

**Emirati Engagement in the Private Sector:  
An Action Research Initiative in a Local Bank**

Thesis submitted in accordance with the requirements of the University of Liverpool for the degree of Doctor of Business Administration by Vincent Liddiard Cook.

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## **Abstract**

### **Emirati Engagement in the Private Sector: An Action Research Initiative in a Local Bank**

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The United Arab Emirates (UAE) has grown rapidly since independence in 1971, but much of this growth has been fuelled by expatriates. The UAE's workforce now totals c.4.2 million, of which only 225,000 are Emiratis. Of more concern, just 10% of these are employed in the private sector (UAE Ministry of Labour cited by Salama, 2013). With 150,000 Emirati workers entering the job market by 2020 (Salama, 2013), this over reliance on public sector employment is not sustainable (Economist Intelligence Unit, 2012).

The private sector employment of Emiratis however, has proved problematic. Private sector employers have traditionally perceived Emiratis as unattractive employees and Nationals are not generally attracted to the sector. Nevertheless, there are Emiratis who have succeeded outside the government. Developing an in-depth understanding of why they engaged with the sector and how they succeeded within their organisation is critical to address the current challenge and attract more to do the same.

We currently know little about the motivations and factors that influenced the career choice of Emiratis who joined the private sector and their subsequent experience. This study considers these questions and utilises the concept of employee engagement to frame the Emirati employee experience. The UAE's banking sector is by far the largest employer of private sector based Emiratis. This research, therefore, explores the situation through the perspectives of Emirati employees that have joined a mid-sized local bank in the last three years. It is the first study of its kind and makes a three-fold contribution to producing actionable knowledge. Firstly, the findings will help the UAE private sector to attract new Emirati employees and strengthen existing engagement efforts to address the status quo and achieve, inter alia, a more effective Emirati workforce. Secondly, it explores the applicability of employee engagement in the UAE's banking sector. Thirdly, it contributes towards the current public policy debate about how to encourage greater Emirati participation in the private sector.

The study was shaped by the social constructionist philosophy and used mixed methods and an emergent approach to study the phenomenon in depth. Data was collected through; semi-structured interviews with 15 Emiratis, 5 formal group discussions in the form of action learning based sets, and an organisation wide quantitative survey. The research specifically adopted the principles of Action Research including iterative cycles of reflection and experiment/action and case study research.

Significant issues were found for Emirati employees, including; challenges in building Meaningfulness, finding a trustworthy working environment, developing a career path, learning from colleagues and coping with significant social pressures. These challenges were explored in action learning sets where a collaborative effort was made to address the problems surfaced.

The research confirmed the relevance of the employee engagement model but highlights the importance of a contextual perspective in order to surface the priority areas for action. It also moves the debate away from the overwhelming focus on pay and working hours, to much more subtle considerations that will need to be addressed by individual organisations.

# Emirati Engagement in the Private Sector: An Action Research Initiative in a Local Bank

## 1.0 CHAPTER ONE - Introduction

### 1.1 Introduction

The United Arab Emirates (UAE) is a federation of seven emirates located on the Arabian Peninsula. The territory formed part of the Trucial States protectorate under British rule from 1892 until independence in 1971. Before the discovery of oil in the 1950s, the area had offered little more than fishing and subsistence farming with a brief period of increased economic activity from pearling (the practice of diving to search for naturally produced pearls) in the first half of the twentieth century. Since the first export of oil in the 1960s, the country has undergone a rapid transformation into a vibrant mixed economy through an active diversification policy (Coface, 2014). Whilst the oil sector remains the dominant source of income, significant sectors now include trade, tourism, construction and retail which when combined, exceed the oil sectors' contribution to GDP (UAE National Bureau of Statistics, 2012).

This impressive growth far outpaced the capacity of the indigenous population and attracted a large number of expatriate workers (Economist Intelligence Unit, 2012). The latest government estimates show a total population of 8.25 million people in June 2010, of which c.948,000 were Nationals and 7.3 million (88.5%) expatriates (UAE National Bureau of Statistics, undated). The UAE's total workforce has been recently estimated to be 4.2 million, of which only 225,000 are Emiratis. Just 10% of these Nationals are employed in the private sector (UAE Ministry of Labour cited by Salama, 2013). With the government sector expected to create no more than 15,000 jobs annually when 150,000 Emirati workers are likely to be entering the job market between now and 2020 (Salama, 2013), this over reliance on public sector employment is no longer considered sustainable (Economist Intelligence Unit, 2012).

Greater private sector employment of Emiratis is therefore critical if the UAE is to avoid significant social unrest. Indeed, public pressure to correct the situation is already evident. In a recent speech an Undersecretary of the Ministry of Economy estimated

that up to 300,000 Emiratis are now looking for work and suggested that it is the responsibility of the private sector to address this growing problem (Khamis, 2013). To highlight this challenge, His Highness Sheikh Mohammad Bin Rashid Al Maktoum, Vice-President and Prime Minister of the UAE, labelled 2013 as the Year of Emiratisation. Despite this recent attention, private sector employment of Nationals is still largely left to the financial sector where quotas have been imposed for many years in return for various licences and regulatory approvals.

The reasons for the Emirati's long established aversion to private sector employment have previously been researched and the generally accepted view focuses on a number of important but superficial differences that include; the presence of stretching performance objectives, longer hours and limited reward (Al Ali, 2008). A paper from Al-Waqfi & Forstenlechner (2012) specifically explored the Emirati situation and showed the factors influencing their choice of employment as being; employee rights, job security, working hours, advancement opportunities, salary and benefits, and reputation of employer (pg618). Their research subjects went onto unanimously agree that the government sector provided a better proposition in all these areas, when compared with the private sector. The availability of opportunities to develop was the only factor that was considered a potential attraction for working in the private sector (albeit still scoring less than the same factor for the government sector).

In reality, the reasons are likely to be more socially influenced than this common consensus might suggest and certainly warrant deeper enquiry. Firstly, there are a number of universally accepted reasons why employees choose public sector employment. These would typically include job security, working conditions and the value ascribed to public service (Karl & Sutton, 1998). Secondly, Emirati specific influences will also exist that are more cultural in nature. For example, Al Ali (2008) notes the attractions of the public sector for the Emiratis to include the "... lower knowledge and experience requirements for recruits, a traditionalist's environment, Arabic as the preferred language and an opportunity to practise "wasta" (using connections) to get a job."(pg368). Wasta is a colloquial expression that refers to the use of influence and personal relationships to achieve a desired advantage or preferential treatment (Urban Dictionary, 2014).



In addition, there appears to be a challenge with the type of work available in the private sector. Emiratis are generally seen to be reluctant to undertake manual labour, or domestic/nursing roles and a common practice exists of waiting at home for a public sector job rather than entering the private sector. The World Economic Forum specifically observed that Emirati employment expectations “mainly concern comfortable white-collar jobs in managerial roles whether or not they are qualified for such positions” (as cited by Mashood et al, 2010, pg4). This creates the general impression that they are not willing to get their hands dirty and do whatever is required to progress an employer’s interests.

To exacerbate matters, conditions exist in the private sector workplace that restrict the development of the typical Emirati employee and contribute to this general aversion. For example, Al Ali’s (2008) research identifies one of the more hidden challenges when he observes that “there is little transfer of experience and training from expatriates to nationals” (pg376). His research participants suggested that expatriates have not traditionally been keen to pass on their experience to the UAE national employees and that as a result these Emiratis had not been getting sufficient on-the-job training to undertake the duties expected of them.

The perception that it is difficult for Emiratis to develop within the private sector also appears consistently in public evidence. The banking industry’s training institute reported that in 2011 that only 4% of the Emiratis employed by banks were in senior management positions (Emirates Institute for Banking & Financial Studies, 2013). More recently, statistics traditionally made available by the Emirates Banks Association, now known as the UAE Bank Federation (UBF), show that Emiratis continue to be underrepresented in senior positions. For example, the average Emiratisation ratio across the banks is estimated to be around 30%, but the number in unit, divisional or executive management positions is less than 15% (UBF HR Committee, 2014).

To add to these considerations, the typical private sector employer has traditionally seen Emiratis as unattractive employees due to their high salary expectations, poor level of education and low productivity (Al-Waqfi & Forstenlechner, 2012). In considering the

employer perspective, Forstenlechner et al (2012) illustrates the factors behind the recruitment decisions of private sector organisations. In this study, the main factors given for the reluctance to recruit Emiratis were motivational, social and cultural in nature, illustrating the perception that the level of commitment to work was not thought sufficient to warrant the accommodation that would be required for an Emirati employee. Interestingly, economic considerations (i.e. salary costs) were not found in this particular research to be a significant factor.

These many and varied challenges have served to dissuade many young Emiratis from contemplating a private sector career. Nevertheless, the number of people seeking private sector employment is growing and employers now need to focus on how to make the Emirati employee fully engaged with, and truly effective within, the private sector workplace (Randeree, 2009). This initial introduction to the situation gives a sense of the complexity of the challenges prevailing and highlights two distinct and significant points where positive engagement may be an issue; i.e., at the time of the initial employment choice and then once employed.

The research context has two distinct dimensions that require careful consideration. The employee dimension which, as illustrated above, requires an in-depth understanding of the reasons why it is difficult to attract Emiratis to the private sector in the first place and then once they are there, how their experience can be improved. Secondly, there is the need to address the current situation from an organisational perspective. The Emirati workforce in the banks has traditionally shown a turnover rate more than twice that of the expatriates. In some banks, rates above 30% per annum have been seen in recent years. This creates a heavy cost burden and a disruptive element in a growing portion of the workforce. This thesis primarily seeks to address the employee challenges as this has received less attention in the past and that progress here will result in an improvement in the overall organisational experience (Macey & Schneider, 2008).

The need to increase the level of Emirati participation in the local private sector does not appear to have been met to date with a sufficiently sustained and comprehensive approach designed to tackle these challenges. The Emiratisation quota has created

demand from the banking sector for Emirati employees but this may have disguised a number of underlying issues that need to be addressed. The problem is also sufficiently complex to require a sense of the likely impact and relative importance of the main contributory factors to enable the response to be effectively targeted.

