hedonism does not provide any explanations of why some actions were satisfying and others were not, but it has been proved successful in predicting what goals an individual would strive towards and the motivation for such goals.

Consideration must be given to the era in which the theory was developed because post 1950’s, there was an abundance of jobs and to a large extent people did not necessarily have to worry about job security.

The Drive theory led to further work carried out by Cannon in the early 1930’s and the introduction of the concept of “homeostasis”. According to Steers and Porter (1975), the concept refers to a disequilibrium that exists. Individuals are motivated by internal forces to reduce a sense of disequilibrium and these forces move back and

forth depending on the disequilibrium that exists. This concept was later seen in Maslow.

Since the 1950's, research theories of motivation have advanced. They are generally categorised into two types: content theories and process theories. Content theories focus on people's needs or goals. Process theories, on the other hand, are concerned with choices made about goals; in other words, going through a decision making process. Mullins (2007) is careful to point out that the theories are not conclusive and that the original ideas have each been contradicted.

Content theories are concerned with employee motivation at work. In essence, they are concerned with the identification of employee's needs and the goals that they pursue in order to satisfy these needs. The main content theories are:

- Maslow's hierarchy of needs model
- Alderfer's Existence Relatedness and Growth (ERG) theory
- Herzberg's two-factor theory
- McClelland's achievement motivation theory

Process theories are concerned with the thinking process through which people decide to perform one action over another. They analyse how people interact and influence one another. In simple terms, the process theories focus on the "how" and the "why" of motivation. The most famous theories are:

- Vroom's Expectancy based models
- Porter and Lawler's Self Determination Theory
- Adam's Equity theory
- Locke's Goal theory
- Heider's and Kelley's Attribution theory

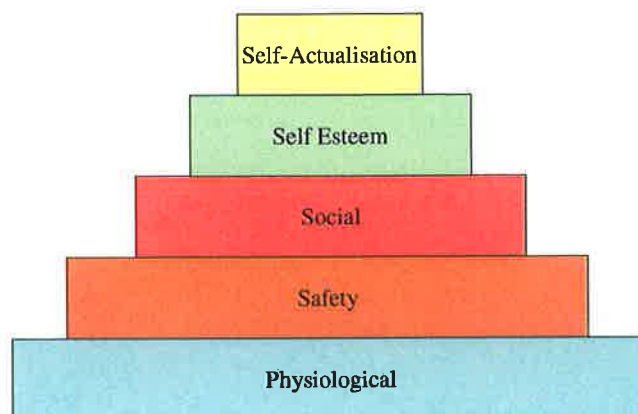
A review of these theories is beyond the scope of this paper, so the author will examine three content and three process theories.

Content Theories of Motivation

Content theories attempt to identify what exactly motivates employees. The theories are discussed in greater detail below.

Maslow's Need Hierarchy Theory

The first content theory is one of the most popular theories of motivation and was developed by Abraham Maslow. His theory focused on the psychological needs of employees and is based on two principles. He proposed that individuals are “wanting beings” and that they are motivated to satisfy certain types of needs. The second premise of Maslow’s theory is that individual needs are arranged in a hierarchy of importance. Maslow’s theory suggests that when a lower level need is satisfied, this need is no longer a motivator and the individual would then be motivated to satisfy the next need in the hierarchy. For instance, when an individual’s need for a basic salary has been met, it will no longer motivate behaviour until such time as money is required again. In the meantime, according to Maslow, the individual would be motivated by other needs. Maslow’s hierarchy of needs model is illustrated below:



Physiological needs include the need for food, water, love or salary, if applied to the workplace. Needs at this level are often taken for granted and are expected by people.

Safety needs are concerned with having a safe and secure environment, free from threats. When applied to the workplace, the need could be satisfied by the provision of health insurance, pension etc.

Social needs (also referred to as belongingness needs in some research) relates to an individual's desire to be accepted by their peers and to develop a friendship. If individuals are encouraged or given an opportunity to put forward ideas and suggestions, they will feel more involved ultimately increasing productivity and motivational levels.

Self esteem needs focus on an individual's desire to have a positive self image and to receive recognition, attention and appreciation for their contribution. Providing regular and positive feedback is an important aspect of this; equally a promotion can help satisfy these needs and increase motivation.

Self-actualisation (or self-fulfilment) needs are concerned with the individual developing themselves to their full potential. Some individuals are motivated by being autonomous, so the provision of challenging work or assignments is a way to satisfy this need.

An implication of Maslow's theory is that high level needs have the greatest impact on motivation and when they are satisfied they grow in strength. Conversely, the opposite happens with lower levels needs. While money is a motivator, it is a lower level need and therefore may not necessarily be a long term motivator.

While Maslow's theory has been universally recognised, O'Connor (2007) states that it is misunderstood, and that research has failed to find evidence that lower level needs must be satisfied before the next level can provide a motivational force. For example, some people prefer to have job security and a less paid role over a high paid and higher status position. This criticism is supported by various textbooks such as Mullins (2007), Armstrong (1999) to name but a few.

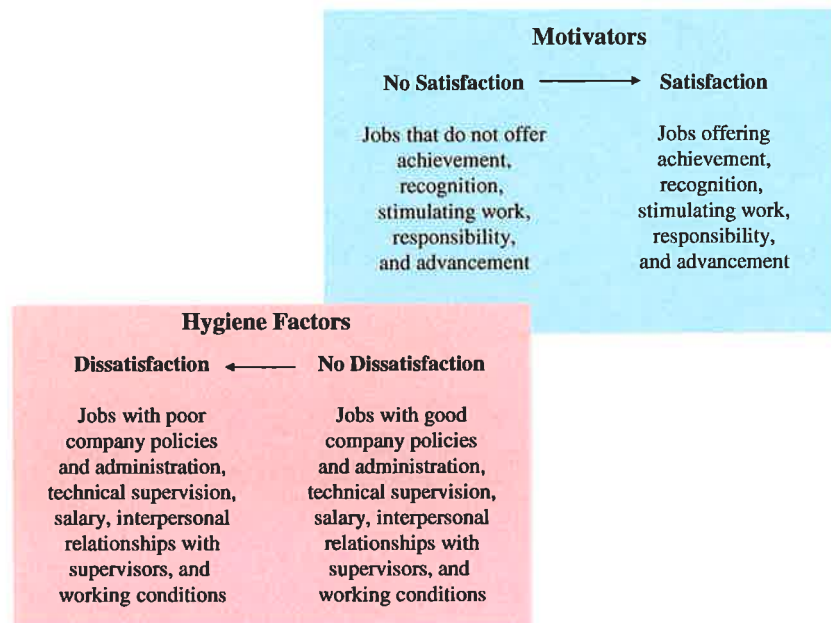
Alderfer's Modified Need Hierarchy Theory

A second content theory was from Alderfer, who developed a modified theory of motivation. He condensed Maslow's theory into three needs relating to existence, relatedness and growth, referred to as the ERG theory. Alderfer suggested that individual needs are arranged in a hierarchy, but unlike Maslow, he suggested that more than one need could be satisfied at the same time, and that lower level needs did not have to be satisfied before a higher level need.

Herzberg's Two Factor Theory

The final content theory is where Herzberg developed the motivation-hygiene theory, and was concerned about the impact that work and job design had on motivation. Herzberg claimed that job satisfaction was critical to improve an employee's motivation.

Herzberg's model is illustrated below as outlined by Kreitner et al (1999):



Herzberg carried out his research by interviewing 203 accountants and engineers from different industries. Participants were asked to associate a time with an event that made them feel good or bad about their job, and then describe how they felt. The

responses indicated that there were two factors affecting motivation, which resulted in Herzberg's two factor theory of motivation.

The two groups of factors are the motivation factors and hygiene factors and the distinction of these was the main concept of Herzberg's theory. The function of motivation factors is to increase job satisfaction, while the function of hygiene factors is to decrease job satisfaction. Hygiene factors are concerned with the job environment, and are extrinsic to the job itself (company policy, work conditions, salary, job security) and prevent dissatisfaction. Motivation factors relate to the job content of the work itself and if present, they will attempt to motivate the individual to work harder and perform to a higher standard. Examples include achievement, recognition and advancement. (Herzberg et al, 1959).

Mullins (2007) cautions that:

“...the opposite of dissatisfaction is not satisfaction but, simply, no dissatisfaction.”

In comparing Herzberg's theory to Maslow's hierarchy of needs theory, the hygiene factors relate to Maslow's lower-level needs and the motivation factors to Maslow's higher-level needs. Management must take responsibility and give their attention to employees to ensure that motivation factors occur. Hygiene factors are also important but for different reasons.

In summary, Herzberg evaluates that individuals in work can get very dissatisfied about things such as job security or salary, but even if the issues get resolved, job satisfaction is still not guaranteed.

Process Theories of Motivation

Process theories are also referred to as extrinsic theories and cognitive theories. They recognise that:

“...aspects of motivation arise when people are fully aware of their motives and actions, and the risks involved, and make plans guided by their expectations.”

(McKenna, 1994)

Essentially, they attempt to explain how people set out to achieve or satisfy their needs.

Vroom Expectancy Theory

Vroom developed the expectancy theory in 1964. The theory argues that:

“...motivational force to perform... is a multiplicative function of the expectancies, or beliefs, that individuals have concerning future outcomes *times* the value they place on these outcomes.”

(Steers and Porter, 1975)

Put simply, motivation will be strong if individuals expect their efforts and contributions to be rewarded. The terms associated with this theory are; performance-outcome expectancy, valence (the emotional value associated with a stimulus) and effort-performance expectancy which are explained more simply below. The motivational force is a combination of valence and expectancy and this determines the individuals' motivation for a particular kind of behaviour (Steers and Porter, 1975).

Vroom proposed that the motivation to behave in a certain way is greater when:

- An individual believes or expects that if they behave in a certain way, they will get certain things, that is, good behaviour will lead to outcomes (performance-outcome expectancy)
- An individual believes that these outcomes have a positive value or worth for the individual (valence)
- An individual believes that they will be able to perform at the required level (effort-performance expectancy)

(Steers and Porter, 1975)

The theory suggests that when having to make a choice about behaviour, individuals go through a process of consideration, asking themselves questions such as, “will I be able to do that job” and “what will happen if I can/cannot”. Based on the answers to

these questions, the individual will then decide to behave in that way if they perceive that a desired outcome will be produced.

Money, therefore, could be seen as being a reward, for an individual looking to buy a new house. However, money may have the opposite effect for an individual looking for the security of employment.

While this model recognises the complexities of work motivation and the relationship between behaviour and motivation, it is not without its criticisms. The model assumes that individuals go through a thorough process when making decisions and that they analyse various alternatives. This sounds good on paper but in a work environment, Steers and Porter contend that this is less likely to occur because individuals will not stop to consider an alternative if they find a behaviour that is satisfying. They also suggest that individuals are limited in the amount of information that they can deal with at a given time.

Self Determination Theory

Building on Vroom's theory, a second process theory by Porter and Lawler proposed a model of intrinsic and extrinsic work motivation. According to Deci (2005):

“...intrinsic motivation involves people doing an activity because they find it interesting and derive spontaneous satisfaction from the activity...”

and

“...extrinsic motivation requires an instrumentality between the activity and some separable consequences such as tangible or verbal rewards, so satisfaction comes from the extrinsic consequences to which the activity leads.”

Porter and Lawler (1968) advocated structuring the work environment so that performance would lead to intrinsic and extrinsic rewards, and therefore, produce job

satisfaction. This could be achieved by making jobs interesting (increasing intrinsic motivation) or promoting staff (increasing extrinsic motivation).

Adam's Equity Theory

A third process theory is Adam's Equity Theory and is concerned with an individual's assessment of whether or not they are being treated fairly. It is based on cognitive dissonance theory, developed by Leon Festinger in the 1950's (Kreitner et al, 1999). Festinger's theory suggested that people are motivated to maintain consistency between their beliefs and their behaviour. The theory goes on to say that if an individual perceives an inconsistency to exist, it will lead to a state of cognitive dissonance and this will motivate an individual to take corrective action. Festinger's findings created a platform for psychologist Stacey Adams to implement her equity principle into the work environment.

Adams theory points out that there are two components in the employer-employee exchange, that is, inputs and outputs. Inputs are what the employee expects to get in return for their participation and sharing of information including education, experience or training. The outputs are the outcomes the organisation provides, such as pay, benefits and recognition.

Bennett (1997) contends that individuals compare the returns they are experiencing with the rewards given to other employees, in relation to the effort they contribute to their jobs. If an individual believes that the return they are getting is equal to that of other employees, then the individual will be content. However, the opposite will occur if the individual perceives there to be inequity. Bennett goes on to suggest that if individuals compare the inputs of their jobs with the outputs experienced, and perceive that they are not paid enough, an individual will reduce their efforts.

A drawback to this theory is that it is difficult to measure an individual's perception of equity as well as identifying the inputs and outputs from a job (Kreitner et al, 1999).

SECTION 2.7 – JOB SATISFACTION

While job satisfaction is usually linked to motivation, it does not have the same meaning. Job satisfaction is more of an attitude, an internal state (Bloisi, 2003). It generally refers to all aspects of a person's work and the level of satisfaction that is gained from the role the employee has. A widely held proposition amongst Human Resource practitioners is that a happy worker is a productive worker.

Job satisfaction is impacted by a variety of different factors, such as:

- Individual factors – personality, education, abilities
- Social factors – relationships with co-workers, group norms
- Cultural factors – underlying attitudes, beliefs and values
- Organisational factors – structure, policies, nature of work, leadership
- Environmental factors – economic, social, governmental influences

(Mullins, 2007)

Each of these factors affects the job satisfaction of certain individuals; that is to say that an individual can be happy with one aspect of their job and unhappy with other aspects. Another important issue that affects job satisfaction is the work environment. Handy (1993) refers to the importance of the work environment and argues that an inspired workplace will result in inspired workers.

According to Steers and Porter (1975), job satisfaction *causes* performance, that is, the extent that an individual is satisfied with their job will determine their performance. Vroom's model of motivation, as mentioned earlier in the chapter, supports this statement because job satisfaction refers to the valence aspect of his model.

A traditionally held view is that motivation is linked to reward and in the past few years, organisations, particularly in the Banking industry, has used financial factors as a means to motivate staff. However, since the commencement of the recession,

financial factors are no longer an option for many organisations. Opinions today suggest that people are intrinsically motivated rather than extrinsically motivated.

Pay is obviously important to individuals as it forms the basic necessity to survive and satisfies the basic needs put forward by Maslow in his hierarchy of needs model, that is, food, shelter and clothing. However, it is no longer the only factor to motivate employees.

“...money alone is not always enough to motivate high performance.”

(Latham and Locke, 2004)

A concern suggested by Frey and Jegen (2001) is that extrinsic incentives such as performance pay can crowd out intrinsic motivation to do a good job.

Many organisations use performance pay schemes to reward staff. The idea is that an individual is awarded a monetary reward depending on their performance. A paper by Green and Heywood (2008) discusses the impact of performance pay schemes on job satisfaction. They contend that while performance pay may increase job satisfaction, it may reduce perceptions of fairness or lower morale and motivation. This view is supported by Lester (1997) who states that:

“...employee’s experience frustration and low morale due to inequities in the pay structure and that this distracts them from their work and causes them to lose confidence in their employers.”

This view is supported by Green (2004):

“...a concern with performance-related pay is that it can lead to work intensification and this may lead to dissatisfaction with hours worked.”

In recent years, the subject of achievement has become a source of motivation. Maslow’s theory, discussed earlier in the chapter, states that self-esteem (recognition and promotion) is one of the highest levels of need in the hierarchy, and the high level needs have the greatest impact on motivation.

Nohria (2008) describes drives that underlie motivation and says that:

“...motivation drives are hardwired into our brains... the degree to which they are satisfied directly affects our emotions and, by extension, our behaviour.”

Nohria points out that events that improve social status, such as being promoted, lead to job satisfaction.

At a time when organisations are not able to promote employees, similar to reward, it is important for organisations to look at broader approaches to job satisfaction, perhaps alternatives such as lateral promotions, instead of hierarchical promotions, mentoring programs, job rotation to name a few. Mullins (2007), states that by using broader approaches, the aim is to:

“...give the individual improved empowerment through greater autonomy and authority over the control of their work... and provide greater opportunities for psychological growth.”

Security is another motive linked to motivation and satisfaction. Gellerman (1963) argues that:

“...security may make people more compliant and predictable... but does not necessarily make them more productive... too much stress on security can actually reduce overall efficiency.”

In conclusion, these three factors; reward, promotion and security, each influence motivation and in addition, are also influenced by managerial and organisational factors.

SECTION 2.8 – LINE MANAGER RESPONSIBILITY

Line management have a significant role to play in motivation, so it is important that they understand the relevance of the motivation theories, and know how to effectively

apply them to a particular work situation. Line manager responsibility is a characteristic of HRM and is designed to promote a high level of commitment from the workforce. The success of getting commitment from employees is dependent on the approach adopted by senior management, supported by the Human Resource Department, and driven by the line management. This is put forward by Ulrich (1997). The role of the line manager, therefore, is critical in driving forward the human resource policy goals of commitment, quality, flexibility and the profitability of subordinates (Lowe 1992).

Conclusion

In summary, motivation takes many forms, as explained in both content and process theories. The content theories of motivation attempt to establish the needs that are most important to individuals. Maslow's hierarchy of needs theory proposed that individuals are motivated to satisfy certain needs and once a certain need is satisfied, the individual will be motivated by other needs. Alderfer modified Maslow's theory and suggested that an individual could satisfy more than one need at a same time. The final theory is from Herzberg who claimed that job satisfaction (interesting work, challenge and responsibility) was essential to improve an employee's performance, and that there are differences between satisfied motivated and dissatisfied individuals at work.

Process theories are concerned with the process of motivation and how individuals satisfy their needs. Vroom's expectancy theory proposed that motivation to do something will be strong if an individual expects their efforts to be compensated in some form. The Self Determination Theory by Porter and Lawler suggested that individuals are intrinsically and extrinsically motivated and that this can lead to job satisfaction. Adams theory is concerned with equity and claims that an individual will be satisfied if they perceive their return for effort to be equal to that of colleagues.

Chapter 3 - Methodology

Introduction

The chapter describes the methodology used to undertake an examination of the motivation in the workplace and determine the most significant motivational factors. The research conducted assumes that employees are motivated by different factors and that motivation is viewed as being important in the workplace and to the benefit of the organisation.

The author undertook qualitative research using a case study method. The author believed that it was the most appropriate method and that it would meet the needs of the research paper. The research is based on one particular organisation.

The author has attempted to discover the factors that influence motivation in the workplace since the commencement of the recession, and to find out if these factors have changed now that Ireland is in the midst of a recession.

SECTION 3.1 – RESEARCH CONSIDERATION

Individuals are motivated by different factors often as a result of the social conditions that they find themselves in. The extent to which they are proactive and engaged or alternatively, passive and alienated, are often a result of the environment of which they are immersed in (Deci, 2000).

The literature review demonstrates that individuals have different values and what motivates one person does not necessarily motivate another. Some people enjoy formal recognition or status. Other employees enjoy a monetary reward whilst others are just content knowing that they have stability in their role and have the ability to pursue other interests. The challenge for management, however, is to understand what motivates each employee, thereby attempting to develop a highly motivated team (Denka, 2009).

The author wanted to establish what factors motivate employees across the group and if these factors varied between divisions.

The author is employed by Bank of Ireland, one of the largest financial services companies in Ireland. The Bank employs a large number of employees with varying needs. Employment in the Bank has generally been considered attractive to potential employees. Potential candidates have been enticed by the “permanent & pensionable” offer of employment that the Bank has historically offered. In addition, promotional opportunities have existed in the past for those employees keen to advance their careers and progress to senior roles within the organisation. Furthermore, it has also been a policy in the Bank to reward staff for their contribution by providing salary increases linked to performance. These factors collectively, or in isolation, have been a source of motivation to employees.

However, with the economic recession taking place over the last two years, and the financial crisis affecting the banking industry, along with many other organisations in Ireland, there is a change in the nature of employment situations in Ireland. While Bank of Ireland has not announced any redundancies, job security is no longer guaranteed, pay increases are uncommon, and promotional opportunities are currently limited to exceptional circumstances. Consequently, the author was interested to establish the principal factors that motivate employees and determine if there are any trends or patterns between certain divisions or groups of employees across the wider Bank of Ireland group. In summary, is it a permanent job, is it financial remuneration, or the prospect of a promotion that motivates employees definitively?

SECTION 3.2 – ORGANISATION CHOICE

The author decided to carry out research by undertaking an analysis of the factors affecting motivation within a single financial services organisation. It was important to the author that the research was carried out on an organisation that has a large diverse workforce and a workforce that was notably impacted by the economic recession in the financial services sector. This enabled the results to be compared

with other studies carried out. A final consideration was given to the host company. As the author is an employee of Bank of Ireland, it was decided to carry out research on this company.

In order to get a broad range of interviewees and to achieve a more representational sample of the wider Bank of Ireland group, the author selected interviewees from various parts of the organisation, representing the viewpoints of people from various different departments with various workforce sizes. The author also considered it important to conduct research amongst people that were prepared to be open and honest, and would not be reluctant to contribute to overall conversations.

The author contacted the selected interviewees in writing to organise the interviews. In doing so, the author assured each participant that the interviews would be carried out in confidence because confidentiality was a concern of each interviewee.

Bank of Ireland employs approximately 15,000 employees across the jurisdictions of Ireland, United Kingdom and United States of America. Of this, almost 11,000 are employed in Ireland¹.

SECTION 3.3 – RESEARCH METHODS

The author considered the different types of research methods available and was careful to select the most suitable method of research to support research objectives. The author firstly reflected on the definitions and differences between research design and research method.

Bryman and Bell (2007) are careful to draw a distinction between research design and research methods as the terms can often be confusing. Bryman and Bell define research design as:

¹ Refer Appendix 1

“...providing a framework for the collection and analysis of data. A choice of research design reflects decisions about the priority being given to a range of dimensions of the research process.”

They further observe that research design is important to:

- establish connection between the variables
- generalise to larger groups of people besides those in the investigation
- understand behaviour in a social context
- appreciate social experiences and their interconnectedness

In comparison, research method is defined by Bryman and Bell (2007) as:

“...simply a technique for collecting data. It can involve a specific instrument such as a self-completion questionnaire, a structured interview schedule, or participant observation whereby the author listens to and watches others.”

The author embarked on a study which Saunders (2007) says is a valuable means of finding out:

“...what is happening, to seek new insights, to ask questions and to assess phenomena in a new light.”

According to Saunders, there are three methods to conducting this research:

- A search of literature
- Interviewing ‘experts’ in the subject
- Conducting interviews

SECTION 3.4 – OBJECTIVES

Prior to undertaking the research, the author considered the overall purpose of the study, which is to examine the factors that motivate people during a period of recession. The research objectives are to:

- understand the general morale in Bank of Ireland and observe if this has changed since the beginning of the recession
- establish the incentives used to motivate staff in Bank of Ireland and measure effectiveness
- discover the factors that motivates employees most during a recession
- determine if the factors that motivate employees have changed since the commencement of the recession
- evaluate the impact of motivational theory on the workplace

Quantitative research is where research is collected by numerical data and opinion using the main method of questionnaire, followed by the analysis of data being mostly statistical (Horn, 2009). Qualitative research, on the other hand, requires exploration to uncover information or explore a particular process. There is an assumption that the area being researched is context-based (Horn, 2009). Interviews are a common method of investigation.

SECTION 3.5 – RESEARCH DESIGN METHOD

There are a large number of research design methods available for the purposes of conducting research. These include experimental design, cross-sectional design, longitudinal design, case study design and comparative design. Criteria that were considered in the evaluation of the research, as outlined by Bryman and Bell (2007) were reliability of whether the results of the study are repeatable, replication of the research and the validity of the conclusions generated from the study.

A case study design was evaluated as the study is centred on events that have taken place and are currently taking place in the financial services sector. Bryman and Bell (2007) state that:

“...case study research is generally confined to the study of a single occurrence.”

A case study design was therefore chosen as the research was focused on a single organisation.

The purpose of the research was to determine the factors that motivate employees in a financial services sector during a recession and to identify the initiatives being used by management to motivate staff. The author considered it appropriate to conduct qualitative research, using the case study approach, rather than quantitative research. This provided the author with flexibility and an ability to be able to use exploratory questioning based on the information that was being disclosed throughout the interview process. Bryman and Bell (2007) also state that case study design often favours qualitative methods such as unstructured interviews as they are deemed to be helpful in examining a case.

The author did consider undertaking a mixed methodology approach by using a combination of quantitative and qualitative research. However, quantitative research methods have been criticised because the structured interview or survey sometimes tends to control a situation and it also questions whether the survey respondents have the relevant knowledge to answer a question (Bryman and Bell, 2007). While the author recognised that there were benefits of adopting a mixed methodology approach, the author, nonetheless, felt it was more beneficial to adhere to one approach only and was also concerned that a mixed approach could jeopardise the quality of the information.

A qualitative method was used by conducting semi-structured interviews as it allows flexibility as it allows the interviewer to follow up ideas, seek further information and change the direction of the interview if necessary. A questionnaire cannot do this. Clarity can be sought, depending on the way a response is made (tone of voice, facial expression, reluctance to share information, etc) that a questionnaire would not reveal. Qualitative research also allows researchers to make as many observations as possible. Questionnaire responses or quantitative research has to be taken at face value whereas a response during an interview can be developed and clarified in greater detail.

SECTION 3.6 – RESEARCH DATA

The author accessed data from primary and secondary sources. Primary data was collated through semi-structured interviews with managers of Bank of Ireland. The rationale of using this method was that it provided the author with an opportunity to have an open and honest conversation. It also allowed a certain amount of flexibility to adapt the information being sought as it provided an opportunity to explore interviewee's views further and engage in an in-depth conversation.

Bryman and Bell (2007) define secondary data as:

“...the analysis of data by authors who will probably not have been involved in the collection of those data, for purposes that in all likelihood were not envisaged by those responsible for the data collection. Typically, secondary analysis entails the analysis of data that others have collected.”

Secondary data has many advantages including cost and time savings in addition to high quality data. By using secondary data, comparisons can be made and savings in terms of time and money are possible (Saunders, 2007). In addition, the author had access to information that was previously published and data that is considered to be of high quality.

Secondary data was collated through a variety of different sources such as surveys carried out by professional bodies, academic journals, newspaper and magazine articles published worldwide. This information was obtained through on-line sources, the use of the college library and media outlets. Internal Bank of Ireland documents were also considered.

There are also limitations to secondary analysis as pointed out by Bryman and Bell (2007). The author had to ensure that a period of time was given in order to become familiar with the data and that the data used was not overly complex.

SECTION 3.7 – INTERVIEW FORMAT

The author carefully considered the research questions and was keen to ensure that the questions asked were clear and concise to avoid interviewee confusion or misinterpretation of the questions. In this respect, the author reflected on the criteria set out by Bryman and Bell (2007) in relation to formulating research questions, namely:

- be clear
- be researchable
- connect with established theory and research
- be linked to each other

As a case study research method was being used, the author felt that it was important to use a structure to ensure that the questions asked in each of the interviews were consistent and comparable. The author devised a list of questions and topics for the interviewees² in the semi-structured interview. The questions were almost like an interview guide to ensure that certain topics would be asked and eliminate the risk of specific questions not being asked. The flexibility of this research method also allowed for the questions to be adapted and modified based on interviewee's individual answers. Questions that were not included in the interview guide were still asked, particularly as the author picked up on points that were said by the interviewees. By compiling a set of questions in advance of the interviews, it also ensured that there was no repetition in the questions and that the time was managed effectively considering the limited time available with each interviewee.

Interviews were sought with key personnel across the Bank of Ireland group. This enabled the author to acquire a cross-mix of information from various parts of the organisation.

By using an interview process, the author had a formal structure to ensure that the specific areas of interest for the research were addressed and covered, while at the

² Refer Appendix 2

same time giving the flexibility to discuss other topics of interest that could arise during the interview process.

Interviews were held with a variety of managers, from various parts of Bank of Ireland. This way the author was able to establish, first-hand, the levels of motivation in the respective parts of the organisation and establish if the factors that motivate staff are broadly similar across Bank of Ireland. The author believed that it was important to interview a line manager as these individuals have responsibility and experience in managing a team of people. A second important consideration was to interview a line manager that had responsibility for managing a team of people of no fewer than thirty employees.

The author carried out pre-testing of the interview. The author believed that this was crucial to ensure that the appropriate questions were identified that would provide the appropriate information for the research. It also ensured that the interview questions were not confusing. Given that the author had limited time with each interviewee, it was also important to undertake pre-testing as interviewing took place during the working day.

SECTION 3.8 – DATA RECORDING

The author approached each of the interviewees on an individual basis and they were asked to participate in the study. Having secured interviews with eight individuals, the interview details were then confirmed in writing to each participant.

The interviews were carried out over a two week period in Dublin in Bank of Ireland offices. The author travelled to the offices of the interviewee, the majority of which were based in city centre locations. The duration of the interviews fluctuated from forty-five minutes to one hour depending on the information volunteered by each interviewee. The author took handwritten notes during the interview and typed them up at a later stage³. The author also compiled an overview of the interview notes⁴.

³ Refer Appendix 3

⁴ Refer Appendix 4

Overall the discussion was receptive and relaxed and the author believed that this was of paramount importance. The author decided not to record the interviews and found this to be of benefit as it allowed for a more open and honest discussion. In addition, the author found that interviewees were initially reluctant to participate in the interview until anonymity and confidentiality was guaranteed.

SECTION 3.9 – RESEARCH LIMITATIONS

Yin (1993) identifies certain limitations of case study research as follows:

- Lack of systematic handling of data
- Systematic reporting of all evidence
- No basis for scientific generalisation
- Purpose is to generalise to theoretical propositions, not to population as in statistical research
- Take too long, end up with unreadable documents
- Time limits and writing formula depend on the choices of investigators

This is a fairly extensive list and case study research is open to much criticism. However, the author is only trying to understand an issue that is common to certain organisations at a certain point in time.

SECTION 3.10 – DIFFICULTIES ENCOUNTERED

Certain difficulties were encountered when undertaking the research. The author found that the timeframe for completing the research was tight. The author needed to undertake a concise literature review prior to carrying out interviews to ensure that the author was equipped and up to date with the relevant information on the research topic. As a consequence of this, interviews were held in early June and this meant that the author had to take into account the interviewee's holiday plans. As the author had little experience in conducting interviews, the first interview was a source of anxiety; however, the author overcame this after the initial interview. The author also

found it time-consuming to actively listen to the interviewee's answers and comments while simultaneously recording notes.

Conclusion

The author considered the various circumstances in relation to each research methodology and decided to undertake qualitative research in the form of a case study approach. The author believed that the above methodology was the most appropriate as it helped to explore the factors influencing motivation in the financial services sector during a recession and to ascertain if the factors had changed since the commencement of the economic downturn. By undertaking a case study approach, input was provided from a specific organisation, that is, Bank of Ireland. Primary research was conducted in a semi-structured manner with eight personnel across the Bank of Ireland group. Secondary data was obtained using a literature review and other published documentation.

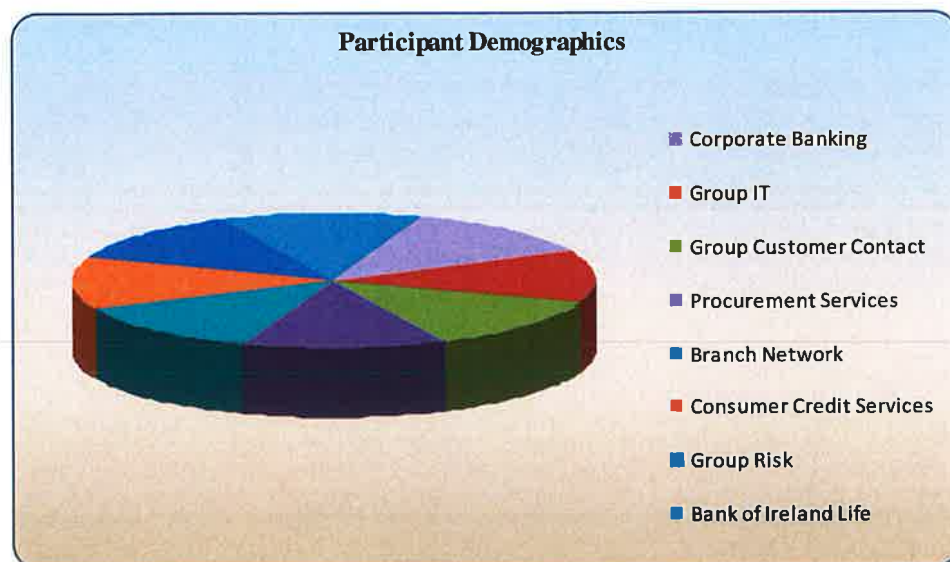
Chapter 4 – Findings / Results

Introduction

This chapter will present the key findings and opinions of a number of well positioned personnel that were individually interviewed. The analysis is based on interviews that were held with eight experienced managers selected from various departments across the organisation, with different workforce sizes but all have responsibility for and interaction with a considerable proportion of staff.