This study therefore seeks to understand how to improve the current situation by creating a more attractive working environment in the private sector for Emiratis. By developing a more attractive proposition and an employment experience more closely aligned with the needs of the potential Emirati employee, it is hoped that greater numbers of Emiratis will be drawn to the private sector in line with the government's objectives. Once employed, conditions would need to exist for the Emirati to engage more fully and develop a mutually rewarding relationship with their employer. This would contribute to correcting the imbalance between the Emirati and expatriate employee experience in the private sector and encourage future generations to embrace the commercial world in greater numbers.

To inform such a response, this study looks specifically at the experience of those that have recently joined the UAE banking sector and have enjoyed a relative degree of success to inform a program of activities designed to improve on the status quo.

## **1.2 Research Context**

To fully appreciate the factors that may be contributing to the prevailing situation, it is important to consider the overall context of the study. Having spent more than 15 years working in the UAE from 1988 I have observed a number of background generalisations that are summarised here before turning to the specific subject matter in hand.

The culture of the UAE reflects the considerable variety found in the backgrounds of its residents and contains many potentially conflicting features. The majority expatriate workforce is typically very entrepreneurial, irreverent, laissez-faire, and hard working. They are largely employed for their existing knowledge and generally do not benefit from the government provision of healthcare, education and housing. The local population is characterised more by; a traditional conservatism, a male dominated

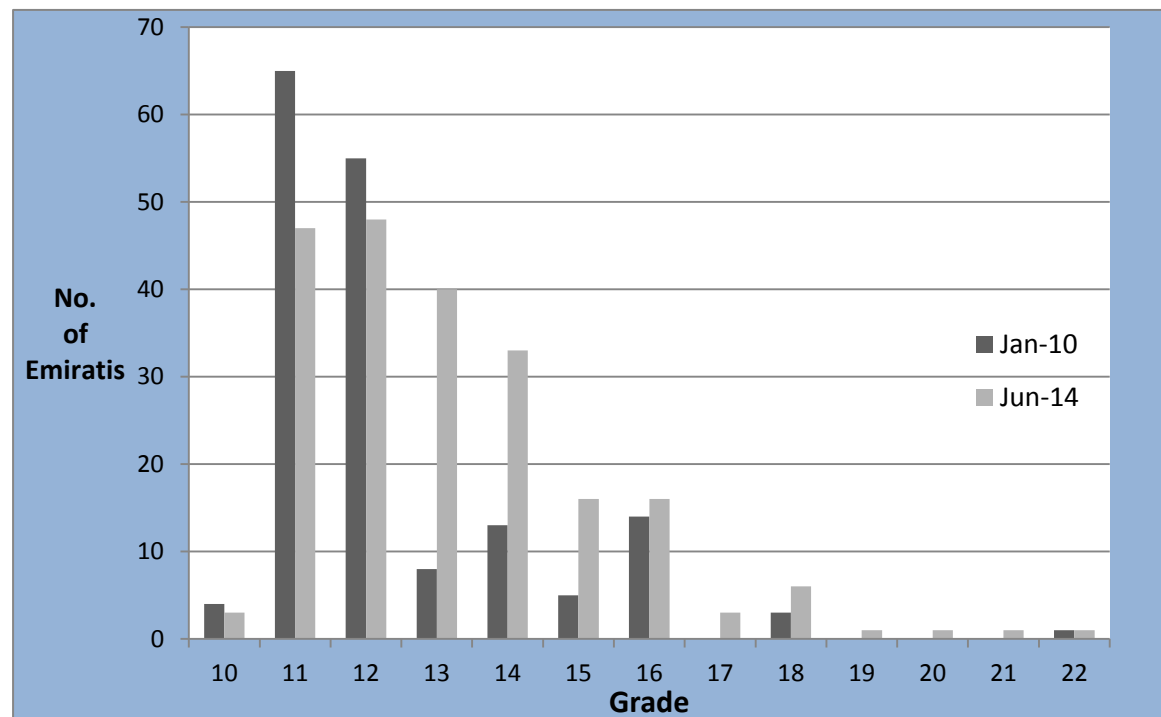
patriarchal tribal hierarchy, the importance of “face”, respect for people of age/status and a strong belief that they will be taken care of by their leaders. This combination of conservatism and respect for status makes it very difficult to challenge or disrupt the status quo and perpetuates traditional gender roles and expectations. Emiratis are typically very friendly and seek a more relaxed work/life balance than the expatriate who is in the country largely to make more money than they could at home. The conditions of residency play a large part in how the expatriates behave. They are typically allowed to live in the country only if they are employed or are a direct relative of an employed person. If the employee loses his job, he risks having to uproot his family and leave the country. Consequently, the expatriate worker is typically very risk averse and focused on achieving short term gains. Lastly, the expatriate workforce contains followers of all religions, atheists, etc., whereas the local population is entirely Muslim.

This research took place in a mid-size local bank that was first established in the early 1980s. The bank is represented in all of the major cities of the UAE and its principal business is carried out in Dubai and Abu Dhabi, the two largest economies. It remains majority owned by its founding shareholders, who include a number of government entities and private sector businessmen and it is listed on a local stock market. The bank currently has c.700 full time employees, of which 80% are Emiratis and Indian. The balance is divided between 28 countries. The top management team numbers 12, with some 25% of the workforce in managerial positions and 75% in junior management, supervisory and clerical roles. The bank’s main business is commercial banking focused on the needs of the local business community, alongside a broad suite of personal banking products. The UAE has more than 20 local banks and a further 30 plus international banks licenced by the local Central Bank.

Reflecting the UAE’s cosmopolitan nature, the bank has a multicultural working environment. It is relatively tolerant of different behaviours and the staff talk of the bank as a family. It is well regarded as a good place to work and has featured in local press articles about its relatively high levels of staff satisfaction. Despite these positive aspects, the Emirati distribution in the specific organisation under study here reflects

the overall situation in the sector and is skewed significantly towards the junior end of the spectrum. Figure 1.1 below illustrates this current situation.

**Figure 1.1 Distribution of Emirati staff in bank under study by grade.**



The median monthly salaries for each grade are notably different for the expatriate and National employees reflecting the very competitive market for experienced Emirati staff. The 2014/15 median salaries are illustrated in Table 1.1 below:

**Table 1.1 2015 median monthly salaries in bank under study (AED)**

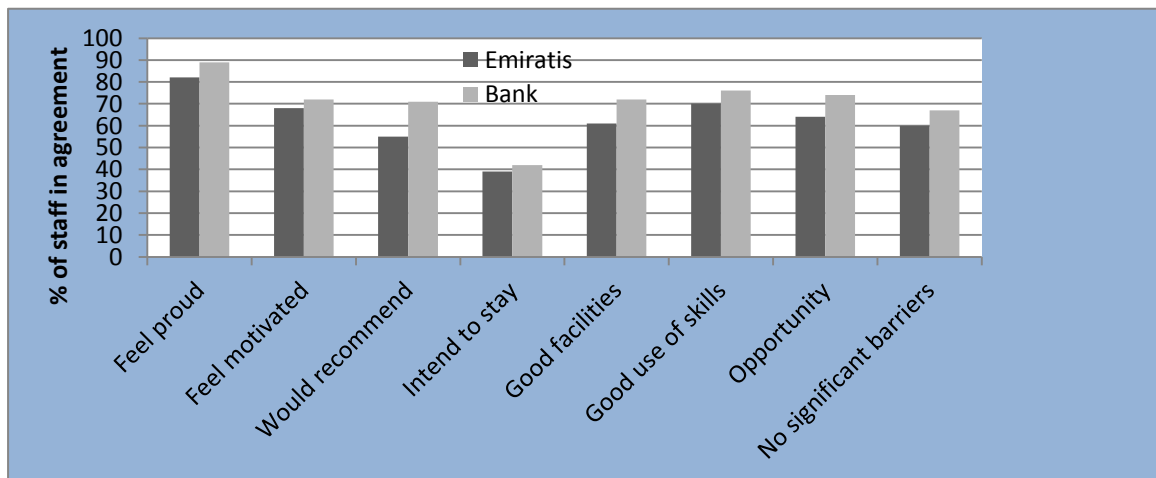
Grade	Nationals	Expats	Grade	Nationals	Expats
10	11,450	8,150	15	24,075	20,675
11	13,000	10,400	16	30,090	25,939
12	15,100	11,250	17	34,700	33,360
13	18,150	14,600	18	44,270	40,379
14	20,250	16,900	19	56,000	53,250

A specific career advancement program has been developed within the bank to help lift the capable Emiratis that join the bank at relatively junior grades (typically 11 and 12). These staff have limited work experience and had reached a relatively low academic level by the time they left school. In addition, a management development programme has been established within the same period to recruit a higher number that can move

into the junior management grades of 13 and 14 more quickly. Ultimately it is hoped the more capable will rise to grades 17 and above.

The picture in 2010 reflects the longstanding practice within the banking sector of recruiting Emiratis at junior levels and then making limited effort to develop them. This was often justified by the expectation that they would leave within a short period of time to join the public sector or as a response to their apparent lack of interest (Al Ali, 2008). Of course, this traditional behaviour can create a self-fulfilling situation where the Emirati feels unwanted, unsupported and disadvantaged and unsurprisingly becomes disengaged. This allows the expatriate to show how ineffective the Emirati employees can be, thus protecting his own position and perpetuating the status quo. The relatively weak organisational support for Emirati employees is also evidenced by the bank’s annual employee satisfaction survey. Figure 1.2 (Hay Group, 2013) illustrates the Emirati engagement scores at the beginning of this research.

**Figure 1.2 Emirati engagement scores\*.**



\*This figure illustrates the average scores for the principal engagement related questions in the annual employment satisfaction survey conducted in 2013, comparing the Emirati averages with those for the bank’s staff as a whole.

The chart illustrates how the difficulties faced by Emiratis trying to engage within their private sector workplace bring about lower commitment and effectiveness in the workplace. It is notable that in every factor considered, the Emirati score is lower than

the overall bank average. It can, therefore, be seen that despite making some progress, there are still significant challenges for the Emirati employees within the bank.

### **1.3 Research Questions**

As discussed earlier, the status quo is unsustainable, but the situation is extremely complex with multiple challenges and a lack of clarity around the relative importance of the individual influences. It is also notable that the affected party is largely absent from the discussions that have considered the subject to date.

This research considers how to attract more Emirati employees to the private sector and ensure that once they are there, they are able to productively engage with the workplace to develop and build a career. Initially, the study was intended to address the following broad research question to achieve this aim:

*What are the issues and challenges faced by young Emiratis in engaging within a private sector bank?*

Once this question has been fully explored, the areas that require change in order to make the private sector more attractive would be evident and the actions most likely to be required to improve the situation could be assessed and developed. In addition, a number of subsidiary questions were proposed to focus the research on those areas that seem from earlier work to give rise to specific issues or might provide pointers to positive factors that may be developed:

- a) Why did the Emirati choose to join the bank?
- b) What support did they receive from their family and friends, the bank and other organisations?
- c) What were the challenges faced in adjusting, adapting and engaging within the working environment?
- d) What actions did they take to improve their position?
- e) Which actions were most successful/unsuccessful?

To answer these questions, the research explored the specific experiences of a number of Emiratis that have joined the private sector in recent years and started the process of building worthwhile careers.

The emphasis of these initial questions evolved during the research process, in particular during the literature review and the initial interviews, to focus on those areas that appeared to be most problematic but the body of the work remains within this overall frame. The most significant change concerned the need to focus more clearly on the challenges faced by Emiratis at two distinct times; when they are making their career choice and then subsequently, when they had become employed by a private sector organisation. The importance of first understanding the factors concerning employment choice became very apparent. Clearly improving the level of engagement within an organisation by itself may not be effective if there remain significant obstacles that stop an Emirati from even considering joining the private sector in the first place. The initial research showed that such potential issues exist and allowing the research questions to address this point fundamentally improved the value of the study.

#### **1.4 Research Methodology and Contribution**

This research is framed within the social constructionist philosophy, a concept stemming from the idea that reality is "...not objective and exterior but is socially constructed and given meaning by people." (Easterby-Smith et al, 2008, pg. 58). This philosophy overlaps with that of social constructivism, which Creswell (2007) describes as founded on the creation of subjective meanings based on experiences and shaped by social interaction. These ontologies highlight the need to understand the multiple versions of a particular reality that may be held by different people before trying to discern any pattern or commonality and requires a researcher to identify themes and models to reflect such meanings from their findings rather than test a pre-determined theory. This thinking is closely aligned with the nature of the problem under study and the need to build a picture of the underlying problem(s) and the potential response, collaboratively with the employer, researcher and participants (Keegan, 2009).

The research uses mixed methods and an emergent approach as this is best suited to studying social phenomenon (Creswell, 2007). To explore the different worldviews that exist in the minds of the Emirati workforce and to understand the significant influences, semi-structured interviews were conducted with fifteen of the workforce in the organisation under study. Following this phase of interviews, five group discussions were



held to test and verify my understanding of the points raised and to work on the actions to be taken in response. Lastly, a bank wide quantitative survey was undertaken in which all 210 Emirati staff were asked a series of questions to further validate the initial findings (Appendix 2).

The work here specifically followed the principles of Action Research including iterative cycles of reflection and experiment/action, explicitly undertaken as part of the group discussions for the participants, and throughout the entire period of the research for me as the researcher (Coughlan & Brannick, 2010; Coughlan & Coughlan, 2004). The initial interviews and questions were informed by the principles of case study research recommended by Yin (2014) and the interview process guided by Seidman (2006).

This research is the first of its kind and makes a three-fold contribution to producing actionable knowledge. Firstly, it develops a framework of action intended to improve the engagement of Emiratis in the UAE's private sector, in particular in the local banks. This framework is likely to help UAE banks be more successful in attracting prospective Emirati employees, facilitate their effective engagement and improve the situation for the existing Emirati staff. This could significantly reduce the costly turnover of Emirati staff currently being experienced and is a worthwhile outcome. Secondly, it critically considers the application of the employee engagement model in the local context and extends the concept in a way that could serve as a valuable source of learning and knowledge for academics as well as other practitioners. Lastly, the research provides valuable public policy-level insights which could contribute to the overall goal of encouraging more Emiratis to seek private sector careers.

The entire research was informed by the concept of employee engagement. Employee engagement has many definitions but can be broadly summarised as a condition or level to which an organisation has employees that are "...focused, passionate, want to be there, and who are innovative, proactive, and do the right things, the right ways." (Macey et al, 2009, pg1). Bringing Emirati employees to a high level of engagement is aligned with improving their employment experience and fits well with the aim of this research to help improve the degree to which Emirati employees are effective in a private sector context. The value that can be ascribed to a highly engaged

workforce is shown clearly by Macey & Schneider (2009) who explored the performance characteristics of 65 companies and then compared this with the respective employee engagement scores. Their findings showed significant positive differences in the profitability and shareholder value creation of the companies with the more engaged employees. Lockwood (2007) also provides a number of examples where engaged employees achieved significantly more positive outcomes for an organisation than their disengaged colleagues, these include, inter alia; lower employee turnover, less absenteeism, fewer workplace accidents, higher levels of customer service, and an inclination towards conceiving, designing and implementing change to achieve higher productivity. Houghton & Ledington (2004) illustrate how the broad engagement concept can be a very important tool in solving complex social real world problems, thus affirming its relevancy to the situation under study here.

### **1.5 Outline of Research Conclusions**

The research findings quickly reduced the traditional concerns of salary and working hours, to secondary considerations. It became clear that far more complex issues regarding social pressures within the local community, lack of awareness and familiarity with the private sector workplace, and the nature of the social interactions at the workplace, had far more to do with the negative positioning of the private sector in the mind of the prospective employee.

Some of these challenges concern very deeply held expectations of the roles of different family members, entrenched suspicions of the working environment and overwhelming peer pressure on prospective employees to fall into line with family expectations and recent traditions. These social pressures were found to be particularly significant at the point of making a career choice but do not disappear once that choice has been made. The possible ways to counter the prevailing views, such as through government policy or the formal education system have not had a significant impact to date and private sector employers do not do enough to mitigate the issues found. At the same time, there is insufficient effort to showcase the opportunities that exist within the private sector or highlight the examples of individual Emiratis that have proved very successful to encourage others.

## **1.6 Thesis Structure**

This thesis explores in Chapter 2 the existing knowledge in the areas of; employment practice, localisation and engagement, through the academic literature available. Once the broad concepts are considered, the work focuses on the literature relating to the employment experience of Emiratis. In addition, the existing knowledge pertaining to similar localisation challenges elsewhere in the Gulf region is researched to see how it may contribute to this study. This literature review highlighted a number of gaps in the existing knowledge and informed the research question at the heart of this work. The chapter also considers the conceptual frameworks available to help frame the research and explains the choice of employee engagement.

The literature review is followed by a detailed explanation in Chapter 3 of the research methodology employed to address the research question and the knowledge gaps identified. The findings from the research are described in detail in Chapter 4 and then discussed within the chosen conceptual framework in Chapter 5. This is followed by details of the actions selected by the research participants to address the workplace situation and the progress made to date in Chapter 6. Finally, the thesis considers areas for further research in Chapter 7 and Chapter 8 provides the overall conclusion.

## **1.7 Summary**

In summary, the subject is significant and improving on the status quo is an important contribution to the development of the UAE. The taken for granted reasons for the current situation appear overly concerned with superficial hygiene factors and the importance of social considerations has not been adequately recognised or addressed.

The research has already made a positive impact on the organisation in which the study was made and had a beneficial effect on the Emirati employment experience therein. The findings and overall approach have potentially wider validity and can be used to inform the actions required in other private sector employers.

Lastly, the work adds to the existing knowledge as evidenced by the following literature review, extends the use of the employee engagement concept and highlights areas that may be improved through changes in public policy.

## **2.0 CHAPTER TWO – Employment, Localisation and Engagement**

### **2.1 Introduction**

The review of the existing knowledge in the principal subject areas commenced with a consideration of the possible elements of the problem under consideration and was further developed as the main themes emerged from the work reviewed. Initially, this involved two main areas of enquiry; human resource management practices and the employee perspective, including; studies of recruitment, employment choice and people management, and separately, Emirati specific research in these fields. An entirely independent review was undertaken in respect of the appropriate research methodologies that might be appropriate for the subject of this study, the outcome of which is explained in subsection 3.4 Research Methods below.

In addition to seeking out the existing knowledge that may help inform the initial research questions, the review also sought to highlight anything that might explain the principal factors that had led to the current situation, in particular; the negative positioning of the private sector as an employer, why and how certain individuals have been able to overcome this, and what actions may contribute to a more positive environment in the future. The subsections below explain the process followed and then highlight the earlier research that appears to be most relevant to the problem under study. The chapter then discusses the apparent gaps in the current knowledge and sets out the objectives of this work in relation to the gaps identified and how they might be explored and filled through the use of a conceptual framework and the research questions.

### **2.2 Review of Existing Knowledge**

The first broad focus, effective human resource management practices and the related employee experiences, included a review of the work undertaken by relevant industry bodies, such as the Chartered Institute of Personnel Development and research and consulting organisations, such as; Bain & Co, Economist Intelligence Unit, the Gallup Organisation, the Hay Group and Price Waterhouse Coopers. In addition, the academic literature was reviewed by primarily using the University of Liverpool's library resources

with secondary support from Google Scholar. All of the research material used in this part of the review emanated from peer reviewed publications or well-established market practitioners.

Initially, the available material was searched and sorted using different combinations of keywords found within the Abstracts of published research such as; private sector employment, employment choice, employee management, employee development, employee voice, etc. before narrowing the focus towards the factors appearing to be most pertinent to the Emirati context. The initial searches were all focused on material published post 2000 until references to the relevant seminal works had surfaced. From this point, the searches were expanded to include the period in which the seminal work was produced. Seminal works were identified by the frequency they appeared in other papers and were reviewed and cross checked against the Web of Science database and Google Scholar. For instance, the most influential literature for this study appears within the top three studies by citations in both databases.