SECTION 4.1 – INTERVIEW PARTICIPANTS

The interviews conducted represented the following parts of the organisation as illustrated below:



1. *Manager, Corporate Banking*

This group introduces new clients and seeks prospective business to Bank of Ireland. The Manager brings a unique set of managerial experience in motivating staff in an area greatly affected by a recession.

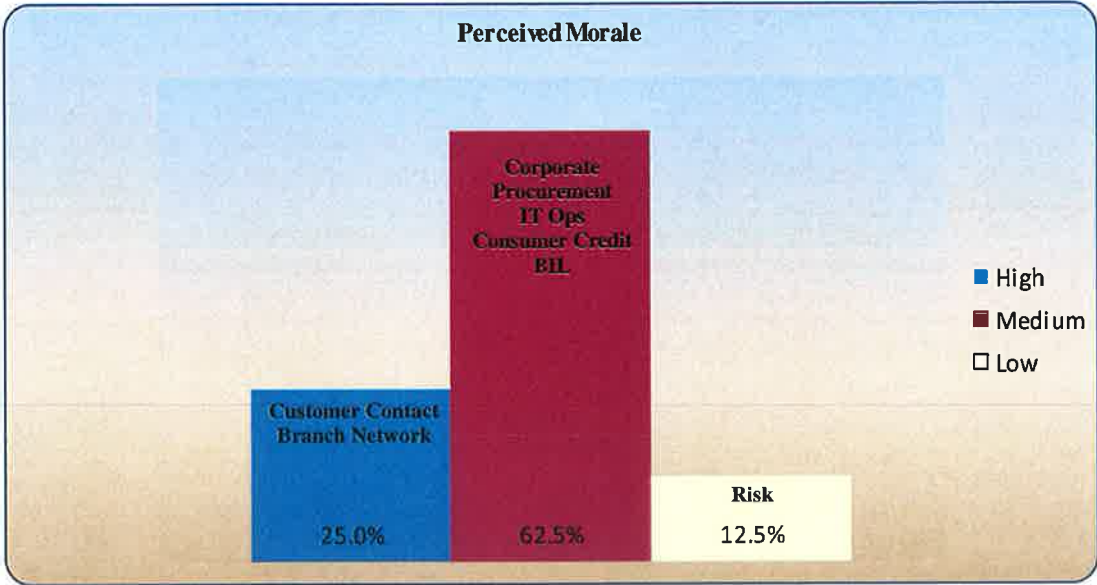
2. *Manager, Group Information Technology (IT) Operations*
Provides consistent and effective processes and support to the Group, as well as providing innovative solutions and superior advice/guidance to enable Group IT meet its goals.
3. *Manager, Group Customer Contact*
Manages two Irish Call Centres with a team of 450 agents in Kilkenny and Dublin.
4. *Manager, Procurement Services*
All purchasing activities occur in this division. The mission of this group is to obtain greater economies of scale and reduce operational expenses within the Bank. The manager and his team in this group deal with a wide-ranging group of individuals.
5. *Regional Manager, South Leinster, Branch Network*
The branch network is the frontline of the Bank's business, interacting directly with customers. The Regional Manager, South Leinster, is responsible for operations and staff in seven commercial branches and sixteen retail branches.
6. *Manager, Consumer Credit Services*
This organisation provides a range of credit services to the consumer market. Staff in this group have both external and internal customers.
7. *Manager, Group Risk, Reporting Unit*
Regulates disclosures and reporting functionality on behalf of the Group and ensures regulatory databases are maintained. The manager has employees that work directly with mainly internal banking personnel.
8. *Manager, Bank of Ireland Life*
The group provides life assurance, pension, savings & investment products for the Bank of Ireland group.

The collective interviews represent a picture of motivation across a diverse sample of the Bank of Ireland group. Interviewees provided an insight into the factors that motivate people and a comparison of the factors. Results were used to gain an insight into the specific initiatives that are used by those departments to impact motivational levels. Interviews highlighted the impact of job security, reward and promotion, on motivational levels. Further research would need to be carried out across the entire Bank of Ireland group before conclusively agreeing with the results of the interviews.

SECTION 4.2 – ANALYSIS OF RESEARCH

Morale

Morale in Bank of Ireland is considered to be generally good according to seven of the eight interviewees. There was only one respondent said morale was low.



At the beginning of the recession, morale was much lower than it is presently. This may be attributable to the fact that the economic downturn was very sudden and employees were initially dismayed and shocked. Employees were worried about their jobs and the company share price becoming very low. People reacted in shock and disbelief to the downturn. Historically, the Banking industry was considered to be

very solid and infallible. With that in mind, in the past eighteen months, morale seems to have improved slightly with employees feeling a little more secure.

Currently, employees are still anxious and concerned about job security, and to a lesser extent, the security of the Bank. The Regional Manager in South Leinster suggested that:

“...morale mirrored what was happening in the wider environment and the industry in general, because in the early stages of recession, morale was very low.”

However, with new government guarantees along with European Union initiatives, morale can be correlated to these events.

Results from interviews show change in morale is due to job uncertainty, increased workload, increased financial pressure, coupled with a change in the nature of work. The Manager in IT Operations stated:

“...the nature of jobs has changed and people are going through change that they haven't experienced before...increased workload, cuts in spend, cuts in projects... people are wary and this has affected morale.”

On the other hand, one of the business units, Group Risk, experiences low morale with an air of apathy. This appears to be due to concerns around job security. Employees in this area are undertaking additional workload for which there is no reward. There seems to be a lack of appreciation by senior management in Group Risk of the increased workload and added pressures. While these factors appear to be present in other business units interviewed, the extra workload seems to be having a greater adverse effect on morale in Group Risk than elsewhere.

In conclusion, morale in Bank of Ireland appears to be at a satisfactory level. While the majority of interviewees state that it could be better, it seems to have improved from what it was eighteen months ago at the start of the recession.

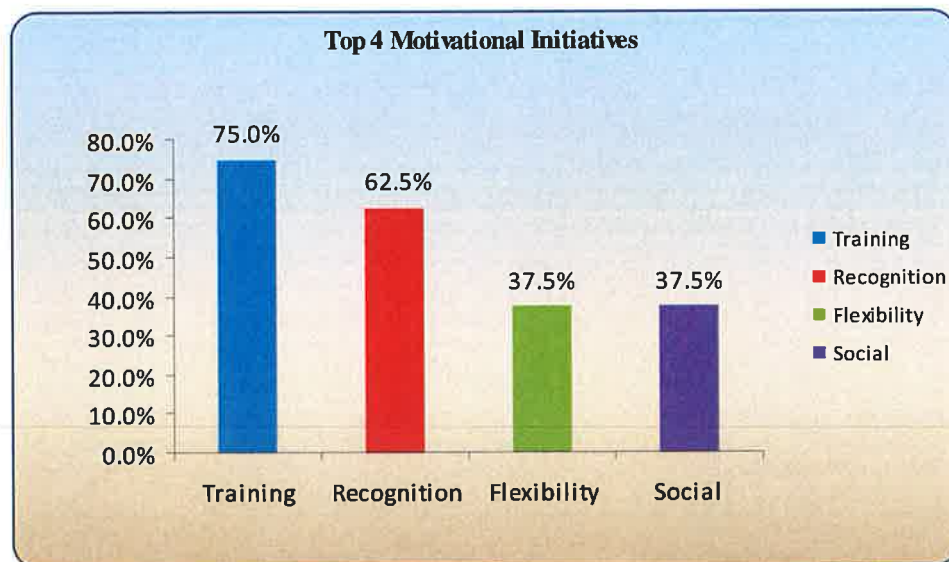
Approaches to improve motivation

Owing to a significant reduction in income, the Bank has had to rigorously control its costs recently. In December 2009, the Group reduced costs by 10%, achieved by using initiatives including:

- Control of discretionary spend
- Recruitment embargos
- Aligning a number of operations to reduce levels of business activity

(Company Document)

Faced with this challenge, management have had to look at alternative ways of motivating staff without incurring any additional costs. Management achieved this by using a variety of different alternatives, as displayed below.



As the above diagram indicates, recognition and training are two significant initiatives that are widely used amongst the representative group. Although these two initiatives take up a lot of time among managers, it is clear that the methods are very effective. According to six of the eight interviewees, they use training and recognition as motivational tools and the results suggest that it is having a positive effect on morale.

A considerable amount of effort is placed on staff recognition in the South Leinster Region of the Branch Network. The Regional Manager regularly takes the time to send emails to staff in recognition of both business and personal related achievements. He stated that:

“... in a crisis, you need to constantly provide information to the troops on the front line and acknowledge their efforts.”

The “Excellence Awards” is a prestigious award that recognises Branches that have made significant contribution across a range of Bank of Ireland products as well as achieving excellent standards of customer service and high levels of employee engagement. The recipient of the award, be it individual or team, is presented with a certificate by the Regional Manager. This award is then displayed in the Branch in public view. This is a tremendous honour for employees to receive and would appear to have a positive impact on motivation levels.

Group Customer Contact also emphasise the importance of recognition. An initiative that has proven successful is the “Gold Star Recognition” evening where a percentage of staff received awards for outstanding customer service. The Manager in Group Customer Contact said that the function was:

“...a low cost initiative that was hugely motivating and also allowed social interaction between colleagues which is immensely important.”

While many departments and business units recognise their employees in some form or other, this behaviour is not practised in Group Risk, where morale is the lowest amongst the representational interview sample. The interview with Group Risk also revealed that there is a perception that senior management do not appreciate, recognise the extra hours, or increased workload that is required from employees. Similarly, in Corporate Banking, the lack of acknowledgement from senior management appears to be a source of frustration and job dissatisfaction which is now common amongst staff. In fact, the Manager in Corporate Banking stated:

“...the impact of taking the time to ‘walk the talk’ and having ‘face to face interaction’ is powerful and very motivating and ‘pushes the person to go further’.”

The research undertaken suggests that taking the time to formally recognise staff and acknowledge their respective contribution does positively affect morale without incurring any associated costs other than the manager’s time.

Job Satisfaction & Dissatisfaction

Interviewees were asked to identify the principal sources of job satisfaction and dissatisfaction at the present time.

Job Satisfaction

The sources of job satisfaction are illustrated below. It is clear that while in a recession, recognition provides the vast majority of employees with the greatest job satisfaction. This is illustrated below:



(Note: interviewees were allowed to choose more than one answer)

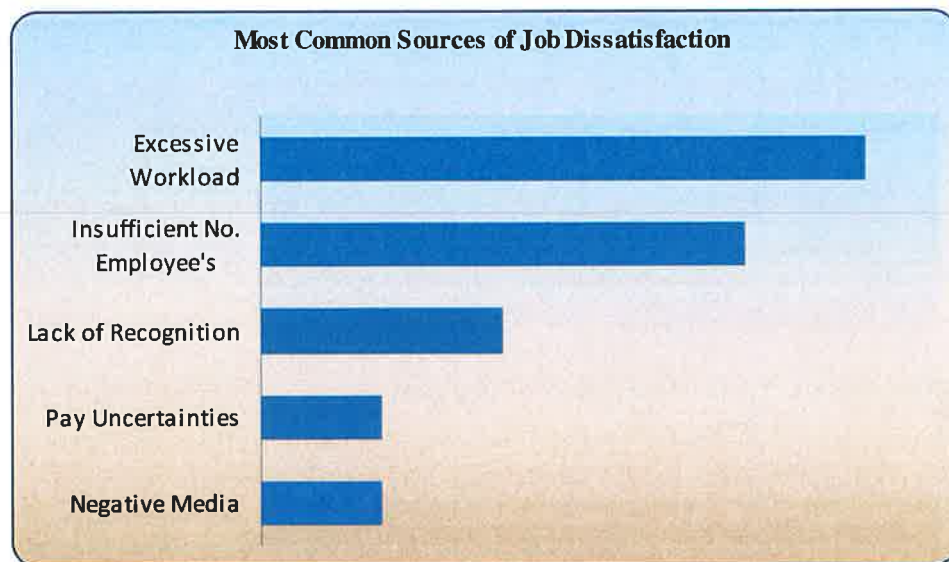
Recognition, as discussed earlier in this chapter, is cost effective for increasing motivation leading to job satisfaction.

In the departments where training is deployed, employees are very keen to attend training courses as they believe that this will provide them with greater skills and enhance their career opportunities. Where job rotation is implemented, employees consider this as an opportunity to develop and implement new skills. Similarly, those employees assigned challenging work appear to experience high levels of job satisfaction.

In summary, the Bank should be careful not to create a situation where employees develop misconceptions with regards to career opportunities or job security, as this could have the opposite effect and lead to job dissatisfaction.

Job Dissatisfaction

The biggest leader in job dissatisfaction is excessive workload and insufficient employees to do the work required. This is illustrated below:



(Note: interviewees were allowed to choose more than one answer)

In 2008, the Bank announced an embargo on recruitment to control costs and reduce spending. As a result, as employees left the Bank, no replacements of staff occurred, except where key, enduring roles have become vacant.

The Manager in IT Operations observed that when some contractors left from either voluntary departure due to employment uncertainty or non renewal or terminating contracts, it significantly impacted the demands made of employees and created an air of job dissatisfaction.

The nature of job roles has also changed. In the Branch Network, more time is spent on getting business and in Group Risk, the increase in the number of committees and reports required, mainly due to requirements from the financial regulator and compliance requirements has created a large demand of paperwork and additional workload. This brings a reduction in previously available resources and employees are struggling to cope leading to job dissatisfaction.

The Manager in Procurement Services indicated that increased workload does not appear to affect satisfaction levels currently and is attributable to the fact that the Procurement department is a growth area and staff are motivated by the challenge of growth. He stated that:

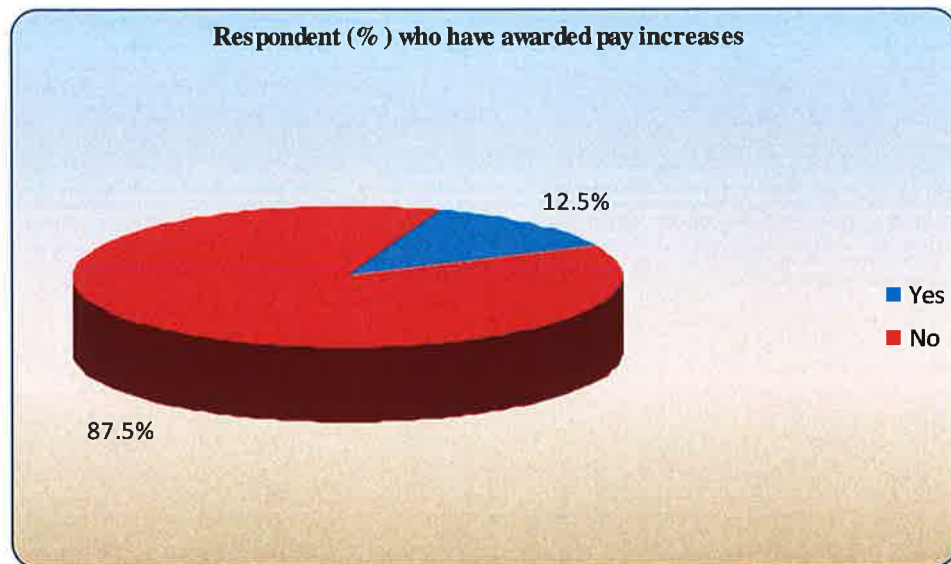
“...there is an emphasis from senior management to reduce costs... business units around the Bank are using the services of Procurement so our people are busier and enjoying the challenge.”