The findings specific to the Emirati experience are much more limited as there is significantly less material available. For example, a library search for the word “Emirati” in the Abstracts of peer reviewed papers produced only 658 matches since 2001 compared with more than 50,000 for “employee development”. When the word “employment” was added to “Emirati”, the number of papers dropped to 12. Given the shortage of Emirati employment focused papers, unpublished government research and the work of entities such as the Emirates Institute for Banking and Financial Services (EIBFS) and the UAE Bank Federation (UBF) was also reviewed to inform the study.

To cross check the findings and ensure all relevant contemporary works were considered, the archives of a number of specific journals were also reviewed. The most useful of the 173 journals listed within the Management category of the Web of Science database comprised; Journal of Applied Psychology, Academy of Management Journal, Academy of Management Review and Journal of Organisational Behaviour. These were ranked in the 2013 Social Science Edition of the database as 1st, 3rd, 4th and 15th by number of citations. In addition, journals focused more specifically on human resource

management were researched, such as the International Journal of HR Management and Personnel Review. These ranked 29<sup>th</sup> and 77<sup>th</sup> by citations in the same database.

### **2.3 Emirati Employment**

The available literature specifically focused on the Emirati employment experience is relatively recent and dominated by; the effectiveness of the existing Emiratisation policies and quotas, why Emiratis prefer public sector employment and why private sector employers are not attracted to employing Emiratis. This body of work is dominated by the government or organisational perspective.

To add more insight, a number of studies that considered more narrow social and cultural perspectives in-depth; such as the position of women in the local economy, were also explored. The employment challenges facing Emirati women are considerable. However, whilst this study does not focus solely on the female perspective, as the problem of under employment in the private sector applies to both genders, where gender specific considerations surfaced in the research they were not dropped solely because they relate to only one group. The unpublished PhD thesis of Gallant (2006) provides by far the most insightful exploration of these gender specific issues and helped inform the research here. This thesis comprised five case studies of working Emirati women and illustrates the difficulties in following an unconventional path, whilst not breaching the behaviours expected by family and friends.

The available literature was first reviewed from the perspective of the national public policies that are aimed at Emiratisation in general, the factors that influence employment in either the public or private sector and the employer perspective at the organisation level. Separately, the literature was reviewed in respect of the perspective of the employee with regards to the impact of Emiratisation and their work motivations and experiences. Lastly, this part of the review considered previous research on localisation initiatives in other Gulf States to understand if it might inform this particular work by highlighting any similarities or differences.

Table 2.1 below summarises the principal papers referenced during this process.

**Table 2.1 Literature relating to Emirati Employment in the UAE Private Sector**

Focus	Studies	Framework/Focus	Key Findings
<b><i>Broad Policy Level</i></b>			
<i>Emiratization policy in general</i>	Al Ali (2008)	Challenges to the UAE's Emiratization policy from both the public and private sector perspective. Notes the relative lack of success to date.	Principal features of the situation include; ineffective quotas, low education standards, <b>lack of trust</b> , and unsuccessful public policy. Advocates greater effort from public and private entities to improve the employment experience and reduce the current isolation of the National population.
	Mashood et al (2010)	Compares the public policies in place in the UAE, Saudi Arabia and Oman to encourage a larger number of local Nationals to join the private sector.	Notes the reliance on quotas, training and financial inducements to change the status quo and their limited success/enforcement.
<i>Influencing factors and sectoral preferences</i>	Al-Waqfi & Forstenlechner (2012)	Employed institutional theory to explore preference for public sector employment. Highlights structural considerations such as employee rights and a general lack of exposure to private sector reality.	Influencing factors include job security ( <b>safety</b> ), salary levels and <b>advancement opportunities</b> , working conditions and a sense of entitlement. Advocates policy changes to reduce structural differences, increase exposure to the private sector.
	Salih (2010)	Reasons why Kuwaitis prefer public sector employment and a comparison of the localization policies designed to address this issue with those in Kuwait, Saudi Arabia and UAE.	Notes the similarities across the GCC re the public sector preference and highlights the familiarity and comfort ( <b>safety</b> ) with government jobs as a barrier that needs to be overcome.
<b><i>Organisational Level Focus</i></b>			
<i>Influencing factors</i>	Forstenlechner et al (2012)	Factors that influence the recruitment decisions of private sector employers in the UAE	The typical Emirati employee's low appreciation for the value of work ( <b>meaningfulness</b> ) and lack of understanding for corporate social norms has a more significant impact on employment prospects than high salary expectations.
	Willemys (2008)	Impact of cultural factors including; traditional, collectivist and religious views on Emirati managerial attitudes.	Whilst traditional oriental cultural norms prevail, there has been a shift towards Western behaviours, such as; greater individualism and merit based appreciation, less focus on relationships and the separation of work and private affairs.
<i>Policy impact/ evaluation in general</i>	Randeree (2009)	Positive discrimination policy of Emiratization and its general impact on, and implications for, human resource (HR) management.	Highlights the lack of significant progress to date. To realize Emirati potential and counteract expatriate resistance, recommends steps for HR departments including; greater transparency, long term development plans, knowledge transfer, and transitional compensation schemes.

Focus	Studies	Framework/Focus	Key Findings
<i>Employee Level Focus</i>			
<i>Policy impact on employees</i>	McDermott & Neault (2011)	The impact of career counseling provided to employees of a local UAE bank.	Initial results seem to suggest that Emirati employees benefited from counseling provided in terms of; their performance, commitment to building a career and loyalty to the employer ( <b>meaningfulness</b> ). However, more evidence is needed with a longitudinal study.
<i>Employees' aspirations</i>	Ryan et al (2011)	The relationship between the need for achievement felt by Emirati employees and their entrepreneurial potential.	Notes the relatively low need for achievement amongst Emirati males. Recommends initiatives to understand and build this behavioural trait and to leverage the greater entrepreneurial spirit in Emirati women.
<i>Employees experiences in private sector</i>	Nelson (2004)	Focuses on the experiences of women employed in the private sector and contrasts those in paid employment with those building own businesses.	Many women in private sector employment have taken their jobs as a last resort and have a low level of education. By contrast, female business owners are typically well educated.
<i>Gulf Localisation Experiences</i>			
<i>Policy impact and changes required</i>	Al Asfour & Khan (2014)	Provides an overview and analysis of the 'localization' of human resource capital in the Kingdom of Saudi Arabia	There is a need to adopt a comprehensive human resource development (HRD) framework to develop local employees to be aligned with the demands of the job market.
<i>Perceptions of Saudisation</i>	Alshehry (2009)	Quantitative survey based on structured questionnaires completed by nearly 300 employers and 300 employees/job seekers.	A significant lack of fit exists between the needs of private sector employers and the potential Saudi employees.
<i>Challenges to localization in service sector</i>	Sadi & Henderson (2010)	A sample survey of services industry executives in Saudi Arabia, supplemented by material in the public domain and personal observation.	The prevailing work habits of Saudi nationals and concerns amongst employers about their calibre and recruitment. Resistance to the idea of eliminating expatriates and localisation by legal compulsion.
<i>Omanisation in banking sector</i>	Al Lamki (2005)	A questionnaire given to all Oman based banks regarding their Omanisation practices.	Results indicated an overwhelming achievement of 91% Omanization due to the supportive role of the Central Bank, industry focused training initiatives and policy enforcement.
<i>Localisation policy in Oman</i>	Swales et al (2012)	25 interviews with policy makers and employers to surface the contemporary obstacles to effective localization.	Significant supply side challenges exist in developing Omani employees appropriately prepared for the private sector. In addition, a strong preference for already competent expatriates exist in employer organisations.



The following subsections explore this Emirati focused literature from the perspective of the two points of challenge raised earlier; firstly, Emirati *engagement with the private sector*, i.e. the initial attraction of Emiratis to the private sector, and secondly, the difficulties of *engagement within*, i.e. the challenges faced by Emiratis once they have chosen to be employed in the private sector.

### **2.3.1. Engagement with the Private Sector**

The number of recent public initiatives designed to encourage Emiratis into the private sector have demonstrated the government's realisation that the status quo is unsustainable. However, despite this level of attention, the only policy that has had a meaningful impact to date has been the long standing Emiratisation ratio imposed on the country's banks. The ongoing attempts to extend this policy to other private sector entities have been largely unsuccessful and have often had weak follow up and/or enforcement (Mashood et al, 2010). This is conceivably because of the fear that expatriate investors may be put off establishing their businesses in the country if they face an onerous employment law, but no research appears to exist on this point. A number of papers highlight some of the reasons why the Emiratisation policy has proven challenging. The first and perhaps principal concern relates to the conflicting interests of the different stakeholders. Al Ali (2008) concluded simply that the typical expatriate business owner is not very interested in nation building and is not persuaded of the benefits of employing a National.

A second area of challenge concerns the lack of awareness and interest in the sector. Al-Waqfi & Forstenlechner (2012) interviewed 60 Emiratis new to work, principally about their employment choice. Their research highlights the need to better inform Emiratis of the private sector's working conditions and specifically suggests that in addition to addressing some of the structural differences in pay and conditions, greater exposure to the workings of the private sector is necessary to overcome significant psychological obstacles to increasing the prevailing low level of interest in roles outside government. The limited exposure of most Emiratis to the private sector is thought to undermine their confidence in moving into such work, as they do not know what to expect and may "... only know the private sector through rumours and generalisations" (pg613).

The third area of attention relates to specific concerns with working conditions. The perceived differences in pay and hours between the public and private sectors are the factors most often used to explain the overwhelming preference for public sector jobs. These considerations also appear in the feedback received from Emiratis whether in response to the academic studies considered here, or in recruitment interviews seen in the organisation under study. How to address these basic differences, i.e. shorten working hours and increase the pay available in the private sector appears to have also become the primary focus of current public policy initiatives (UBF HR Committee, 2014).

It is the combination of a lack of awareness and the perceived differences in working conditions discussed earlier that is generally thought to lead to the now widely held Emirati view that career opportunities are better for them in the government sector. The strength of this dominant view acts as a significant obstacle to the Nationals having any desire to consider private sector employment regardless of the stated public interest. The papers by Salih (2010) and Mashood et al (2010) describe the situation in other countries in the Arabian Gulf to highlight similar national employment challenges and the limited success of public policy to date across the region in tackling the underlying issues.

Another set of studies, however, highlight more hidden cultural factors. Willemyns (2008), for example, notes a number of cultural considerations in Emirati managerial attitudes that could contribute to the challenges faced in encouraging Emiratis to consider employment in the private sector. The study uses the cross cultural theories of Hofstede (1984) and Trompenaars & Hampden-Turner (1998) as the basis for a small scale survey. The author found that whilst traditional cultural influences had lessened in their impact on managerial attitudes as the country had modernised, they remained important considerations. These cultural influences include; a strong belief in collectivism and therefore less individualistic focus on performance etc., the importance of relationships in building a comfortable environment, and an acceptance of power distance. This study was based on survey responses from MBA students, a group that

might be expected to display more Western style attitudes. To be relevant for the study in hand, it would have helped to have the same questions asked of a broader sample. Nevertheless, the traditional dominance of collectivist thinking allied with the sense of fate enshrined in Islam has potential consequences that may certainly play an important role. These factors were also explored in Ryan et al (2011) which explored how they might combine to result in a relatively low need for achievement in the local population.

Other cultural factors that may impact employment choice can be seen in gender specific studies. The contrasting approaches seen in the emancipatory feminism of Gallant (2006) and the quantitative illustration of the woman's working experience by Nelson (2004) are clear examples. For instance, Gallant (2006) highlights the potential stigma for women that can be attached to working in different environments, whether they are working with other races, with men in general, in the hospitality industry, or being late in the office. The importance of family honour and its influence in the choice of employment should not be underestimated. The prevailing sense is that the government is more culturally sensitive and would not put at risk the traditional conservatism of the Emirati family. Gallant's thesis also suggests that pay is not the most important factor in the employment decision and posits that recognition and the opportunity to increase individual responsibilities in a culturally sensitive environment are potentially more important for many women.

Nelson (2004) highlights the very low participation of Emirati women in the workforce generally because of their traditional position as mother and wife and the unsuitability of many roles because of the social stigma mentioned above. This paper also observes the general perception that the government sector provides higher salaries for shorter hours; although the evidence provided elsewhere illustrates that this is much less the case than it is perceived to be.

The reasons why Emiratis choose not to engage with the private sector have therefore been explored in a number of papers; however, it is not clear that a robust consensus has been achieved. The more difficult contextual factors and social considerations often appear subsidiary to the traditional focus on hygiene factors such as pay and hours. This

phenomena also occurs elsewhere. For instance, Blank (1985) had found that “...the literature on public-private employment differentials has paid little attention to the underlying decision mechanisms by which individual workers choose which sector offers them the best employment opportunity.” (pg211). Blank explained how traditional theory suggests that workers will seek out the best reward for their particular skills and experience. One of the principal findings in her study in the U.S., however, was that other social and contextual factors may contribute as significantly as pay to the employment decision. It remains the case, that such factors are not understood in depth in the Emirati context and that the reasons why some Emiratis do choose to engage with the private sector have not received the same level of attention.

The current situation may be improved if the relative importance of what people are seeking when considering a prospective employer could be generally discerned. However, this is an evolving and socially influenced situation that changes over time. Karl & Sutton (1998) charted how job values have developed and observed “Unlike workers in the ‘70s and ‘80s who valued interesting work above everything else, the results of this study suggest workers place the highest value on good wages and job security.”(pg515). Their study used the same values as research carried out by Kovach in 1987 (as cited by Karl & Sutton, 1998). Table 2.2 below compares the respective ranks:

**Table 2.2 Comparison of job values**

<b>Value</b>	<b>Ranking: Karl/Sutton</b>	<b>Ranking: Kovach</b>
Good wages	1	5
Job security	2	4
Interesting work	3	1
Good working conditions	4	7
Full appreciation of work done	5	2
Promotion and growth within	6	6
Personal loyalty to workers	7	8
Feeling “in” on things	8	3
Tactful disciplining	9	9
Sympathetic with personal problems	10	10

The differences in order were largely explained by reference to the different economic conditions prevailing at the time of the studies. Whilst it is notable that pay and working conditions are still often assumed to be the principal factors in employment choice, as Blank (1985) suggests, this proves not to be the case when more in-depth enquiry is made. The relative importance of the various factors considered before joining full time employment can be seen to differ according to; an individual's perception of the environmental situation, how they perceive the future outlook, their personal interests, needs and attributes, the social and cultural influences and the differences in the propositions offered by the various potential employers.

In the Gulf region, Al Ajmi & Elhagrasy (2010) studied the various factors contributing to the decisions of Kuwaiti university graduates to join the public or private sectors. The principal factors found were ranked in order of relative priority thus; salary, job security, nature of the job, working hours, promotion opportunities, personal development, career development, nature of the industry/field. They found some differences when gender, marital status and the presence of children were considered but in general, the factors were prioritised in much the same order. This research maybe relevant as the demographic and social pressures in Kuwait are similar to those found in the UAE and their findings appear close to those observed by Al Waqfi & Forstenlechner (2012). However, both works seem to represent the traditional thinking and do not focus sufficiently on the more social considerations that people feel less inclined to discuss.

The research surfaced in this review clearly indicates that greater understanding of the factors that influence the employment decision is required if the current situation is to be improved. It also indicates that current public policy is probably not addressing some of the underlying considerations in the Emirati choice of employment. Such attention appears critical if the private sector is to attract more good quality Emirati employees.

### **2.3.2. Engagement within the Private Sector Workplace**

There are even fewer studies that specifically explore the experiences of National personnel in the private sector workplace. However, a few of the papers that are principally focused on public policy include some reference to the perceived challenges

for the individual employee. These papers highlighted concerns including; the degree to which expatriate employees share their knowledge and the inherent bias against Emirati development (Al Ali, 2008). The differences in hours and pay between the sectors (Al Waqfi & Forstenlechner, 2012) also surfaced as an issue once an Emirati is in private sector employment, however, as mentioned above, an unpublished discussion paper presented to the UAE's Bank Federation (2014) suggests that these hygiene factors may not be as significant as earlier research suggests and that such differentials have reduced in recent years.

The paper by Randeree (2009) studies the impact of positive discrimination on HR practices and opens up a new area of concern. This work suggests that to realize Emirati potential and counteract expatriate resistance, HR departments need to engender greater transparency, long term development plans, knowledge transfer, and transitional compensation schemes. Research on this issue was also sought from other parts of the world that operate under a regime of employment quotas to see whether they might offer any further insight into how such quotas impact the employee experience. The paper by Rothmann & Rothmann (2010) considers the impact of such discrimination on employee engagement. Disappointingly it does little more than add support for the broad engagement theory without adding to the potential underlying causes.

As shown in Table 2.1, only three studies were found that focused specifically on the individual employee level experience. Nelson (2004), for example, compares the experiences of a number of women employed in the private sector with the experiences of a similar number building their own businesses, and concludes that many women in private sector employment are less educated than business owners, and had taken up their jobs as a last resort. Ryan et al (2011) studied the relationship between the need for achievement felt by Emirati employees and their entrepreneurial potential and, as noted above, observed a relatively low need for achievement amongst Emirati males. McDermott & Neault (2011) highlighted the potential for broad benefits from the provision of career counselling for Emirati personnel. They illustrated how Emirati employees benefited from counselling provided in terms of; their performance,

commitment to building a career, and loyalty to the employer. Whilst these studies were at the individual employee level, all explored the situation from the perspective of the government or employer and were focused on how the performance of individual employees can be improved, principally for the benefit of the former.

#### **2.4 Other Gulf based Localisation Research**

In addition to the papers of Mashood et al (2010) and Salih (2010) mentioned above in relation to the impact of public policy and the attractions of public sector employment generally in the Gulf region, the literature review was extended to seek possible insights from experiences with localisation based work elsewhere in the Gulf. As with the existing Emiratisation literature, there are relatively few research papers available that deeply explore such efforts. Recent research predominantly concerns the situation in Oman and Saudi Arabia (there were no more than one or two papers primarily focused on Qatar and Bahrain, and those for Kuwait were typically more than 20 years old), presumably as local employment is more developed in Kuwait and Bahrain and explosive energy fuelled economic growth is relatively new to Qatar.

It is widely recognised that Saudi has the greatest demographic and social challenge (Al-Asfour & Khan, 2014) given the size of its population and its relative youth, the country's dependence on oil revenues and its position in the religious/geopolitical arena. At the end of 2103, the Saudi workforce totalled 14.7m, of which 4.4m were nationals, 1.5m of which were employed in the private sector (De Bel-Air, 2015).

The research by Al Asfour & Khan (2014) provides a comprehensive description of the current situation in the Kingdom and makes the case for a more holistic human resource development programme to address particular supply side issues. As Al Asfour & Khan (2014) explain, the Saudi government had adopted a policy of localisation in 1994 with similar goals and penalties for non-compliance as seen elsewhere in the Gulf. Whilst the policy resulted in a massive expansion of assisted education, the employment of Nationals was treated in a more relaxed fashion as many were still destined to join the government. The Arab Spring and the more recent collapse in the oil price has recently created a more urgent situation where youth unemployment has risen dramatically at

the same time as the government's ability to spend more money on the problem has reduced. Their paper also indicates that Saudis prefer the government sector principally for the job security and status it offers.

Employment in the private sector for Saudi nationals had reached 13% or 615,000 nationals by the end of 2012 (Al Asfour & Khan, 2014) increasing by 3% in 18 months demonstrating the attention now given to improving on this long standing weakness under a revitalised government initiative, Nitaqat (De Bel-Air, 2015). Nevertheless there remains a distinct concern that these numbers are flattered by ghost workers who do not actually participate in private sector employment but accept a token salary without turning up for work.

Sadi & Henderson (2010) had earlier surveyed Saudi based service companies about their inclination towards employing Saudi nationals. Their research found that "...60% considered that they were not well trained, 59% that they were not well organized, 55% that they were not punctual, and 53% that they were not hard working" (pg131). It was felt by 65% of respondents that localisation targets needed to be more realistic and that training and education more aligned to the needs of industry. Interestingly the relative cost of employing a national was not seen to be a major deterrent.