While increased workload is sustainable in the short term, it is unlikely to be effective in the long term. Currently, employees are secure and happy in the knowledge that they have a job, particularly when they compare their roles to others in similar organisations. But with no guaranteed job security and higher unemployment levels, it will not be the reason for future employee retention because there will come a point when increased workload will lead to employee demotivation and those affected employees will seek external alternative jobs with a lesser workload.

In conclusion, excessive workload would be cause of concern to the Bank and would need to be examined and addressed further.

Pay Increases

Seven of the eight interviewees confirmed that they have not awarded any pay increases since 2008. This is illustrated below:



When asked if the lack of pay increases impacted motivational levels, six of the eight interviewees said that it did not.

The interview with Bank of Ireland Life revealed that their staff are somewhat frustrated and demotivated because they have not received any pay increases since early 2008. The Manager indicated that other employees in the wider Bank of Ireland Group received pay increases in 2008 while employees in Bank of Ireland Life did not and said that:

“...this was crazy, inconsistent and unjustifiable.”

This still appears to be a large factor in the overall frustration of employees.

The results of the interviews suggest that employees are content knowing the Bank has not implemented any salary cuts, unlike the spending cuts that were experienced in both the public sector and other private sector companies. There is an overall appreciation that there have been no redundancies in the Bank, coupled with the fact that employees are glad to have a job compared to the other two affected sectors.

While the lack of pay has not decreased motivational levels, the majority of interviewees stated that it does not seem to have increased motivation levels either. Overall, employees do not appear to have a huge issue regarding pay freezes because no-one in the organisation is getting an increase - so consistency is allowing employees to experience an element of acceptance. Job security appears to be more prevalent than pay with the majority of employees feeling a sense of relief to have a job.

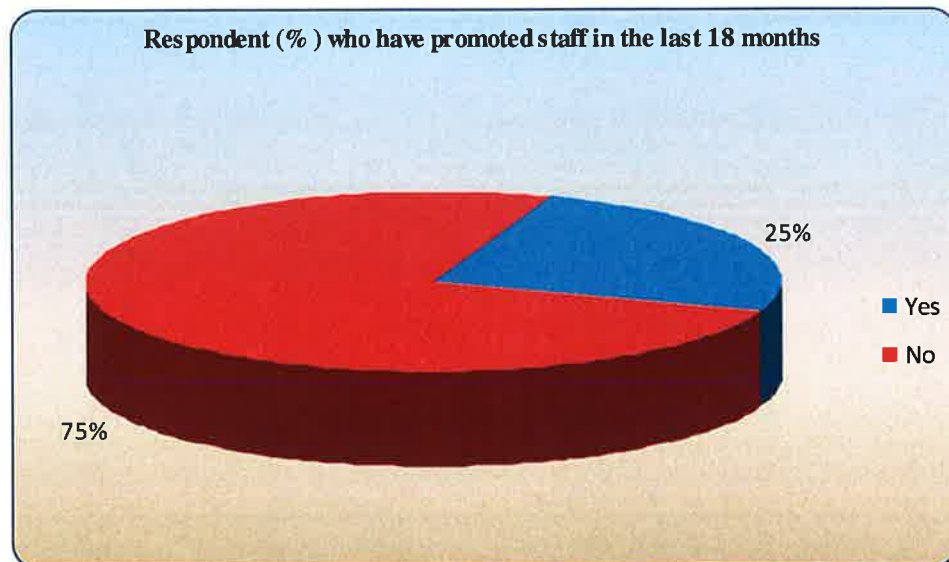
Unsurprisingly, interviewees believe that the lack of pay increases may have no impact on motivational levels presently, but this view is short-lived. Interviewees believe that if no pay increases continue for another year or two, pay will definitely have more of an impact on motivation levels. This view was expressed by the Manager, Group Customer Contact, where she stated that:

“...our agents are busier and under more pressure than ever before... while most are thankful that we haven’t experienced salary cuts that other industries have, people feel that they are working harder and longer for less pay and this is having an effect on motivation levels which is going to be difficult to sustain in the long term.”

In summary, the lack of pay increases may not have impacted motivational levels as it is only temporary but the Bank should not take these factors for granted. This area warrants further investigation and analysis to be conducted.

Promotions

Six of the eight interviewees stated that they did not promote any staff in the past eighteen months. Each of the six interviewees stated that the lack of promotions had no impact on either morale or motivation.



In three groups, Group Customer Contact, Consumer Lending and IT Operations, results show that staff are not generally motivated by career advancement.

Employees are more concerned about job security, location of work and having the option of having work-life balance. The fact that these employees have the security of a permanent job and the availability of flexible work options seems to satisfy them and motivate them.

However, this is not the case in all parts of the Group. A small number of promotions have occurred in Corporate Banking in the past eighteen months, where critical roles have become vacant, as a result of employee resignations or redeployments to other business units. In a small number of cases where there has been a promotion, there has been a corresponding increase in motivational levels. The Manager in Corporate Banking said that:

“...the individuals in question are certainly motivated and more satisfied.”

Equally, the lack of promotions in Corporate Banking has negatively impacted employee motivation and this seems to be because employees in Corporate Banking are motivated by career advancement.

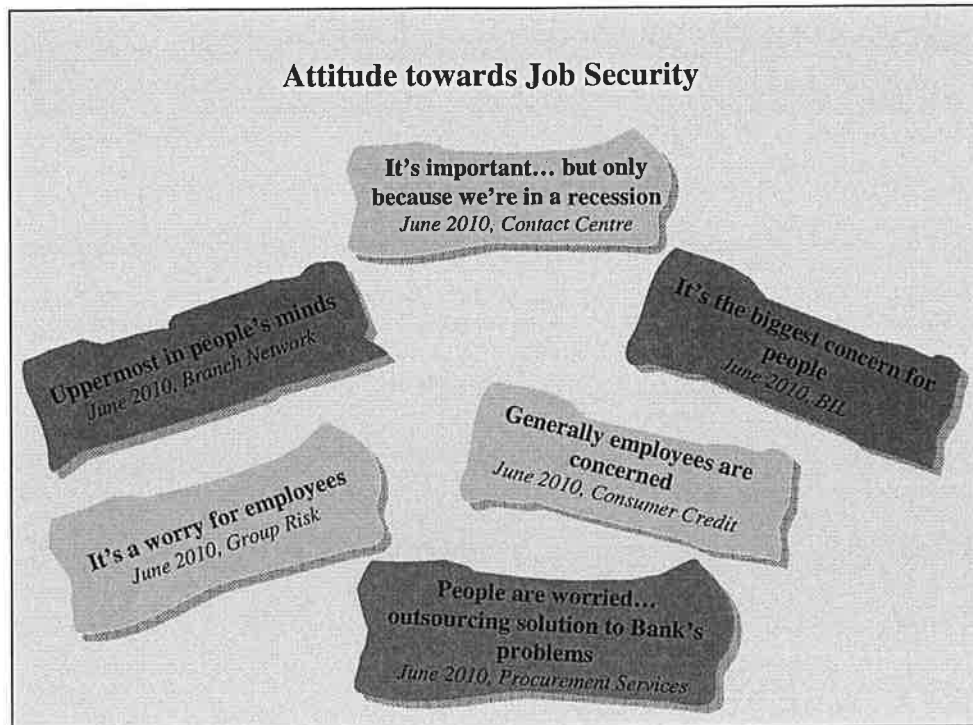
The Branch Network also promoted a small number of employees since the start of the recession. These promotions occurred as exceptions rather than the norm, and specific to management roles that became available owing to natural departures (for example, retirement or redeployment to other areas of the Group). As with Corporate Banking, the motivational level of the promoted employees appears to have increased resulting from the promotion.

There are a number of situations where employees are carrying out higher levels of duties and deputising in roles that have fallen vacant as a result of redeployment to other areas of the Bank. The affected employees have not been promoted or received any pay increases. While this does not appear to have had an adverse impact on motivational levels, it suggests that this is short term and may have a negative impact at a later stage, if not addressed or rectified.

In summary, the lack of promotions does not appear to have adversely impacted motivational levels. However, where promotions have occurred, there has been an increase in motivation and this would suggest that promotion and career advancement should be considered further by the Bank.

Job Security

Interviewees were asked about the impact of job security on motivation in their respective business units. The interviewees unanimously agreed that job security is a cause for concern, as indicated in the comments below:



It is evident from the interviews that some employees have a fear that the Bank could contemplate outsourcing certain functions to third party providers. This cause for concern is more prevalent among employees in IT Operations and Procurement Services. Some years ago, the Bank outsourced some of its core functions to third party service providers – specifically, the facilities management and IT support functions – for cost efficiency purposes. At that time, the initiative was successful and achieved that purpose, therefore, there is an element of consternation amongst staff that the Bank will look to repeat history and outsource other functions in order to reduce costs.

The Chief Executive, in April 2010, announced the sale of New Ireland Assurance:

“... having assessed the viability of the Bank of Ireland Group... we must implement a range of proposed measures, which, regrettably, include the sale of New Ireland Assurance Company plc (part of Bank of Ireland Life).”

(Company Document)

The interviews revealed that this announcement affected motivation levels, not only in the case of those employees in New Ireland, but also employees in Group Customer

Contact, Consumer Credit Services, IT Operations and Procurement Services. In fact the Manager in Procurement Services stated:

“...it would be naïve to think that staff don’t worry about job security... outsourcing could be seen as a solution to the Bank’s problems particularly a procurement function.”

Employees are also aware that other financial service organisations have implemented job cuts and those employees have experienced situations where friends or family members have lost jobs. So while job security is currently a “job satisfier” and a motivator, it is unlikely to be sustainable in the long term.

The Manager in Procurement Services stated that there is a perception that the Bank has started the recovery process and that business is moving in an upward direction again. If this is the case, it is likely that within a short timeframe, employees will expect pay increases and promotions. Because employees are experiencing increased workload, which has been identified as a source of job dissatisfaction, these employees will be expecting pay increases and promotions. In addition, as the economy picks up and job opportunities become more widely available, employees may become resentful and begin to look at other employment opportunities external to the Bank. This obviously would be an issue and concern for Bank of Ireland as it could result in the loss of talent.

In Corporate Banking, however, job security does not appear to be “the most important aspect of the work environment”. A number of employees in Corporate Banking have transferred into the National Asset Management Agency (NAMA), and have the additional security of securing work. In addition, a number of employees in Corporate Banking have also been head-hunted by other organisations, so employees are not as worried as colleagues in other areas of the Bank. The Manager in Corporate Banking also stated that Corporate Banking is:

“...one area of the Bank of Ireland Group that is contributing to the growth and success of the Bank.”

There is a perception, therefore, that if there are job losses in any area of the Bank, it will not be in Corporate Banking. In addition, Corporate Banking employees are considered to have certain niche skills that are perceived as being critical to the Bank's future.

To conclude, when the Bank recovers from the current recession, job security alone may not be enough to retain people or motivate them.

Performance Management

All interviewees collectively agreed that performance management is very important during a recession because of the following three reasons:-

- (1) focus on costs
- (2) the opportunity to formally recognise employee performance
- (3) provide feedback to individual employees

The performance management process is seen by six of the eight interviewees to be more important than ever.

“...it motivates staff and provides goals to work towards. Staff can also focus on learning and development and agree what they want to learn more about in order to be ready for the future.”

(Manager, Group Risk)

Six of the eight interviewees stated that employees embraced the opportunity to participate in the performance management process as it provided an opportunity to have a formal discussion with their management team. This is contrary to what the interviewees in Bank of Ireland Life and Group Risk said, as employees in both of these departments seem to be reluctant to take part in the performance review process mainly because there are no pay increases. Nonetheless, management in both of these areas carry out performance appraisals and believe that it is necessary function of the job within these Groups.

The Bank should continue to encourage management and staff alike to partake in the performance management process to provide formal recognition and ensure employees are equipped for the future.

Absenteeism

Interviewees were asked if the current economic climate had affected attendance levels. The results revealed that absence rates have declined in the past eighteen months and each interviewee perceives this to be a result of the recession. These findings are consistent with the results of a 2009 survey carried out by Irish Business and Employers Confederation (IBEC) in Ireland and the Chartered Institute of Personnel and Development (CIPD) in the UK. The results of the 2009 IBEC survey indicate that the average absence figure in an organisation that employs more than 500 employees has decreased from what it was in 2008 (IBEC, 2009). Similar results are evident from the CIPD survey (2009).

Absence rates in Bank of Ireland Life and Group Customer Contact were higher at the start of the recession and have dropped by a small extent. Other interviewees stated that people have taken less sick days in the past eighteen months than they did in previous years and the managers attribute this to tighter management controls and employee attentiveness.

The opposite is the case in Group Risk and the South Leinster region of the Branch Network where there has been an increase in absence rates. The Manager of Group Risk perceives this to be:

“...a justification in employee’s minds that they are entitled to a day off work.”

The Regional Manager for South Leinster was somewhat surprised with the statistics and he stated that he would have expected absence levels to reduce during a recession. In fact, he advised that there has been an increase in the number of stress related absences in South Leinster. This could suggest that increased workload is having an impact on employee health. The Regional Manager said that employees absent due

to stress related illnesses are provided with the details of the Employee Assistance Programme (free confidential counselling service) and are referred to the Occupational Health Consultant.

Absence levels in Procurement Services, Consumer Credit Services and Corporate Banking have not changed. All three interviewees stated that absence has never been an issue with low levels repeatedly reported.

These statistics seem to disagree with industry statistics and perhaps warrant further investigation and analysis.

Communications

While communications was not part of the remit of the dissertation and has not been addressed in the Literature Review, it was nonetheless a topic that came up in conversation during the interviews.

All eight interviewees agreed that communication is important, particularly with uncertainty in this current environment because it:

“...helps to alleviate employee fears and remove speculation.”

The Manager in Bank of Ireland Life stated that “group-wide” communication improved when the new Chief Executive, Mr. Richie Boucher, was appointed in February 2009. Mr. Boucher uses communication through tools such as the use of personal emails, pod-casts and telecalls. This initiative, however, in recent times, has eased off. As a result, seven of the eight interviewees commented that communication has deteriorated since then. While they understand that privacy restrictions may have prevented senior management from communicating to a wider group, there is still a perception amongst employees that more could be done.

Communication at the start of the recession was very poor, according to the Regional Manager, South Leinster and this he says was unfortunate because:

“...it was a critical stage and information wasn't coming soon enough.”

While this manager and other managers recognise that senior management are restricted in what they can or cannot communicate to the organisation at large, they still believe that the Bank could do more to improve communications.

The results indicate that local management communicate regularly to their employees. When asked of the effectiveness of this initiative, all eight interviewees agreed that being actively communicative with employees is effective and that it has helped to satisfy employees. In IT Operations, a monthly newsletter, called WOW (Ways of Working) is produced and circulated to all employees in IT. The Manager believes that this initiative has been effective and that it is having a positive impact on motivation.

In April 2010, Bank of Ireland issued a communication to all employees advising that a review of the Defined Benefit Pension Scheme would be undertaken in order to address a deficit that had arisen in the scheme. Regularly communications, including emails, information packs, road-shows and telecalls, were held and this proved to be very successful in terms of securing employee acceptance for reform of the scheme. Over half of the interviewees stated that communication during the pension issue was effective and that it was valuable in helping to minimise employee concerns and getting people on board.

Conclusion

This chapter presented the findings of the interviews undertaken and has painted a picture of morale in Bank of Ireland. It has demonstrated the various initiatives used to motivate staff and has also emphasised a few concerns that management in the Bank should be aware of.

It should be noted that the above findings are the results from a representative sample of interviews that were conducted within various parts of Bank of Ireland and does not represent the opinions or findings of the entirety of the Bank of Ireland Group.

Chapter 5 – Conclusions

Introduction

This chapter examines the opinions of the interviewees and the key findings of the study in order to compare factors that motivate employees in Bank of Ireland against the literature in Chapter Two. The objectives of the study are re-addressed following the results of the interview undertaken, and conclusions will be offered to determine what motivates employees during a recession.