The literature review did not surface any research primarily focused on perspectives of the Saudi employee. A thesis by Alshehry (2009) researched the perspectives of employers, employees and job seekers in the Kingdom using a series of questionnaires but the questions were focused on the general effectiveness of the government's Saudiisation policies and the preparedness of Saudi employees for the private sector. The principal findings support the concerns mentioned in the papers illustrated above with the significant lack of fit between the needs of the private sector and the abilities/interests of the Saudi workforce.

In Oman, the employment environment has similar antecedents as the rest of the region but the scale and the relative phase of transitioning to a more broadly employed national workforce is very different. The United Nations ([www.data.un.org](http://www.data.un.org)) records



Oman's population as 3.9m, of which c.1.1m or 30% are expatriates. However, according to the Central Bank of Oman's 2013 Yearbook, very similar numbers of Omanis work in both the public and private sectors whereas few expatriates are employed in the public sector.

A paper by Al Lamki (1998) whilst relatively old, is one of the few focused specifically on the barriers impeding Omanis from working in the private sector, a theme seen in other research above. This work took the perspective of local graduates and again showed that the perceived lower pay and benefits and more difficult working conditions were the principal obstacles followed by a lack of awareness of the opportunities within the private sector. Despite these challenges, private sector employment at that time was already accommodating 25% of the Omani workforce. At the time of this research financial incentives were provided to private sector employers to facilitate job specific training and to mitigate the statutory job protection for Nationals. A later paper by Al Lamki (2005) considered the effectiveness of Omanisation policies in the banking sector and noted the high levels of localisation achieved (90% by 2001). This work showed the most important contributory factor to be the role of the Central Bank in both encouraging the employing banks, supporting training and development initiatives and enforcing compliance with their localisation targets.

The paper by Al Hamadi et al (2007) focuses on the impact of national considerations on building effective HRM practices in Oman. Within the paper, the writers cite an earlier government survey conducted in 2002 that explored the relative importance of national factors on human resource management. Interestingly, this survey highlighted the following influences as the most significant for the Omani employee (in order of importance); religion, the expatriate workforce, and local values and customs particularly those emanating from family and education. The second was felt by many of the research participants to be a potential problem as the expatriate workforce is typically not understanding or sensitive to the other influences. The paper highlights the general need for local social factors to guide the way HRM practices are developed.

The research of Swailes et al (2012) provides an earlier example of the supply side theme illustrated by Al Asfour & Khan (2014) above. Their research emphasises the challenges that exist with ensuring Omani employees are adequately trained and prepared for a career in the private sector and conversely, with encouraging private sector employers to put aside their long standing preference for expatriate employees, to provide meaningful opportunities for the Nationals. The study involved employers and expert informants and found that; private sector employers consider Omanisation to be principally a quantitative goal rather than involving the creation of meaningful employment, that challenges exist with retaining Omani employees, firing poor performers and matching the skills required with those available. In addition, a sense of entitlement amongst the Omanis often results in low quality workplace behaviour and attracting to them in the first place is still difficult because of the perception that salaries will be lower and working conditions harder.

It is clear that many of the main issues being tackled elsewhere in the Gulf are similar to those found in the UAE; saturation in public sector employment, growing young population outpacing government led employment growth, and the challenges of transitioning away from a traditional reliance on expatriate labour and professional classes. Similarly, the preference for government jobs over the private sector exists generally, albeit with significant variations in specific countries. Recent employment initiatives have been focussed on developing each country's human capital generally, increasing the number of nationals attracted to the private sector and encouraging the private sector to employ them. Oman has clearly been more successful in achieving these aims than the larger economies of Saudi Arabia and the UAE, with a more focused and sustained approach to training and enforcement. The situation is particularly complex in Saudi Arabia and whilst the relative size of the challenge remains the highest in the UAE, where private sector employment of nationals remains tiny, the country benefits from having the more diversified economy.

Whilst some of the fundamental concerns appear very similar; limited employer motivation, a number of cultural and social considerations, and the traditional hygiene factors, there are some differences of note. The first is the dominant focus in Oman and

Saudi Arabia appears to be providing better educated Nationals. This does not feature in the same way in the UAE, where the bigger obstacles appear to be more socially conditioned and influenced by family expectations. This suggests that local considerations will need to drive priorities in this area.

## **2.5 The Knowledge Gaps**

From this review of existing knowledge, it can be seen that the problem is extremely complex with many influencing factors. The research available touches many of the potential issues with private sector employment for the Emirati population, and identifies many of the reasons that are widely discussed in the public domain. However, there appears to be a number of areas that require further exploration and/or where the different findings of the works reviewed do not help to inform the situation under study.

The main generic gaps emerging from the literature review principally concern four particular issues; the prioritisation of the various possible influencing factors exposed and their relative importance to each other, the relevance of these factors for an Emirati in the local context given the likely importance of the social and cultural considerations at play, the presence of positive factors that may be made more effective and used to inform and encourage others, and the limited use of a conceptual framework to consider how things might be improved.

The lack of prioritisation and any credible evaluation of the impact of the different individual factors being considered are problematic for a practitioner. It would be impossible to address every factor identified at the same time and with the same degree of attention. Therefore, there has to be more focus on which factors have the greatest importance to guide the response. For instance, are the basic hygiene factors as important as suggested by the prevailing general consensus; is the combination of improving familiarity with private sector opportunities, job security and a convergence of pay and working hours, etc. advanced by Al Waqfi & Forstenlechner (2012) and Nelson (2004) more significant, or do the social considerations touched on by Al Ali (2008) and Al Hamadi et al (2007) take precedence? Do these considerations change in

relative importance once the Emirati has chosen to work in the private sector or do completely new factors become more important?

A clearer understanding of the interrelationships between the various factors is also important. For example, if it is true that paying wages similar to the levels perceived to be paid in the government sector is the most effective action for the private sector to take, does this mean that there would then be no need to address working conditions? In a similar vein, if the value ascribed to the work available in the private sector is increased in the mind of the Emirati employee, would all the other negative considerations fall away?

Additionally, none of the studies reviewed explores the perspective of the individual Emirati employee, in-depth. The paper by Randeree (2009), highlights that this is a need when the author comments on the practical need for adaptive HR practices to meet the requirements of the Emirati employee. However, his work does not go onto elaborate what those requirements might be and it is disappointing that the recommended approach is largely based on a high level HR model that could be applied almost anywhere with little adaptation to the UAE context.

By contrast, almost all of the existing knowledge takes the organisational or government perspective. It largely focuses on the reasons for the status quo, actions to take to establish an effective management process and/or address underperforming staff; resulting in much work around effective leadership styles, management tools to instil motivation and other positive behaviours, and how to correct inappropriate behaviour, etc.. The best example of this genre being McDermott & Neault (2011), who highlight the impact of career counselling in achieving a greater likelihood of positive engagement. However, their observations of employee responses appear dominated by the achieved reduction in negative behaviours, including; resistance to authority and change, disengagement, absenteeism, turnover and how these may be addressed, rather than the development of more positive traits.

The main concerns for the Emirati employee at the point of deciding whether to engage with the private sector appear to include the universal reasons for employment choice. However, there is a need to understand how applicable the general principles may be in more depth and how they are impacted by, or superseded by, the local environment, social and cultural factors, and individual aspirations (Faggio & Overman, 2014). There is also conflicting general research that suggests factors such as pay, nature of the job, job security, etc. are paramount when making the initial employment choice (Karl & Sutton, 1998). This lack of consensus is reflected in the Emirati specific research. This local work also suggests that prospective employees believe the government sector is the best option to meet their typical priorities, but is this because of a lack of awareness as suggested by Al Waqfi & Forstenlechner (2012) or a well-informed judgement?

The third gap concerns the minimal exploration of positive factors that might help Emirati employees be attracted to, and develop themselves in, the private sector. Kochanski & Ledford (2001), as cited by Joao & Coetzee (2012), identified that career opportunities was a more significant predictor of retention than reward, followed by training opportunities and an employee's relationship with his or her supervisor. It would be helpful if this was confirmed in the Emirati context. The research focused on Emirati employees is divided and does not explicitly consider how an employee's perceptions and priorities change once they have started employment. There are numerous examples of individuals that have done well but the research does not consider how others may learn from these positive examples. It would be insightful to consider if there are such examples in the organisation under study that might guide new entrants.

Finally, it is surprising that no conceptual framework or localisation theory has been applied consistently to help facilitate a detailed comparison of findings or help guide an appropriate response.

In summary, whilst there are a lot of potential considerations highlighted by the existing knowledge, they are not addressed in a way that facilitates a response in professional practice. There are also gaps in the literature and the approaches taken to date that

mean the existing knowledge is inadequate to effectively address the current situation. The research questions considered here need to reflect such challenges.

## **2.6 Choice of Conceptual Framework**

A number of contemporary conceptual frameworks were assessed to see if they might help shape this research and ensure the review findings could be organised appropriately to address the objectives and questions of the research. An existing concept might explain the observed phenomena, highlight possible considerations and provide some guidance on the way forward. It could also facilitate the broader use of the findings of this research in future applications.

Initially the main features of the problem were considered to understand what type of approach may be most effective. The nature of the problem requires an approach that is very sensitive to the local environment, the contemporary cultural considerations and socio-political context. It should also seek to balance the interests of the employee and the private sector organisation providing the employment, as overemphasis on one or the other is not likely to create a sustainable solution. The overriding aim of this research is to help improve the employment experience of the Emiratis with and within the private sector, to enable them to achieve meaningful and productive working lives and to encourage others to be more interested in a similar career path. Therefore, the conceptual framework needs to reflect this goal.

This part of the process was also informed by the previous research undertaken in the Gulf on employment matters and several of the conceptual frameworks used previously were considered for use here. For example, personal agency (Al Waqfi & Fostenlechner, 2012), human capital theory (Al Lamki, 1998), psychological contract theory (Swales et al, 2012) and social capital (Al Ali, 2008) were considered for this purpose alongside more contemporary frameworks such as Organisational Citizen Behaviour (Kataria et al, 2012) and Leader-Member Exchange (Alfes et al, 2013) and specific factors such as workplace commitment, motivation and other antecedents of high performance.

The challenge with a number of these conceptual frameworks is that a number of the factors that might surface from this research could conceivably be hidden by the theory

in use, particularly if that theory or conceptual framework is too narrow or focused on one particular phenomenon. For instance, in the case of personal agency, Albert & Luzzo (as cited by Al Waqfi & Forstenlechner, 2012, pg611) position self-efficacy as the concept's "...defining element..." but the underlying universal reasons for this sense of personal mastery may not be relevant to an Emirati national faced with their specific choices. Similarly Maslow's Hierarchy of Needs (Maslow, 1943) gives a very clear sense of the priorities that may lie behind motivation but does not sufficiently detail or order the specific factors at play within each layer of need nor does it focus sufficiently on the impact of the social context.

I first evaluated human capital theory (Tan, 2014) which is centred around the idea that the development of an individual, principally through education, increases the value or capital ascribed to that individual, inter alia, increasing their productive capacity and ability to prosper economically. Therefore, people and public policy are rationally driven towards improving the education of each individual. However, this theory faces a number of criticisms, not least concerning its focus on the primacy of an individual's personal agency. This is in contrast to the observation of Tan (pg414) that "A social phenomenon is not a product of individual behaviors; on the contrary, individual behaviors are the products of social, cultural, and environmental factors." This consideration seems particularly important given the highly collectivist culture that is felt to exist in the Gulf.

The concept of Leader-Member Exchange (LMX) and its impact on the effectiveness of employees also appeared relevant and well grounded (Alfes et al, 2013). However, it seems inappropriate to use the concept as a framework for this research as it would be likely to focus the findings primarily on the quality of the interactions between staff and managers and the environment this has created and not allow other considerations to be given the same consideration or importance.

Understanding what might give rise to high quality and effective organisational citizen behaviour (OCB) or organisational commitment is clearly important, as this focuses on "...behaviour that has an overall positive effect on the functioning of the organisation, but cannot be enforced by the employment contract" (Koster & Sanders, 2006, pg520).

Alfes et al (2013) explore, in particular, the relationship between engaged employees, the presence of positive organisational support and the resulting level of OCB. They argue that an engaged employee may not always demonstrate good OCB but this a moot point as high levels of engagement are built on and include close alignment between the interests of the employer and employee. The theory also downplays the impact of social influences.

By contrast, the concept of psychological contracts builds on the basic idea that employment is a trade-off made between employment conditions and benefits, to include the non-contractual elements of the organisational experience. By comparison with OCB above, this concept has recently focused on how “Organizational factors such as HR practices and social cues can influence the ways employees think about what they owe the employer and are owed in return” (Dabos & Rousseau, 2013, pg486). However, as Dabos & Rousseau (2013) suggest, research on such factors framed within the broader concept of psychological contracts is rather limited and not sufficiently developed to support the intended research.

In the final analysis, I was keen to use a framework that would support a number of considerations, principally; allow the widest variety of issues to emerge, be neutral from a political, power and gender perspective, and be even handed with regards to the interests of the employer and employee without a preordained contract type relationship already in mind.

The concept of employee engagement appeared to satisfy these requirements and provides a well-founded base on which to work that accommodates narrower ideas such as commitment and motivation. In brief, the concept highlights the factors that affect the employee experience; it is in wide professional use, is clearly focused on the experience at the level of the individual, has been the basis of a considerable body of academic work, and proven resilient over time. It also has the advantage of being used in the organisation under study as the basis of an annual survey for the last five years, thus providing longitudinal data that would not be present for the other approaches.



There are numerous definitions of employee engagement but that provided by the UK's Chartered Institute of Personnel and Development (2014) is a helpful summary of the professional practitioner perspective. The Institute defines the state of an engaged employee as "being positively present during the performance of work by willingly contributing intellectual effort, experiencing positive emotions and meaningful connections to others." It follows that the more the Emirati employees exemplify this state, the more they are likely to be enjoying success in the workplace and at the same time, contributing to the overall performance of their employer.

This theoretical concept is generally accepted and used extensively in professional practice. Numerous consultancies and employee relations firms use employee engagement as a model for improving the effectiveness of an organisation's workforce, specifically by highlighting what organisational conditions are required to achieve a high level of engagement. Employee engagement surveys appear as the third most popular management tool in a recent report by management consultants, Bain & Co. (2013). These surveys are intended to inform management of the areas requiring attention in order to develop an engaged workforce. A well-researched link also exists between high levels of employee engagement, high organisational performance and low staff turnover (Lockwood, 2007).

Lastly, the concept has also been used as an integral part of more recent theories developed in academia, notably in new areas of psychology. For instance, Bakker & Schaufeli (2008) summarised the need for engaged employees in an editorial introducing papers on Positive Organisational Behaviour, a recent evolution of the concept of engagement emanating from the field of positive psychology. This concept is a reaction to the negative perspective of much of psychology and attempts to take a positive position on the development of mental wellbeing rather than the traditional focus on the repair of something/someone broken or damaged. They note the development of three slightly different positions for the phenomenon of engagement; the need to provide motivational resources for employees, the presence of commitment and extra role behaviour, and an independent state of work related wellbeing.

Encouragingly, there appear to be few criticisms of employee engagement in academic literature. What criticism exists is largely focused on the overly generalised nature of the principles. The paper by Valentin (2014) provides the main points of argument and complains that the concept is based on “a decontextualized, depoliticized vision of the organization.”(pg475). Another drawback posited is that the concept can take on the organisational view to the detriment of the employee concerns. This study counters both these potential concerns by integrating the employees concerned with the problem(s) in the research process and the subsequent response.

The main criticism that might still be made is that the work reviewed entirely focuses on the experience of employees once they are in work. It does not explore the considerations that influence the initial career or employment choice. However, the observation from Al Waqfi & Forstenlechner (2012) that confidence in future personal efficacy is an important factor in employment choice suggests that the prevailing situation can be improved if the private sector workplace can demonstrate that personal efficacy is well supported and developed, i.e. there is an environment that allows the Emirati to positively engage. The principal antecedents of high levels of engagement can conceivably be extended, therefore, as factors that might influence employment choice.

## **2.7 The Principles of Employee Engagement**

The principles of employee engagement have been well established by numerous studies, of which, perhaps the most seminal include those of Kahn (1990), Macey & Schneider (2008) and, various papers from Bakker and Schaufeli. Prior to Kahn, research studies into the workplace experience were largely universal and positivist (i.e. generalisations that can be sensed and positively verified on multiple occasions) and focussed on the causes of specific behaviours rather than deep explorations of the psychology at work.

This research uses the work of Kahn (1990) in particular, to help frame the subjective and contextual perspectives involved in the situation at hand and to position the findings within the concept of employee engagement. Kahn (1990) developed the expression “personal engagement” when considering how deeply individuals were involved in their organisational work roles; physically, cognitively and emotionally, and

explored the psychological conditions that were most influential in the degree of engagement seen. His research contrasts engagement, or the harnessing of an individual to his work, with disengagement, where the employee detaches herself/himself from their workplace role. His study examined two very different organisational situations, largely using qualitative observations and interviews, and found: "Organization members seemed to unconsciously ask themselves three questions in each situation and to personally engage or disengage depending on the answers. The questions were: (1) How meaningful is it for me to bring myself into this performance? (2) How safe is it to do so? and (3) How available am I to do so?" (pg703).

These three conditions were then explored to discern the contributing factors. First, Meaningfulness was defined as the psychological condition that prevails when someone perceives value, personal or existential, in the action they are being asked to undertake. This could take the form of a challenging task or something ascribing high status, accruing high reward or delivering a significant social benefit. It is also influenced by the quality of the social interaction involved, which correlates with the general human need to belong (Carvallo & Gabriel, 2006). The sense of safety or risk involved with the work is the second important factor. People are more likely to be engaged in activities where they feel they can operate "without fear of negative consequences to self-image, status, or career" (Kahn, 1990, pg708). The research illustrated that interpersonal relationships, group and intergroup dynamics, management style and process, and organizational norms, all affected this sense of safety. The greater the trust and support established, the greater the likely level of engagement. Lastly, the third factor concerns the extent someone is psychologically available for the role/task concerns; having the resources, whether physical, emotional, and/or psychological, to perform. This factor encompasses the extent to which a person feels able to cope with the stresses of their life.

Table 2.3 below summarises a sample of the literature reviewed highlighting the most significant factors considered by the respective research and/or the principal considerations for the concept of employee engagement discussed in each paper. The main points of note and their relevance for this research are then discussed in more detail below.