SECTION 5.1 – RESEARCH OBJECTIVES

The objectives of the research were as follows:

- to understand the general morale in Bank of Ireland
- observe if morale has changed since the beginning of the recession
- to establish the effectiveness of incentives used to motivate staff in Bank of Ireland
- to understand the best motivation techniques for employees during a recession
- to evaluate the impact of motivational theory on the workplace

Bank of Ireland is experiencing a difficult workplace environment currently. The recession, along with the failure of the Banking sector, has been detrimental to the fundamental banking business, affecting Bank of Ireland. The Bank is no longer as solid as previously assumed. Historically, the Bank awarded significant bonuses and salary increases to employees. The Bank was also an advocate of further education, by strongly encouraging employees to undertake further education to progress their careers as well as providing financial assistance to do so. In 2007, when the Irish economy was at full employment, Bank of Ireland had to undertake a rigorous recruitment campaign in Poland. Presently this behaviour is different, and it could be said that the Bank is almost suffering an identity crises.

With this in mind, the Bank can be accredited with reacting positively to these factors resulting from the recession. Both management and employees have adapted by coping well with increased pressures to reduce both costs and the level of business activity without compromising on motivation or morale. Against the odds, employees are showing signs of being satisfied, engaged and motivated; of course, the challenge in the future will be to continue this cycle.

SECTION 5.2 – ANALYSIS OF CONCLUSIONS

Morale

Results from the interview sample indicate morale levels in Bank of Ireland are currently well above average. The result was surprising, given that there was an expectation of lower morale because of the overall uncertainty in the marketplace in general.

While it would appear that the efforts and attentions of management have justifiably concentrated on ensuring that employees are satisfied, a plan needs to be considered for the longer term plan within the Bank. There is a view amongst employees that the Bank is coming out of the recession and that the emphasis on cost reduction may no longer be necessary. Employee expectations could be that the Bank may be in a position to award salary increases and lift the current recruitment embargo, thus reducing the workload of employees. If this was the case, morale levels would increase or continue on its current trajectory. Failing to implement change could lead to lower morale, as experienced at the start of the recession, causing management to explore alternative methods to ensure better morale levels.

Job Satisfaction

The results revealed that recognition is a widely used motivation initiative in Bank of Ireland and that, where used, it has been a major source of employee motivation and job satisfaction. This validates the theory proposed in Herzberg's motivation-hygiene

theory where the theory claims that job satisfaction (that is, recognition) was critical to improve employee motivation. Similarly, in Maslow's Need Hierarchy Theory, self esteem needs (recognition and appreciation) serve to increase motivation.

Recognition is a cost effective means to motivate staff and in today's cost-focused climate where the ability to be able to award pay increases is restricted, the Bank needs to do more to motivate and retain its employees. Recognition is successful in departments that place an emphasis on motivation techniques, so the Bank could implement these techniques in other departments, particularly the Branch Network.

Job Dissatisfaction

Additional workload seems to be the most significant cause of job dissatisfaction. As indicated earlier, this is consistent with Herzberg's theory where it is proposed that hygiene factors influence levels of job dissatisfaction.

This is a key priority for the Bank as an increased workload is not sustainable by employees in the longer term. This will also fail if the economic climate improves and job opportunities become more widely available.

Additional workload is something that the Bank will have to prioritise to avoid a drop in motivation, given the Bank's success throughout the recession. While the Bank has successfully managed to ensure that morale is high, it is unlikely to be sustainable long term if the issue of increased workload is not satisfactorily addressed.

Pay Increases

Traditionally pay has been considered as the only way to reward staff. In addition, when performance by employees reached high standards, management simply rewarded employees financially.

Pay is not used as a means to motivate employees in Bank of Ireland presently. Based on the interview results, the lack of pay increases does not have a negative impact on

motivation levels, most likely because employees are more concerned about job security.

The observation is this is a temporary situation with employees having an expectation that there will be pay increases in 2012, or earlier. If this fails to occur, it is likely that motivation levels will decrease which may lead to reduced morale.

While pay increases have neither increased nor decreased motivation levels, the results suggest that this is linked to the perception that there are no increases at all in the Bank. This is something that the Bank should consider carefully because if salary increases are being awarded to certain employees, it is likely to lead to discontent to those employees that are not getting salary increases and this could lead to a decrease in motivation levels. This would concur with Adam's Equity theory which states that employees compare themselves to their colleagues and if inequity exists, it will lead to discontent and a reduction in employee efforts.

Promotions

The lack of promotions in Bank of Ireland does not appear to have had a negative impact on motivation. However, the results indicated that motivation levels did increase where promotions did occur. In some cases, employees are carrying out higher levels of duties without the formal acknowledgement of a promotion. While this does not appear to have had an unfavourable impact on motivation to date, it is possible that it could in the future. As the economy comes out of the recession and employment opportunities arise in other organisations, employees may resent the lack of promotional opportunities, particularly those employees who are motivated by career advancement. The Bank ought to give this issue further consideration as it could result in the loss of talent.

Job Security

Job security appears to be the most important factor of motivation in the recession, according to the results. Overall, it seems that employees are motivated purely simply because they have the security of a job. This demonstrates that extrinsic job factors

serve to motivate employees and the finding also adds credence to Herzberg's theory as he claims that hygiene factors (that is, job security) will not provide job satisfaction but that if removed will cause dissatisfaction.

The Bank needs to be aware that job security as a long term motivator is unlikely to be sustainable. Along with earlier findings, the expectation is that as the economy picks up, job security may no longer be the leading motivating factor for employees, particularly if other employers or organisations are in a position to provide security of employment while at the same time award salary increases and, or promotions. The Bank should give careful consideration to this factor and have an agenda to review this in the future.

Absence & Performance

While absenteeism rates have reduced in most departments since the start of the recession, stress levels may at some point increase particularly with the increased workloads that people are taking on. This could result in an increase in absence rates and may impact on employee ability to perform to a high level.

The Bank should continue to emphasise the importance of the performance management process. By doing so, employees will have a focus on what needs to be done and as gaps arise; they can be identified and reduced. Furthermore, as opportunities arise, the Bank should be able to identify where talent rests and therefore be equipped to deal with the future.

Conclusion

The above conclusions are based on the findings of the representative sample of interviews that were conducted. Additionally, further investigation across all departments in Bank of Ireland may be of some merit. As the conclusions represent the opinions of line managers only, it may be of benefit to Bank of Ireland management to carry out an employee survey and compare the results. Finally, it may be beneficial to undertake a further similar review in another eighteen months to determine if the factors that influence motivation have changed in any way.

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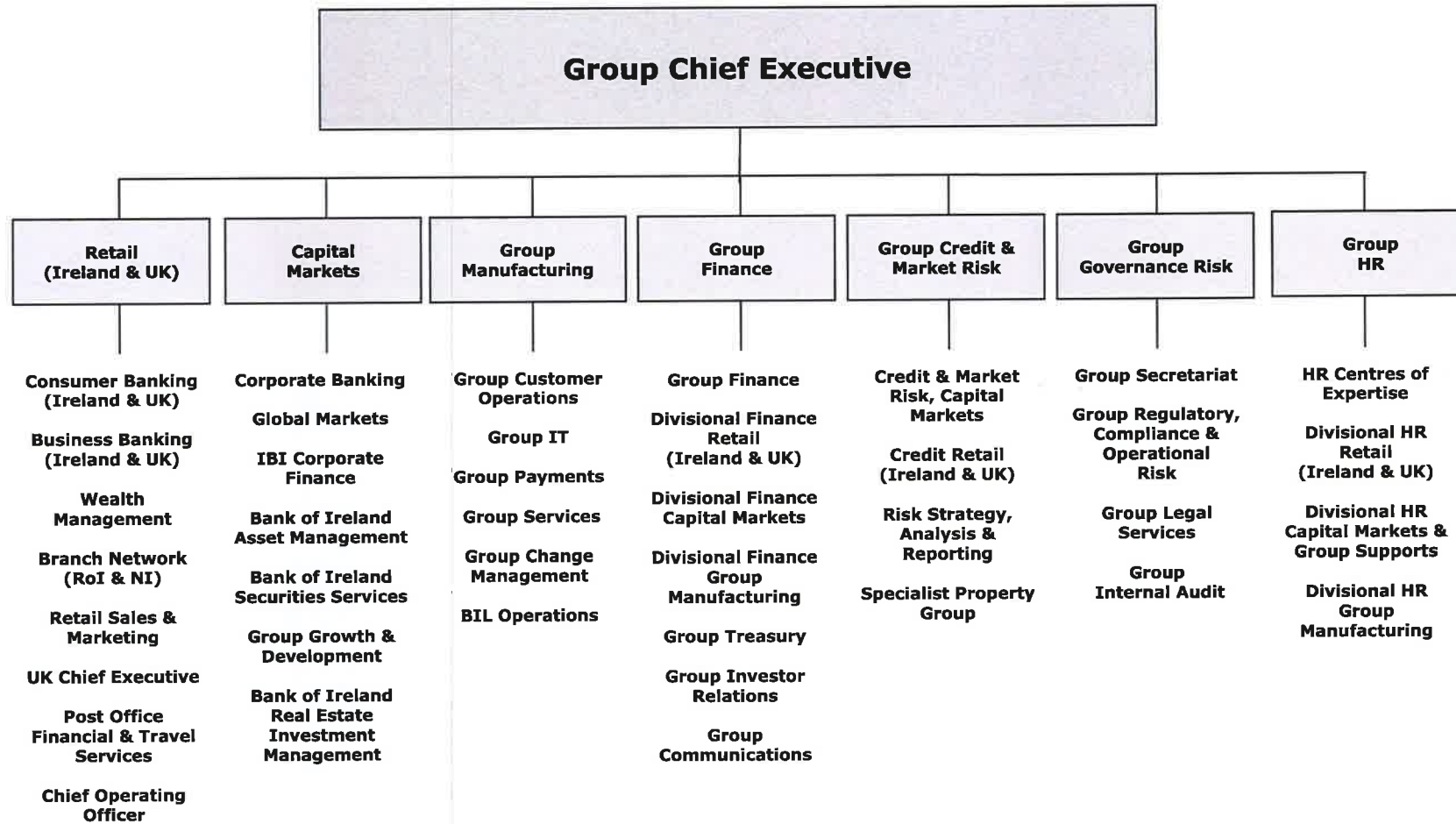
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APPENDICES

Bank of Ireland Group Structure



Interview Questions

Objective:

To establish the general morale of the business area/team and examine the various initiatives used to motivate staff and their impact in the workplace.

Background:

What is your title?

What is your role in the organisation / business unit?

Questions:

How would you describe the general morale of your team/business unit & have you observed a change in the business unit you manage in the past 18 months?

What type of approaches have you adopted to improve the level of motivation within your business unit?

What would you say is the most important aspect of the work environment?

When was the last time that you awarded a salary increase to your staff?

How do staff in your business unit feel about the whole issue of pay freezes?

How do you manage performance and ethos within your business unit?

In relation to promotions – have you promoted anyone in the last 18 months, what is the impact on motivation levels as a consequence?

Are concerns about job security a particular issue in your department & how do you allay these concerns?

Briefly describe the profile of your business unit – demographics, average age profile, length of service, type of work?

Have many people in your business unit left the organisation in the last 18 months? What are the reasons? Have they been replaced? Would you say their departure has had an impact on workload and overall morale?

Notes from interview with Manager, Corporate Banking

Profile

Manager started by explaining the type of work carried out in Corporate Banking (CB). This area of the Bank work to high targets, quick decisions required in relation to business proposals and facilities to customers. They also do a significant amount of 'hit-listing' i.e. touting for business - this seems to pay off. Generally, long hours and weekend working is a regular feature of this type of work.

Nature of work in this area is significantly different than other areas of the Bank. Lot of meetings with clients trying to sign/agree new business deals and tout for new business that is worth serious money (millions of Euro's).

Nature of work hasn't changed but workload has increased.

Employee engagement is a waste of time! It's a distraction because this area of the business is about winning, selling and delivering.

General Morale

The nature of employees in CB is that they 'love' their job (the interviewer derived such an enthusiasm & an energy from the interviewee). This, according to the manager, is part of the job of a corporate banker. Employees in CB 'challenge to overcome fear', the challenge is in winning. Basically the motivation is from within the individual.

Manager says that employees in this area of the bank are under significant pressure to deliver and exceed expectations. The turnaround time on negotiations/business etc, is very quick. It's a 'hassle' almost to keep up to date on everything that is going on. It's a cut-throat business that they operate it, dog-eat-dog.

Morale has changed in the last 18 months and Manager attributes this to more work and pressures that staff are under. The additional work is also de-motivating – more work, less recognition, and no rewards.

Motivation initiatives

Investment in new staff is something that the manager encourages particularly when it comes to skills. Succession & having the right calibre of staff for the future is vital. He says that he encourages his people to take initiative – he prefers this to being proactive.

Recognition is hugely important. Taking the time out to send an email to an employee is one thing, but manager believes that better than this is to get up off your chair and personally pay an employee a visit to thank them / acknowledge their work / success. He says that this has a huge impact on his team and the thing is that it doesn't cost any money BUT senior management don't do it enough. Walk the talk, face to face interaction, personal touch – these have such an impact but yet cost nothing but time... but the impact is powerful and very motivating... pushes the person to go further. BUT, as above it isn't done frequently enough by senior mgmt.

CB employ a lot of junior staff, they get an intake of graduates each year. These employees are well educated (degrees, masters) and have very high expectations – manager believes sometime too high a calibre. The difficulty is that they almost have an 'expectation', almost a right, to be promoted. That is difficult to manage now.

Graduates also look to study, instead what CB need is for these employees to apply themselves to outperform rather than study (as they are highly educated to begin with). So education is not a motivation aspect but yet, the lack of promotion could well be if things don't pick up. The manager said that Corporate Banking 'want strikers but get goalies'!!

Employees in CB appear to be intrinsically motivated i.e. it's inbuilt in them to work harder, drive themselves... the rewards (monetary) don't motivate as such but does have the propensity to demotivate but this is mainly because of inconsistencies in the Group (NAMA).

The manager believes that there is nothing but opportunities in the recession!

Sources of job satisfaction

Winning, according to the manager, motivates i.e. getting new business, new deals. This is immensely rewarding and encourages/motivates employees to work harder. It's a 'wow' factor. When asked if loosing 'de-motivates' staff, he said no, employees learn from loosing but did agree that it was important not to get too complacent.

Sources of job dissatisfaction

A key issue that is a source of frustration is lack of acknowledgement from senior management, the people at the top. Manager believes that the higher up you go, the more demotivated you become, e.g. there was a time when Executives ate with staff but you don't see that anymore. It appears that the higher up you go, you almost go into a silo.

Another demotivating thing is that some parts of the business (NAMA) have promoted staff despite there being an embargo on promotions. These inconsistencies are a source of frustration, annoyance and demotivating for staff.

The manager says that the 'guys at the top' and the rewards that they get is demotivating & causing dissatisfaction. Because all staff work hard and to see the rewards that they get is 'indefensible' even from a social context.

While the Manager said that workload had increased, he doesn't believe it has been a major source of job dissatisfaction – employees in CB are motivated to work hard but at same time they are somewhat dissatisfied that they are working harder for nothing.

Pay Increases

Pre-recession, employees in CB received huge bonuses, long term payouts, incentives. Now, they have been wiped out.

No pay increases have been awarded to staff in CB since 2008, the start of the recession and that is a change from the good old days, when (as described above), bonuses, incentives were common & frequent.

The lack of pay increases hasn't necessarily caused a decline in motivation levels but he does think that money motivates. The decline is really linked to lack recognition & inconsistencies as described above but at same time he would like to be able to promote staff. He said that because there have been no job cuts, staff aren't that demotivated i.e. it could be worse.

Promotion

Corporate have promoted a very small number of employees but no corresponding salary increases. While this is a source of frustration to the manager, he does hope that once we turn the corner, at some stage the Bank will be in a position to align salary to the role i.e. promotion.

It is worth noting also that of the promotions that have occurred, they are really more about realignment of roles rather than a promotion. This seems to be the case with departments I have met todate.

In terms of a corresponding increase in motivation, the manager says that the individuals in question are certainly motivated and also more satisfied. These promotions have an effect on other employees as they aspire towards promotions, advancement also.

Job Security

Employees that leave of their own accord are probably the minority. No longer are there 'lifers' in the Bank, thing of the past. Manager believes that it is healthy for staff to leave and equally that the Bank recruit new talent and take people from outside and not always from within. So he hopes that some time soon the embargo will be lifted.

Job security is probably more of an issue with older staff than the younger staff. He says that it was probably more of an issue 18 months ago i.e. beginning of recession more so than now. But with NAMA, some employees in CB have moved across to work in this area so while they initially had concerns (particularly those working in the property area of Corporate), it isn't really a worry now with NAMA.

Manager doesn't believe that job security is that much of a concern in CB. There are no fears of this area being outsourced - it's seen as an area that is contributing to the growth and success of the Bank

Performance

Performance review process is still carried out & staff are keen to get involved in the process. Not because they have to, but because they want to – motivated by challenge & recognition. Manager agrees that the performance process is more important than ever.

Staff Turnover

Some people have left (mainly gone to competitors). Corporate have replaced staff but have been slow to do this – mainly because of the costs. So while staff have been replaced, it's only for the business critical roles.

Communications

Ownership of communications is required. Over-reliance on electronic comms - inside, the 'cascading' of information – it's a cop-out! Comms i.e. nature of comms, needs a human touch. We're good when we want something!

BOI should do more about clubs/networking (like they did years ago). However, manager does say that we as employees 'need to take ownership of themselves'... can't always blame the Bank.

Summary

Highly energised profile that have internal drive / motivation.

Money is important & does motivate to an extent. What is more of an issue are the inconsistencies between other areas of the Bank (NAMA).

Promotion / career prospects / advancement is of importance – many strive towards this.

Staff need to remember that we're all staff i.e. working with other business units.

Less emails – bane of his life!!

Premises, appearance is also demotivating. Image is vital.

Notes from interview with Manager, Group IT Operations

Business Profile

Group It Operations do everything from unblocking toilets, dealing with insufficient resources, finances, meeting HR SLA's (service level agreements).

Operations team mainly comprises of part-time staff so overtime is not required. IT Operations facilitates this and it is acknowledged. The majority of people who work in this area live locally so work life balance is a key thing for these staff as family/personal lives built around work.

There is a layer of business consultants who are analytically focussed, very clever. Also a layer team leaders. Remainder of staff are admin focussed.

Morale

The morale according to the Manager is varied.

Approximately half the staff are in the Bank longer and are in their late 40's / early 50's. For these staff, everything going on the Bank is a bigger issue & concern. The attitude is more 'stuff happens', they have been in the Bank longer and have experienced change before, so they are coping better – knowing that we will get out of this. These people on one hand are flexible i.e. will do what asked to do (not as 'fickle' or as easily upset). The recent pensions issue was a bigger concern given the length of time they have until retirement.

The junior staff, on the other hand, have not experienced change of this sort before – are currently experiencing a lot of it – the nature of their jobs has changed, they have experienced cuts / reduction in costs, pay freezes etc. Given the nature of their job (projects cut, IT spend cut, IT contractors cut) – the Manager believes that the awareness of employees in this area of the Bank (in terms of outsourcing options etc) may not be equivalent to employees in other areas of the Bank. For this reason, they are worried. They see the Bank looking at sourcing options, off-shore options, reduction in skills – so this creates more of an awareness coupled with anxiety.

In summary, the nature of jobs has changed and people are going through change that they haven't experienced before...increased workload, cuts in spend, cuts in projects... people are wary when they see such a focus on costs, reduction in head count – affects morale.

Motivating Initiatives

Flexibility is very important to the staff, more than anything the Manager believes. For this reason, IT Ops accommodates this and has increased the level of flexibility to compensate for other losses.

Similarly, time-in-lieu is something that is offered - it is a frequently used motivation tool and the Manager finds that this brings good will. In the absence of pay increases, IT Ops have implemented 'local level initiatives' such as this.

Training is not a priority for these staff neither is career progression / advancement through the organisation. The Manager said that if you asked a staff member to go on a training course, their reaction is likely to be 'why' or 'what about my child'. In fact, he said they are likely to see training as a punishment!

Informal, cheap recognition... the Manager walks around the floor a lot. Sends emails and notes to staff to congratulate them and thank them for work well done.

Job Satisfaction

The principal source of job satisfaction is probably the hours of work, the flexibility and ability to be able to work on part-time basis. It's probably the team that they work on also. The Manager says that IT Ops try to 'put people into jobs they want to do', so they try to link the person to the job. He says that they are lucky enough to be able to do this and that everyone supports one other person at least (for example, holiday cover) and this enables the flexibility / part-time hour's initiative to work so well. It also provides individuals to do other roles thereby getting experience (he gave an example of a job sharer who needed compassionate leave and the job sharing partner offered to work straight through).

Job Dissatisfaction

Most likely to be excessive workload and insufficient number of employees to share the workload. Group IT let go a lot of contractors. An impact of this was that permanent employees had to take on their work. So this has been a source of dissatisfaction. Because of this, some employees (particularly the younger ones) are worried about making mistakes and doing a job that they have no experience of doing. Whereas the attitude of the older staff is that they don't worry about making mistakes (e.g. if it falls, it falls!). So there is a lack of clarity on workload and this is a cause of job dissatisfaction.

But staff don't seem to resent the workload and he says this is probably due to the fact that they are glad to have a job and also because they are a close team and support one another.

Important aspect of work environment

In order of importance to staff:

1. job security
2. recognition

3. money (more so amongst younger staff because they are on the lower end of the salary scale with no overtime, no bonus, pension cuts etc)

Pay Increases

IT Ops have not awarded any salary increases in the last 18 months. While staff are disappointed, he doesn't believe it has impacted on motivational levels. He also said that staff don't have some a huge issue given no-one in the organisation is getting pay increases.

Performance

The Manager says that staff are not reluctant to get involved in the performance review process. He says they actually welcome the opportunity to sit down and have a formal discussion with management because they know then whether they are performing better or worse particularly with the extra workload.

He believes that it is important so people know how they are being rated and what rating they are getting. It's an annual exercise and annual objectives are set. However, the Manager says that with staff losses, people are taking on extra workload so the objectives set for them at the beginning of the year don't really match the roles they are now doing.

Progression

No staff have been promoted in the past 18 months with the exception of one and that was more of a realignment. The Manager was reluctant to expand any further on this point.

I asked him if he noticed a decrease in motivation given that there are no promotions. He said that in some cases possibly but it was the minority. The people in his area are either junior, admin whose focus is more on flexibility and work life balance (WLB). The other end of the spectrum is the senior business consultants but they are at the top of their career path so no where else for them to go.

In summary, progression is not something that has a part to play in this area of the Bank.

Job Security

Job security is a concern for some staff, particularly the younger profile of staff.

To allay concerns, management try to be as open and honest as possible. For example, DF says that staff observe that out sourcing options are discussed (they see this because of their job, other people in other jobs wouldn't know this). So to overcome their fears, he says that they explain what and why options are happening and discussed. He says it's about giving people more information. If management don't address concerns, situation gets worse.

Communications, therefore, is vital. This led the interviewer to ask the question as to whether he believed that the Bank were good at communicating. He responded by saying that more efforts could be made. We are good, he says, about communicating when we want something (rights issue, pensions issue) but not so good about communicating bad news – should even communicate when no news.

Departures

IT Ops let go a lot of contractors. While permanent employees have not left, contractors have - either because they were let go or because they were uncertain about their contracts and left of their own accord (got other jobs). This has had an impact on employees because workload has increased. So while the workload hasn't changed, there is an impact on employees in terms of size. Staff are trying to cram more productivity into their day. For some people, who are very black & white, this is not easy because they are uneasy about doing new things (i.e. worried about changing their role and not having sufficient time to learn – perception of being thrown in at the deep end).

In summary, there are concerns (with management) for impact on morale.

The only staff to have left are contractors. They are not replaced.

Absenteeism

No change in absence levels – probably due to WLB initiatives – it's not an issue either before or during recession.

Communications

Group IT issue a regular communication called 'WOW' (Ways of Working). While the Manager said that this is effective, it isn't enough and more can be done. WOW is more of a 'nice to do' and acknowledges efforts but a more effective communication mechanism could be implemented.

Notes from interview with Manager, Group Customer Contact

Business Profile

49% = 17-29 years of age

28% = 30-40 years

12% = 41 – 50 years

11% = 50 years plus

Nature of work i.e. young profile.

Flat structure – 7 operational managers report directly to the Manager. Staff (referred to as agents) of 450 agents based in Kilkenny and Dublin

Staff in Kilkenny are younger - are more interactive, which the Manager attributes to the demographics and age profile.

Staff in Dublin are older, with Bank longer and seem more set in their ways. Implementing a change agenda in Dublin is more difficult than in Kilkenny – the Manager recognises that she'll get there but it will take more persuasion, meetings, communications to get people on board.

General Morale

Morale in Group Customer Contact (GCC) is very good. The Manager attributes success to her highly engaged management team and dedicated staff. She recognises that people are vital to success

GIA audit report recently issued which stated that staff in GCC were motivated (huge compliment to get from Audit!!).

An independent external audit was carried out on GCC and this report confirmed that staff are motivated (GCC is Customer Contact Accredited).

Senior management are very visible, they frequently walk the floor and attend staff meetings both in Kilkenny and Dublin contact centre.. This she believes contributes to 'feel good' factor.

The Manager & her senior manager attend 'skip level' meetings – vital, she believes for the tough times, particularly when there is a cost agenda in her area of the business. It provides opportunities for staff to ask questions, air issues/concerns and to get answers.

The Manager says she has a good relationship with her staff – not on individual basis, but combined. Nature of work (phones) prevents her from having individual conversations with agents but she frequently walks the floor to engage and communicate with staff. This, she claims, is vital and part of being a manager.

She believes, in this era, there is a need to be more focussed, deal with non performers (and she does!) and believes that staff are glad to have a job.

Morale Initiatives

Initiatives such as time-off in lieu etc don't work in GCC due to nature of work i.e. shift work, rosters, volume of calls, number of staff.

Other initiatives are adopted – recently did a Gold Star Recognition Evening – organised by team leaders, low cost but huge motivator, feel good. Staff were nominated for awards & recognised. Social function – interaction.

BBQ evenings are another initiative as well as social & charity events. They also celebrate, or rather mark, festivities e.g. Valentines day, St Patrick's Day but colour scheming the building.

For Team Leaders – they have opportunity to leave early on a Friday – do so on a rostered/co-ordinated basis.

The Manager is concerned that Band C Managers are neglected (equiv to AM's) because they are on relatively low salaries, she believes, for the work they do where as Band B managers are better paid.

Huge emphasis placed on training and that has motivated her staff. In last 24 months, they have all been multi-skilled (previously they were training to one job (i.e. deal with queries for one specific product or sell one specific product) whereas they are now training on a multitude of tasks so they can go between roles. Better opportunities.

Executive management attend breakfast meetings every 6-8 weeks & also have 'chew & chat' sessions to discuss issues, concerns.

Job Satisfaction

Principal sources are reward (i.e. incentives), recognition and training. Also rates relationship with supervisor as being very important and she believes that does exist.

Spend lots of time training staff – prior to recession, view was that they were training staff to go elsewhere – couldn't hold onto staff. Any mention of poor performance, absence being tacked, and people just left. Not so now.

A big motivator recently was a personal email from CEO to an agent to thank them for something they did. Not only did agent feel good but spread like 'wildfire' and other agents felt good! So recognition & feedback, which doesn't cost anything, hugely important now more than ever.

'Workout Programme' - Staff also asked for opinions on certain processes – i.e. better ways of doing things - this has worked significantly.

Job dissatisfaction

Primary cause now is the workload. Staff as they leave are not being replaced so there is insufficient employees to cover workload, or just about.

'Coasting' time not being utilised – previously suffered from this – but not so much now, people also told to step up to the mark.

Promotion

Promotion is not an issue in GCC due to nature of employee i.e. they can't afford to promote all and besides a certain number of people join this area to do the job of an agent i.e. not for career purposes. Some are promoted and do move into other areas of the business i.e. they do succession planning & talent management particularly where they notice talent but majority just come to work to get paid.

Pay Increases

No pay increases since downturn i.e. 2008. There are awards through 'Sales through service' incentive scheme which amounts to c. €200-€300 per month – based on referrals & sales. Very popular amongst agents.

People busier & under more pressure than before... most are thankful that haven't seen salary cuts experienced in other industries but they working harder and longer for less pay and this is having an effect on motivation levels which is going to be difficult to sustain in the long term.

Performance

Performance review process – some staff are reluctant to get involved others not. For some, it's about the rate (recognition of rating) they get and not about money, i.e. rate is recorded formally on system so they still keen to get involved. For her as manager, she believes performance appraisals and ratings are more important than ever. But for some agents, it's 'why bother', 'what's in it for me' – so team leaders & management have to manage this. The Manager says she has good people managers & this is vital.

Performance is actively managed – listen to 6 calls per agent per month – robust quality / standards are necessary in line with regulation / compliance requirements.

Promotion

No promotions in last 18 months. Only pay increase was to a Band C manager – but that was realignment of rank to bring them into parity with others. Manager didn't look for it, it was the Manager who recognised it.

GCC is viewed as a training ground – for other organisations (pre recession) and other areas of the Bank. They would have lost lot staff to branch network. Now they are extremely busy, one area of business where there is growth, so no transfers.

Nature of employee (work, get paid, do job) so few staff are geared towards 'promotion', 'achievement. Some are, but not all & that's the way it has to be too. They still do succession planning, odd agent with potential & challenge for some managers is important. Generally though for agent, no so.

Job Security

Job security, is important – but only because we're in a recession. In the 'good times' it was impossible to keep staff so job security has changed with regards to it being an issue. Previously it was money and the Manager believes that once the economy turns the corner and the Bank starts to improve, it will be money that will be considered the most important aspect in GCC. But for now, people just very glad they have a job to come to.

It is a concern but not a huge now - it definitely was earlier at commencement of downturn, when banks first hit headlines. In fact it was then a huge fear in GCC. There is an expectation now that things are turning around.

They overcame fears by communicating with staff – meetings, breakfast meetings, newsletters & team meetings.

Staff very concerned & worried that GCC could have been outsourced – even managers were worried. This was because companies like Aviva were outsourcing their call centres so the rumour mills were doing overtime. The Manager stated that GCC is fortunately(!) a complex organisation.

The Manager feels that GCC do a lot to allay fears (i.e. mgmt presence, Executive/senior management walkabouts) but does feel that BOI could do more. She feels that the pension issue (i.e. communications aspect) was a huge success and this was acknowledged so we should learn as an organisation from this i.e. that communication does work.

Absence

Absence has changed – people are definitely not taking as many 'sickies' as they were but she says that absence is tightly managed and controlled as is non-performance (B&H issues also taken seriously). But she says absence levels, overall, has improved.

Workload

This is the one area that is growing because of change to business so they are getting busier but no change in headcount. Workload has definitely increased in last 18 months.

Nature of work has kind of changed – collections roles now exist that didn't pre 2008.

The Manager says GCC handle over 400k calls a month, 1m including IVR (self service).

Turnover

Turnover had decreased without a doubt. The Manager feels that unless BOI do more (i.e. salary) post recession, people will start to leave again, good people anyhow... always the same!

Replaced – their target in GCC is to achieve savings of 10-15% so no, definitely no replacements. They did have few temps / contractors and they were let go and not replaced.

Communications

Do more – BOI have learned from pensions issue.

GCC are considering doing a communications initiative in September.

Staff forums – vital.

Challenges

1. Constant challenge to engage with staff but yet not take eye off ball i.e. want to ensure GCC is still there for staff
2. Willing the right opportunities
3. Manage change / deliver change -- this is key

Concerns

Engagement – huge thing in GC– staff like to have formal measures, take it very seriously. Can't measure at moment which is a pity.

Motivation – it's a long journey, it's about gaining respect, a balancing act. 'Never set up someone up for failure, ensure they succeed'

Staff sometime feel like they not appreciated.

Notes from interview with Manager, Group Procurement

Business Profile

Group Procurement (GP) is predominately located in city centre location. They focuses on strategic, policy and payment related activities for the Bank, they negotiate agreements with third party suppliers in the hope of obtaining economies of scale. They also automate procurement workflows and reduce operational expenses. Staff who work in this area have long-service. They are also very much career oriented.

General Morale

Macro environment has had an impact, brought about a halo effect i.e. the external forces are responsible. This has been very difficult to escape.

The Manager agrees that morale has changed in the past 18 months but has noticed an improvement. In fact, he described morale at the moment as being moderate owing to three reasons:

1. 'green-shoots' are beginning to manifest
2. internal communications have been a comforting factor and has in some way assured staff
3. Business units around the Bank are starting to go to Procurement more than ever (18 months ago less than 50% of the org, now more).

Based on this, workload has increased.

Motivating Initiatives

Due to the nature of the work in Procurement certain initiatives do not work in this area of the group that do in others, example time-in lieu, duvet days, hence they are not used or in place.

A big emphasis is placed on training & educating and this is mainly because learning and upskilling is vital for the role.

Time-off is never an issue. Staff are given opportunities to leave early on a Friday.

Recognition is frequently done i.e. thanking staff for input, acknowledging their efforts and taking the time to say 'well done'. This appears to be effective.

Training – 'Supply Chain Accreditation' is a new training programme that is on the Accenture platform. Training is available for different categories of employees

Level 1 – entry level

Level 2 – experienced calibre managers

Level 3 – international accredited recognition.

Training is currently free of charge and is hugely popular amongst procurement staff. They are seeing huge benefits.

Procurement are also piloting 'agile working' initiative which is very popular. They are the first to do in BOI. It fits into the goals of life balance. Being rolled out slowly across BOI.

Sources of Job satisfaction

Staff understand that the Bank is not the organisation it used to be and that we are experiencing tough times. It's probably a mixed bag – at the moment.

Nature of work – now asked to assist more so recognition that procurement can add value and achieve costs. Get reports from stakeholders that are testament to the work of Group Procurement – this is creating an awareness of GP and building trust – thereby increasing workload. This is becoming a source of job satisfaction and contentment & motivation.

Sources of dissatisfaction

Funnily enough, no complaints re pay. People recognise and almost understand the basis for the freeze but the duration of it will be different in that the length of time that the freeze will remain in place is a source of uncertainty. So while staff accept it now, may be different if no increases in another say 1 to 2 years.

A frustration for group procurement is the lack of engagement from stakeholders. Group procurement are seen almost as 'Mr Fix It', for example, business units enter into agreements with third party suppliers/vendors and when a deal is signed & price agreed, Group Procurement are then included in discussions and expected to negotiate a better deal. Likewise, some business units contact Group Procurement to ask them to pay invoices. This is a source of frustration and almost dissatisfaction amongst the procurement team.

Pay Increases

No pay increases have been awarded at all in the past 18 months. Again, like other areas in the Bank, it doesn't seem to have impacted motivational levels i.e. unchanged. Staff accept that we're swimming in different waters – there's almost an understanding amongst staff.

Performance

Procurement continue to carry out performance reviews and don't find staff as being reluctant to get involved in the process. Performance development plans are still carried out but the focus has changed somewhat and they have been repositioned –

mainly because of no promotions but still do as staff need to be positioned for the future – when we get out of the recession and green shoots grow.

Promotion

No promotions have taken place in the last 18 months. It has been a source of frustration because staff are working hard and knowing that previously they would have been promoted. But staff are still working hard and not allowing it to frustrate them – they are preparing themselves for when the ‘ban’ will lift.

There have been a few cases (the minority) where a ‘realignment’ of resources has taken place. The Manager believes that this has extracted a value so it has alleviated frustrations and for the staff concerned, it has motivated them. A challenge for the business is to do so under the cusp of a cohesive plan.

One person was recruited in the last 18 months – a manager role – and only reason was because it was business critical.

Job Security

The Manager says it would be naive of the business to think that staff don’t worry about job security particularly as they are well aware of the difficulties the Bank has encountered (share price, NAMA, government bail out) as well as the announcement about selling off businesses of the Bank. In addition to this, staff are also aware that outsourcing could be seen as a solution to the Bank’s problems particularly a procurement function and they would be familiar with the decision of outsourcing (given nature of business). However, the Manager says that staff appreciate and are understand that opportunities are not plentiful.

Job security concerns are allayed initially through communication and now just hopeful that once BOI turns corner, that we can almost breathe a sigh of relief.

While the Manager says that the Bank can always do more in the communications field, he says that staff (management at least) in Procurement almost appreciate that the Bank could be putting itself in a difficult situation if they were to make commitments or announcements that it could not honour or commitments that would not transpire. However he does accept that more factual information could be communicated.

Departures / Turnover

Group procurement haven’t really experienced or evidenced a change in turnover. Very few staff have left the Bank (interviewer found this interesting as Procurement is a growth industry across the economy in general). The few that have left have been replaced but only because of the type of role – all key roles. Generally speaking, Procurement is not hiring or replacing employees due to cost purposes and the embargo.

Workload

Group Procurement is a growth area – so workload has increased but headcount hasn't. Staff don't appear to be either dissatisfied or demotivated by extra workload, most see it as challenge and opportunity to do more interesting work and take on additional responsibilities... the Manager says that perhaps there is a limit but haven't seen it yet!

Group Procurement is a 'sought after' area i.e. the opportunities, growth area. So workload has increased and is likely to continue increase, particularly because there is such an emphasis from the 'top' of the Bank to reduce costs. Staff are motivated by this challenge.

Absence

Absence has not deteriorated – very little change at all in fact. The Manager said that this is probably due to the nature of work, calibre of employee. He said that absence is not an issue or concern in Procurement both now or pre-recession.

Communications

Not as good as it should be so definitely a strategy of change required. However, GP seems to be cognisant of dissemination of information (they themselves involved in highly confidential projects).

Seeing change happen – not in money terms but it is good.

The pensions issue and rights issue was a distraction for a while – element of initial consternation but BOI seems to have overcome that.

Summary

Moderate morale

Concerns about job security over pay

Pay motivates but only to a point

No promotion but realignment of roles and this seems to be a comfort blanket for now. But for how long, nature of GP with high calibre employees is that they want to progress with their careers.

Notes from interview with Regional Manager, South Leinster, Branch Network

Business Profile

South Leinster region comprises of 7 commercial branches and 16 retail branches. There are approximately 420 employees in the region. Each Branch has a branch Manager and Customer Services Manager.

General Morale

Morale is good. At the start of the recession it dipped but it has gone up since then and is now in a better place.

The crash was very sudden so a lot of people were very shocked and dismayed. It started with Lehman Brothers and then we had the government guarantee – this seemed to come from nowhere. Banks were viewed as being solid and then having to be rescued by the government, they were worrying times. They still are but probably not to the same extent.

Morale mirrored what was happening in the wider environment and the industry in general, because in the early stages of recession, morale was very low. There were EU discussions, the government guarantee in September 2008, EU plan, Lisbon. Then other critical events specific to BOI – pension's deficit, the recapitalisation in June. Morale correlated with these initiatives and events.

A big issue for the branch network was the constant negative media and the negative customer sentiment towards frontline staff. These employees had to deliver negative messages e.g. loans, debts etc. It was tough and some dealt with it better than others. We organised workshops, negotiation skills course (tailored courses designed specifically for frontline staff) – we had to ensure that we equipped staff.

In general, staff in the branch network are more resilient than they were – mainly because they have had to. They are stronger as a result.

A big fear for staff were their jobs.

Morale Initiatives

Recognition is hugely important in SLBN (South Leinster Branch Network) and the Regional Manager (RM) places a huge emphasis on this. The RM said that 'in a crisis, you need to constantly provide information to the troops on the front line'.

- *Emails*: The RM provided the author with a sample of emails that he regularly sends to staff in recognition of some achievement, be it personal (e.g. sporting event, service) or business (e.g. achievement of targets, audit review success).
- *Excellence Awards*: The RM provided author with sample certificates awarded to staff to recognise excellence be it in the area of sales excellence, audit, foreign

exchange targets etc. In the past he said, the awards would have been an all expenses paid dinner/dance/overnight but now it's a 'tea evening' due to costs. While his budget for hosting an awards evening has been cut, The RM said that it is still necessary to have such an event and staff appreciate it even if it's not the 'lavish' evening it once was! SLBN are the only region that organise an awards evening.

- *Planning Day*: The RM held a planning day for management in April 2010 which was themed '*building belief & resilience*'. The RM arranged for the Chief Executive of Retail to attend so this was very significant and provided opportunity for branch managers to meet the CEO.
- *Recognition phone calls*: these are held every week (if required) where The RM personally telephones employees to recognise something that may have occurred during the week.

Training is an initiative that is used in SLBN. A 'management talent pool' exists which identifies talent with promotion potential. It also identifies suitable candidates as mentors. The RM stated that this initiative was non monetary.

Time-off in lieu is also offered to staff and this is quite popular.

Job Satisfaction

The principal causes of job satisfaction are:

1. Job security – this is very important to the vast majority of employees. BOI are one of the main employers in rural / regional areas. Employees are very appreciative of having a secure job.
2. The team / branch that employees are part of – The RM thinks this creates job satisfaction. There is competition between the branches in terms of targets, audits, sales etc so employees are quite 'tight' and supportive of one another.
3. Interesting work is also a cause of satisfaction. In branch banking, there are many varied roles and opportunities exist in most branches to be able to do different roles.

Job dissatisfaction

In recent times, The RM says believes that a primarily source of job dissatisfaction is the negative customer / media sentiment. Branch staff are in the firing line, he said, and get it from both ends i.e. the customer and media. He says this is understandable i.e. from customer point of view, but that it is tough on the individual bank assistant who has to face customers regularly.

Insufficient number of employees to share workload is also a source of dissatisfaction. The RM said that that SLBN are squeezed tight and that there has been a reduction in headcount (employees redeployed into other areas of the Bank i.e. Contact Centre and project roles) and this has left a void.

Excessive workload – The RM said it is hard to get new business & more time is spent on getting it (compared to few years ago). He also said that employees are spending more of their time restructuring businesses – if you are an individual that is sales focussed - it is tough because there are no add-on's. For example, an employee that brought in a new customer may previously have sold a mortgage, car loan, house insurance, life assurance etc – this isn't happening anymore.

Promotion

The RM has been able to promote staff but mainly for 'enduring' roles and that it was by exception (not the norm). Of the positions described to the author, all were management roles and there was a small money increase for some. When asked if this had motivated those affected, The RM believes that it did. The author asked how other staff felt about this and he said that he was unable to announce it to the general population and that this did take the good out of it.

Pay Increases

The last pay increase was in 2008 and this was awarded to all staff – Towards 2016. There have also been a small number of pay increases to those staff promoted but this was a minority.

The RM said that the absence of a pay increase has had less of an impact that he would have imagined. He said that it was not decreased motivation levels but it probably hadn't increased it either. The RM feels that job security is more evident than pay and that people are almost grateful to have a job. He does feel that this is temporary and that the Bank will have to deliver deferred award. He believes that if there is no increase in another year or two, this will have more of an impact on motivation. He says that the day will come and that the Bank should be generous.

The RM said that he held a 'teamtalk' with staff about a year ago and that there wasn't one question about pay. When he later acknowledged his surprise at this, someone did say to him 'what would have been the point'!! Still and all, The RM was surprised that there was no mention of this.

Performance

Overall staff are not reluctant to get involved in the performance review process – they still crave for recognition and formal feedback. The RM believes that the process is more important than ever because of the recognition and the focus on costs. He believes that prior to pay freezes, staff were mainly driven by salary increases and that now the process is more accurate, real.

Job Security

Job security is a big issue and The RM believes that this is what is uppermost in peoples mind now above anything else. As mentioned earlier, BOI is a major employer in rural areas and towns so people are very conscious of having a job, particularly where a spouse or partner has lost their job.

The RM also said that he has received an increase in the number of job-sharers requesting to return to full time working.

When asked how he overcomes staff fears, he said that he regularly addresses their concerns via communications and through senior management communications. For example, The RM said that the Head of Branches attended a management meeting recently to talk to staff. He also said that the CEO of Retail held a tele-call for all SLBN staff where they had the opportunity to put questions to him. This, The RM said, was extremely positive and well received by all staff.

The RM also said that he regularly emphasises to staff that branch banking is the life-line of the Bank's business and that there are no plans to close any branch. This has also reassured staff.

Absence

Absence rates have deteriorated slightly and the region has experienced a slight increase in the number of staff absent due to stress related absences. In such cases, counselling is offered to staff (free of charge) and they are encouraged to avail of the service. Staff are also referred to the company doctor. As mentioned earlier, the region have organised training courses to help staff overcome stresses. Overall there hasn't been a significant increase in absence levels but the decrease that one would expect during a recession is not evident either.

Workload

As mentioned earlier, workload has increased and the type of work has also changed. The RM said that there is more work involved for the same results. The RM said that there is no overtime but that some employees still work beyond the 7 hour day.

Turnover

Headcount has reduced but due to redeployment to other areas of the Bank (Contact Centre and project roles) – not resignations. In the last year, 22 staff have moved into Contact Centre roles. No resignations in this part of the business. When asked if staff are replaced due to redeployment, The RM said no.

Communications

The RM says that communication has improved. At the start of the recession, it was very poor, which was unfortunate because this was a critical stage and information wasn't coming soon enough. However, he does recognise that there was so much discussion taking place (Government, EU) that the information couldn't be shared and that the Bank themselves (i.e. top management) most likely didn't have the information either.

The RM believes that the staff in SLBN are 'happy enough' at this stage says that feedback has now improved.

Challenges / Concerns

Keep our head above water. Make sure we are equipped for the future and have the people and resources to get us there.

The RM said that 'people are more resilient than they are given credit for' but shouldn't be taken for granted. He said it's all about give and take, quid-pro-quo.

He believes that people are understanding of the crisis and once reassured, they are willing to contribute to work, despite the lack of money.

Notes from interview with Manager, Consumer Credit Services

Profile

122 staff (referred to as collectors)

50% have between 1 to 5 years experience, mainly young profile.

60% female, 40% male

Not seen as the most glamorous of jobs, so this may in some way explain the gender statistics

Morale

Morale is good in general, it has improved since February of this year. Last year was worse – mainly due to the types & volumes of customers that collectors had to deal with plus pay cuts. There was a lot of unease because an awful lot of distressed customers. Some customers threatened suicide, were in tears on the phone – customers generally were quite abusive and distressed. We organised team counselling & stress courses and these were very effective and made huge impact on team as employees are now more confident.

Job Satisfaction

It's the type of job that if you don't enjoy it, you couldn't do it. The collectors (staff) have always done this type of work even though it has varied in the last 18 months and the approach having changed.

So I think the staff who work in this area enjoy the role and enjoy being on phones.

There is also challenge between the teams, internal competition.

There is also a sense of satisfaction especially when staff get compliments.

Dissatisfaction

Real issue I think is relationship with senior management. Senior managers never walk the floor, they never make direct compliments or say thank you to staff. I really think they don't have any idea of reality. A customer made a complaint directly to the author of a letter (electronic signature) and threatened to go to Joe Duffy, the author of the letter (a manager) was extremely concerned with the negative attention – but the collectors deal with this type of issue every day. So I really think they don't realise the full extent of what we're dealing with.

Excessive workload is also a cause of dissatisfaction in recent times especially as staff hear that other areas aren't that busy. Insufficient employees to share workload also an issue because there are no replacements.

Job Attraction

Location is an important aspect – city centre. Some of our collectors worked in the branch network but didn't enjoy face to face contact so they enjoy the nature of this job and being on the phones. There was also an opportunity to do overtime last year and earlier this year so that was an attraction.

Turnover

Staff have left in past 18 months, in fact it's been a steady trend. People have been redeployed to the branch network and there have also been some resignations due to overseas travel, relocating back to Poland and in some cases (minority) to other organisations.

Staff that have left have not been replaced, no hires.

Job Security

Yes, generally employees are concerned.

There were rumours going around that there would be redundancies – that got people worried but we have told staff that no announcements.

Staff were worried about their jobs going to another part of the organisation. A piece of work that we were doing in CCS was moved to Group Customer Contact (as they had more staff and got permission to hire a small number of temporary staff) so this was unsettling.

The older staff are very concerned about job security. They worry that jobs will go. They also worry that this area of the business could be outsourced – e.g. a project we recently managed was temporarily outsourced – fortunately it came back into the Bank but it did create fear. We have done communications on this to reassure staff that their jobs are as safe as can be expected so this in some way has helped.

The younger staff are more concerned about pay. There has been little or no comment about pay increases or cuts so it's not an issue – at the moment. But who's to say that if things don't improve or further pay cuts are made that it won't become a concern.

We have offered overtime to staff prior to February 2010 so that in some way camouflaged the issue. The pensions issue also took the spotlight off pay, I think.

Fears / concerns are overcome through communication.

Workload

This increased in the last 18 months but it has stabilised since February. I think people are generally happy to have a job and be working

We were also able to offer overtime last year so this alleviated things. But there does need to be consistencies across the division and the Bank in general.

Morale Initiatives

We have been limited to some extent owing to budgets.

Training is hugely important here – staff are very keen to go on training courses – where relevant to their job (i.e. collective programmes, report writing, negotiations skills), all in-house courses with Accenture. We get very good feedback from employees. Previously we had to force people to go whereas now they ask to go.

Team leaders also work well with their teams. They (team leaders) will celebrate birthdays, occasions themselves by buying say ice-cream, cakes etc. These are all local level initiatives – done on the cheap!

Pay Increases

None since 2008 and I don't think it's had a huge impact, good or bad. Think people understand and also hopeful that they will get increases in the next year or two. It remains to be seen!

Performance

We continue to do performance appraisals and set goals/objectives. I haven't found the staff to be reluctant to get involved. In fact, I think recognition is important to them so they like to have the formal meeting to get this. Lucky as most employees' are genuine 3 performers.

Promotion

No promotions (laughs!). We have lost some employees to other areas (redeployment) but staff not being replaced.

Promotion opportunities did exist in the last 2 years but now we don't have anything to offer. Some staff are deputising into team leader roles and they're getting nothing, no recognition. From a business point of view I can see the rationale but from an employee point of view, I don't.

Absence

It's not bad actually. We manage it very tightly. Long term sick leave has gone down but intermittent absence is probably no worse or better.

Communications

Communications is vital in this environment (i.e. uncertainty) and I don't think it's good. It kills rumours, kills speculation. I also think the mechanism of cascading is poor – not effective – sometimes it can be effective but most of the time it's not.

Communications during the Pensions issue was effective, so we have ability. But overall I don't think we've cracked it.

Challenges

Holding onto staff once things improve.
Managing expectations.

Notes from interview with Manager, Group Risk

Business Profile

Most staff are in early 30's with average less than 10 years service.

General Morale

Morale is generally low with an air of apathy. However, there is a practical realisation that extra work is expected and will be completed. In the past 18 months, it has changed compared to what it was. The main reasons for this have been specific concerns around job security. Employees are also undertaking an increased workload for which there is no reward (this is an issue). Also believe that there is a lack of appreciation by the senior management team in terms of the increased workload, added pressures – people are working hard and longer hours but really feel it's not recognised by the top team.

Morale Initiatives

An initiative that is done in this area of the Bank alone is the implementation of a Divisional HR initiative where "working above and beyond" is recognised by a once off award (voucher). However, this initiative has not been well received within the department as everyone feels that they are working hard and all feel that they deserve the recognition while only a few receive the actual award.

Also doing formal acknowledgement of days off in lieu so staff have opportunity to work up hours and take time off. It doesn't work for all roles but for the vast majority it does. Where it does work, it is successful and popular.

Job Satisfaction

Job security is very high. Staff are grateful for having a job and while there is an element of uncertainty, they are appreciative of having a job.

Training is also important – probably more than it was prior to the recession.

Job rotation is also something that was implemented. Staff have an opportunity develop and learn new skills and also put them into practice. This has worked pretty well as has gone down well for all employees.

Job dissatisfaction

Top of the list is the workload. The amount of work that has to be done by certain deadlines is unbelievable. In addition, there is a huge emphasis placed on the whole

area of risk and compliance so definitely the workload for people in this area has increased and people are feeling the pinch.

No employees are left the team so while there is an insufficient number of employees to share the workload, it is mainly due to the amount of work that is now required rather than the team having lost resources.

Promotion

There have been no promotions at all in this area. There have been a small few restructures and change of reporting line but no promotions involved. The restructures were necessary due to changing business needs but there were no promotions involved.

Pay Increases

The last pay increases were applied in 2008 for management grades and 2009 for non management grades. The increases were applied owing to individual performance. The Manager said that approximately 4% was awarded in 2008 and circa 3% in 2009 (i.e. for non management grades). When asked if the increases were awarded to the entire team, she said that all of the team received increases in 2008 and only non managers got it in 2009.

The author attempted to establish if there were corresponding increases in motivation levels. The Manager said that there appears to be a general acceptance of the lack of pay increases. She also said that bonuses have been paid in overseas areas but not in Ireland so there is disharmony because of this - especially as staff have been given no idea when the bonus will be paid. The Manager believes that this has had more of an impact than no pay increases.

Performance

The Manager says that she finds that staff are reluctant to get involved in the performance review process and she attributes this to the lack of pay. The author then attempted to find out how the business maintain or manage performance and she said that they have introduced more challenging work amongst the team. She also said that they have regular team meetings and senior management communications.

Despite the fact that staff are reluctant to get involved in the performance process, appraisals are still carried out and the Manager agrees that it is more important than ever. She says that the appraisal process motivates staff, it provides goals to work towards, and sets timescales which can mean staff put in extra effort. She also said that staff can also focus on learning and development and agree what they want to learn more about in order to be ready for move in the future.

Job Security

Job security is a worry for employees. She doesn't feel that concerns have been completely allayed. Senior Management have been asked to address the concerns of the team and they have responded as best they can, however, there are no guarantees or certainties. The Manager says that there is informal recognition that there is a dependence on staff within the business unit and that employees in this area may not be affected. However she says that staff always want to know more and some people do occasionally ask if there will be redundancies.

The Manager also recognises that it is difficult to comfort staff as the future is unknown. She says that it is a comfort to some staff, that they know we are 'all in the same boat', in that the management don't have any more information than the staff, however, some staff don't believe this!

Absence

Absence rates have changed, not hugely but they have changed. The Manager says that there has been an increase in the past 18 months and she perceives this to be a justification in people's minds that they are 'owed' a day off.

Workload

Workload has increased and it has also changed. As described above, there has been a change in the work required as more reports are required, more committees have been established. There is extra pressure to get all the work completed with fewer resources. She also said that volume has increased with increased demands for information with fewer resources. When asked if people are resentful of this, the Manager said that they are only resentful because there is no recognition / reward associated with the increased workload. She also said that this has had a negative impact mainly on motivation with the only positive being that it is a chance to improve knowledge and learn new skills.

Turnover

There has been no change really in turnover, people are not leaving. No staff have been recruited either – there is a recruitment freeze so no change in numbers one way or the other.

Communications

Overall the Manager believes that more could be done to improve communications. Local level management communicate what they can but they don't have all information so the Manager believes that senior management could do more but does recognise that there are restrictions also.

Notes from interview with Manager, Bank of Ireland Life

Business Profile

New Ireland Assurance (NI), part of Bank of Ireland Life (BIL), is responsible for manufacturing pension, life assurance and related products for individuals and small to medium enterprises through broker and direct sales channels. In April 2010, the Bank announced that this entity would be sold. While the Bank will continue to distribute pension, life assurance and related products, the manufacturing of these products will cease, most likely in another year or two (date is unknown). While New Ireland is part of Bank of Ireland, staff in this area see themselves as a separate entity to Bank of Ireland.

General Morale

Eighteen months there was pressure from various parties (employees, unions) with regards to pay mainly because (a) BIL was making profits when the Bank wasn't and (b) the Bank were awarding salary increases and BIL/NI wasn't. There was a lot of disharmony.

As a result of this, morale was very low. There was a lot of uncertainty, there was a recruitment embargo, there were no promotions, no resignations. It was very stagnant. In the last 6 months, it hasn't been as low, I think because people see the writing on the wall and no-one is getting pay increases now.

Overall, morale is not great... people are grateful to have a job but there is still a number of staff unhappy about pay because they see other companies & RSA getting pay increases. They believe that Bank of Ireland is to blame for the current situation and they (the staff) are paying the consequences.

Employees in BIL/NI don't see themselves as 'bankers' – they see themselves as separate to the Bank.

Morale Initiatives

Employee consultation – this is vital and staff sessions regularly take place with senior management. The company is structurally sound (in 08, 09) – it has financial strengths. People are concerned about job security (Maslow's lower level needs). Management try to allay concerns through honesty and delivering upbeat news. People are worn out hearing bad news, internally and through media. When asked by the author about the effectiveness of communications, the manager said that it has worked to a degree.

Job Rotation - there is limited training available to staff due to spending and support is no longer provided to staff with regards to education assistance. So staff are rotated

and given opportunity to develop their skills in a variety of different roles. This way they are equipped for the future and creates opportunity for them to move into different roles should they become available. As this area of Bank is due to be sold, it gets the staff ready for 2011/2012 (whenever the sale occurs) and the upturn. Staff are thankful for these opportunities and it is proving effective in most cases.

Limited social functions – informal functions are held such as informal drinks on the floor. Again, due to cost restrictions and potential public perception, there is no budget for social functions.

Recognition is also something that management recognise and they take the time to walk the floor and engage with staff, send personal emails to say thanks, job well done.

Job Satisfaction

In recent times, the principal source of job satisfaction is job security, without a doubt. It's important for both management and admin staff. People are genuinely worried about their jobs particularly with the sale of the business and are just grateful to have a job.

In addition to this, the opportunity to do other work and develop skills in other roles is providing satisfaction. There was a sense of apprehension when staff were initially asked to undertake job rotation but they are appreciative of this now.

Job dissatisfaction

Increase workload - Staff feel somewhat victimised within the Bank. Their workload has increased without the necessary resources and this is leading to dissatisfaction.

There is no longer an 'investment' in the staff – education assistance has been withdrawn, QFA support etc. On top of this other benefits such as flu jabs have been withdrawn and combined together, they are significant to the staff.

The office environment has also suffered – there is no investment in lifts, furniture – overall it's a poor environment and comments have been made.

Pay Increases

This has been an issue with staff particularly because other staff in Bank of Ireland received a 3% increase in 2008 and employees in BIL did not. The manager stated that this was crazy, inconsistent and unjustifiable.

The manager advised that in 2006/07, New Ireland/BIL had 25% attrition - there were huge opportunities as the company were making profits and pay increases were awarded. People were awarded annual pay increases in addition to adhoc increases

(got 5% increase in April and then got adhoc increases at other times of the year). Then in 2008, there were no end of year increases and no adhoc increases either.

The manager believes that this has affected motivation levels, people are sore about this.

Profits are up in BIL/NI so there is a realisation that there are no pay increases and this is causing some frustration and possibly affecting motivation.

Promotion

Limited promotions have occurred, in fact very limited. Some team leaders have been asked to deputise into other roles but they have not been promoted.

Of the promotions that have taken place, they are on a limited basis, by exception and were open to applicants. There was a small pay increase involved for these situations and this has definitely motivated the employees concerned.

From a career viewpoint, people are worried about the direction of their career particularly people in management levels as their options are limited particularly senior management whose positions are at the higher end and at risk. Admin staff do not appear as concerned.

Performance

Staff have been reluctant to get involved in the performance review process – they don't see the benefit of participating and ask the question 'why bother'. With the business being sold off, people are worried about their career and knowing that they won't be with the Bank, there is a view that performance review is waste of time.

Nonetheless, performance reviews are still carried out as the business is not due to be sold in the short term and performance appraisals are necessary. The Manager believes that the process is more important than ever due to recognition and giving formal feedback to employees.

Job Security

Job security is the biggest concern for people at the moment. The manager said that, to an extent, the lack of pay increases can be justified but it is difficult to provide reassurance to staff with regards to job security.

In addition to this fear, some staff are worried about the business being sold, who will buy them, who will they work for. Although the manager did state during the interview that the majority of staff are not that worried about the sale as they see it as a positive thing now that Bank of Ireland is partly owned by the government.

Absence

Absence rates more or less unchanged with absence levels at approx 3%. The manager stated that absence rate was higher at the start of the recession and that it has dropped slightly now in mid 2010. The manager also stated that there are no trends.

Absence, the manager said, is tightly managed and if there has been any reduction in the levels, it is due to consistent management and input from Group IR function.

Workload

Workload has increased – existing business now accounts for 70% and new business accounts for 30%. While very few staff have resigned, those that did have not been replaced. Approx 30 staff were moved in December 2009 into different roles to cover gaps (caused by departures or business refocus, particularly in the new business area) so this has put added pressure on everyone concerned. Some employees are very resentful of the increased workload. Others are also resentful because they saw their career path in another area of BIL but because they have been moved to different teams, their career path has had to change and they have been resentful of this.

Turnover

Headcount has reduced – this is due to employees moving into project roles, redeployed to other parts of the business (either on secondment or temporary assignments). Very few people have resigned.

Communications

Communications improved when the new CEO was appointed. There was an increase in the number of personal emails and pod-casts / video's. However, it has eased off now and this is disappointing. So definitely, the Bank could do more in terms of communications. People want to be told news.

The communication piece around the pension's deficit is a clear example. Communications was very good and pretty regular with frequent updates. So we have the ability.

APPENDIX 4

Overview of Interview Responses

Questions	Group Customer Contact	Corporate	Procurement	IT Ops	Credit	Branch Network	Risk	BIL
Morale	High Very good considering the changes	Medium - changed due to work pressures & load	Medium & improving	Medium / varied (owing to profile of staff)	Medium, fairly good	High - good (mirrors the industry)	Low with apathy	Medium – better than it was
Motivation Initiatives	Recognition (in house) Training Social events	Investment in new staff Recognition	Training / education Recognition Agile working	Flexibility Time in lieu	Training Local level initiatives	Recognition Training Time-in-lieu	Voucher Time-in lieu Training	Comms Rotation Local-level initiatives Recognition
Job Satisfaction	Incentives Recognition Training	Winning, getting new business	Nature of work Recognition	Hours of work Opps to do other work	Recognition	Job Security Recognition Interesting work	Job security Training Rotation	Job security Opps. to do other work Recognition
Job Dissatisfaction	Excessive Workload	Lack of acknowledge/ recognition Inconsistencies Poor office environment Increased workload (somewhat)	Uncertainty re pay Lack of engagement from other BU	Excessive workload Insufficient no employees	Lack of recognition from senior management Excessive workload Insufficient no employees	Negative customer / media sentiment Insufficient employees Excessive workload	Excessive workload Insufficient no employee	Excessive workload No education Poor office envions.
Important Aspect	Job security Money	Promotion Money	Job security Promotion	Job security Recognition Money (more with young)	Job security Pay (young)	Job security Money Interesting work	Job security Money	Job security Money

Questions	Group Customer Contact	Corporate	Procurement	IT Ops	Credit	Branch Network	Risk	BIL
Pay Increases	No	No mainly but pre-recession, yes Some senior people, yes	No	No	No but there was overtime	Yes (enduring roles & has motivated)	No	No
Promotion	No – not an issue with these staff.	Small number (alignment) & has motivated	More realignment & did motivate	No	No but staff are deputising	Yes (enduring roles only & did motivate)	No	No
Job Security	Yes fear & outsourcing concerns	Not really an issue	Yes mainly because of off-shoring awareness	Yes, particularly young staff	Yes particularly young employees	Yes across all	Yes	Yes, is a concern
Departures / Turnover	Huge decrease	Minority – if they are, it's to competitors & on promotion. Key roles are replaced otherwise no hiring	Few & key replacements	Contractors due to insecurity. Not replaced	Yes personal reasons & redeployment	Redeployment	No departures, no recruitment	No departures, no recruitment
Performance Mgmt	Yes, vital. Staff not given option to opt out	Yes – staff very keen to participate	Yes – staff not reluctant	Yes – staff welcome opportunity	Yes staff welcome feedback, structure	Yes, staff welcome & more important than ever	Yes, staff reluctant. But management committed.	Yes with reluctance, mgmt committed
Absence	Reduction	Not an issue	Not an issue either pre or post recession	Unchanged	Unchanged	Slight reduction but increase in stress related absences	Increase – perception of being owed a day off	Higher at start of recession.
Communications	GCO do a lot but BOI in general could do more	Could do better – overreliance on e-comms	Could do better, pensions issue was very well communicated – so BOI should learn from that	Informal comms carried out. But comms overall is vital & more efforts could be made	Not good – pensions issue good so have ability / mechanism poor	Improved across the group. Good in SLBN, proactive.	More could be done	More could be done