**Table 2.3 Sample literature illustrating the factors supporting high levels of employee engagement**

Focus	Studies	Framework	Key Factors
<i>Defining Employee Engagement</i>	Kahn (1990)	Two qualitative theory generating studies of people in action focused on what makes them engage or disengage from the work required of them.	<b>Meaningfulness, safety (or trust), availability</b>
	Macey & Schneider (2008)	A review and analysis of contemporary literature to construct a research agenda and conceptual framework focused on trait, state and behavioural engagement	Organisational commitment, <b>positive affectivity (availability)</b> , conscientiousness, adaptability, work characteristics, leadership, sense of <b>trust, alignment</b> of values, organisational fit,
<i>Engagement's Link with Performance</i>	Christian et al (2011)	A quantitative meta-analysis of preceding research to develop a definition of engagement and test the concept's differential validity against job attitudes.	Task significance, task variety, <b>meaningful</b> work
	Lockwood (2007)	Review of contemporary theory and a number of practical tools in use in the workplace such as Gallup's Q12 questionnaire.	Organisational characteristics, such as; processes, values, role challenge, reputation for integrity, good internal communications and a culture of innovation. Emotional commitment, work/life balance. <b>Alignment</b>
<i>Engagement as Antipode of Burnout</i>	Bakker et al (2008)	Review of engagement concepts, their principal features and the gaps in contemporary research.	Job resources including; autonomy, and coaching. Personal resources including; self-efficacy, and optimism. <b>Availability</b>
	van Beek et al (2012)	This research examined the motivational correlates of workaholism, engagement, and burnout using data from Chinese health care professionals.	High levels of intrinsic regulation, i.e. self-motivated, with a sense of value in the underlying work. <b>Meaningfulness</b>

Focus	Studies	Framework	Key Factors
<i>Building a Highly Engaged Workforce</i>	Brown & Mitchell (2010)	Considers the ethical considerations for leadership.	Main findings show that the alignment of emotions, fit and identity with employees and an organisation's aims are important for effective leadership. <b>Alignment</b>
	Conger et al (2000)	Considers charismatic leadership and its impact on organisational followers	Illustrates how trust and close team dynamics can be generated through charismatic leadership. <b>Trust, alignment.</b>
	Kennedy & Daim (2010)	Specifically explored strategies to improve engagement and retention in a high technology engineering context.	Considers the negative consequences of poorly used employee surveys and proposes ways to make them more relevant and action oriented to align them with employee concerns. <b>Trust, alignment.</b>
	Lee Whittington & Galpin (2010)	A review of empirical literature from the areas of employee engagement, human resources, strategy, and leadership.	An integrated HR value chain, transformational leadership behaviour, job enrichment. <b>Trust, meaningfulness, alignment.</b>
	Lucey (2009)	An examination of some methods of measuring and improving employee engagement.	Formal use of engagement surveys, communication of the results and inclusive feedback forums to agree response. <b>Trust, alignment</b>

The research by Macey & Schneider (2008) and other works involving the same authors use the initial ideas of Kahn (1990) and construct a framework for employee engagement that is very recognisable in contemporary professional practice. Their work links the performance of the organisation with the prevailing levels of engagement and seeks to demonstrate the factors that will improve such levels and lead to greater organisational achievement. Such work has been subject to critical challenge and found to have considerable merit (Christian et al, 2011). The main symptoms of high levels of engagement are described by Macey et al (2009) in Table 2.4 below, as:

**Table 2.4 Symptoms of High Level Employee Engagement**

Employees:	With sense of:	Demonstrated through:	Resulting in:	Leading to:
<ul style="list-style-type: none"> <li>• With capacity to engage</li> <li>• Motivated to engage</li> <li>• Free to engage</li> <li>• That know how to engage</li> </ul>	<ul style="list-style-type: none"> <li>• Urgency</li> <li>• Focus</li> <li>• Intensity</li> <li>• Enthusiasm</li> </ul>	<ul style="list-style-type: none"> <li>• Being more persistent</li> <li>• Responding proactively to issues</li> <li>• Expanding their roles</li> <li>• Adapting readily to change</li> </ul>	<ul style="list-style-type: none"> <li>• Enhanced productivity</li> <li>• Stronger brand equity</li> <li>• Greater customer satisfaction</li> <li>• High levels of innovation</li> </ul>	<ul style="list-style-type: none"> <li>• Good quality earnings</li> <li>• Enviably growth</li> <li>• Valuable employees</li> <li>• Higher market value</li> </ul>

These features can be seen to represent the state that most employers would like their employees to achieve and closely reflect the conditions expounded by Kahn (1990), with motivation extending the idea of meaningfulness. It is clear from this work and the supporting literature that achieving a high level of engagement within the workforce of an organisation is a prerequisite for building a successful and sustainable entity. This idea is reinforced when one considers the alternative of a disengaged workforce and the damage this might bring. Macey et al (2009) go onto explore more deeply the principal antecedents of high levels of engagement and found the most significant to include conditions related to;

- the level of trust in the organisation
- the employee's opportunity to share knowledge and develop themselves
- having interesting work aligned with personal values
- knowing and supporting the goals of the organisation

One area that seemed to gain less attention concerns the person's psychological availability to engage, however, this seems to be critical and an important pre-requisite, as the absence of availability in the sense provided by Kahn (1990) could make the other considerations irrelevant. Nevertheless, the ideas that were focused on generally extend the work of Kahn (1990) and remain closely associated with the aspects of trust, positive social interaction and motivational considerations that he had surfaced.

The concept of employee engagement and its antecedents, as illustrated by these seminal works, is supported by many other writers. In particular, there is widespread reference to the need for trust in the working environment to facilitate high levels of engagement (Kataria et al, 2012; Lee Whittington & Galpin, 2010; Lockwood, 2007). The research by Kataria et al (2012) provides evidence that high levels of employee engagement can drive similarly high levels of Organisational Citizen Behaviour which helps create strong collective effectiveness. Trust has also been found to be critical for creating the conditions for effective leadership and good organisational performance (Brown et al, 2005; Raelin, 2003; Wang & Hsieh, 2013). Similarly, the importance of employees having the opportunity to be involved in creative activities and share knowledge can be found in many research studies such as that by Shuck et al (2011) and seminal works such as those by Senge (1990) and Stacey (2011).

Finally, having employees that are aligned with the values and goals of the organisation and its leadership, as an antecedent to achieving high levels of engagement, is reflected in a wide variety of papers (Brown & Mitchell, 2010; Conger et al, 2000; Kennedy & Daim, 2010; Sosik et al, 2009). For example, Sosik et al (2009) note "Emerging research has found that ethical leadership is related to important follower outcomes, such as employees' job satisfaction, organizational commitment, willingness to report problems to supervisors..." (pg586). The importance of engagement in other contexts is also in evidence. For instance, the organisational need for alignment and a high level of engagement has been shown to become especially critical when market conditions are difficult or highly competitive (Cosack et al, 2010) and Song et al (2012) expand on the concept's supporting relationship with leadership by illustrating how engagement is a significant mediator between leadership and effective organisations.

Lastly, the review of applicable concepts considered the professional practitioner perspective. Two of the main professional applications seeking to improve the effectiveness of an organisation’s working environment are based on Employee Engagement. These are; the enablement and engagement measures established by the Hay Group for their employee satisfaction surveys (a tool currently in use by the organisation under study), and Gallup’s Q12 engagement survey ([www.gallup.com](http://www.gallup.com), as cited by Lockwood, 2007). Table 2.5 below shows the questions used by these management tools to measure the existence of engagement (typically answered using a Likert scale) with a note of the principal corresponding engagement factor discussed above.

**Table 2.5 Gallup’s Q12 and Hay’s Engagement/Enablement Survey Questions**

<b>Gallup’s Q12</b>	<b>Hay Surveys</b>
1. Do you know what is expected of you at work? <b>Knowledge sharing</b>	1. I feel proud to work for bank XYZ. <b>Meaningfulness</b>
2. Do you have the materials and equipment you need to do your work right? <b>Availability</b>	2. I feel motivated to go beyond my formal job responsibilities. <b>Meaningfulness</b>
3. At work, do you have the opportunity to do what you do best every day? <b>Meaningfulness</b>	3. I would recommend bank XYZ to family or friends as a place to work. <b>Meaningfulness</b>
4. In the last seven days, have you received recognition or praise for doing good work? <b>Meaningfulness</b>	4. I intend to stay with bank XYZ (for X period of time). <b>Meaningfulness, Safety/Trust, Opportunities, Availability</b>
5. Does your supervisor, or someone at work, seem to care about you as a person? <b>Safety/Trust</b>	5. The facilities provided in my department allow me to be as productive as I can be. <b>Availability</b>
6. Is there someone at work who encourages your development? <b>Availability</b>	6. My job makes good use of my skills, qualifications and abilities. <b>Alignment</b>
7. At work, do your opinions seem to count? <b>Meaningfulness</b>	7. My job provides me the opportunity to do challenging and interesting work. <b>Meaningfulness, Opportunities</b>
8. Does the mission/purpose of your company make you feel your job is important? <b>Meaningfulness/alignment</b>	8. There are no significant barriers at work preventing me from doing my job well. <b>Availability</b>
9. Are your associates (fellow employees) committed to doing quality work? <b>Alignment</b>	
10. Do you have a best friend at work? <b>Safety/Trust</b>	
11. In the last six months, has someone at work talked to you about your progress? <b>Alignment</b>	
12. In the past year, have you had chances at work to learn and grow? <b>Opportunities</b>	



The principal factors leading to high levels of employee engagement highlighted by the literature review, and therefore specifically considered in this work, are therefore:

- Meaningfulness:** the perceived role value, whether social or personal in nature.
- Safety/Trust:** confidence that the organisational environment is supportive.
- Knowledge sharing:** willingness of colleagues to share knowledge and experience.
- Opportunities:** the perceived ability to develop oneself.
- Alignment:** sharing common goals and values.
- Availability:** having the resources available to perform, whether physical, emotional or psychological.

## 2.8 Research Questions

The principal factors required for high levels of employee engagement within the private sector workplace and the current challenges that emerge from the literature examined above are numerous, conflicting and intertwine to create a complex picture. To meet the objective of the research, and address the knowledge gaps that emerged from the literature review, it is necessary to focus the study on the specific issues at work in the particular organisation in question, and do this in a way that might facilitate more coherent and targeted responses to similar challenges seen in the wider private sector.

The employee engagement concept provides a framework for considering the relationship between the various factors that may influence the Emirati experience and can help give a sense of order and relative importance. This finding is also aligned with the recommendations of an unpublished research paper drafted by the Hay Group (2013) that looks at their recent employee survey results across the UAE banking industry (<http://www.haygroup.com/ww/>), and recommends “...that private sector organisations align their employee engagement efforts with their Emiratisation programme”.

At the same time, researching the challenges directly with the subject of the enquiry, i.e. Emirati employees, will ensure that matters of local context and social pressure can be properly surfaced. It is clear that engagement is very personal in nature and that the prevailing context plays a significant role. In particular, understanding the factors most

likely to lead to improved engagement from this group of people is the first step to developing priority actions to improve on the current situation. A collaborative approach allows examples of success to be explored and where found to have wider merit, highlighted in the research.

The initial research questions posed for this study were felt to be adequate to address the gaps identified but the main question was amended to highlight the two points of particular concern, and became:

*What are the issues and challenges faced by young Emiratis in engaging with and within a private sector bank?*

The subsidiary questions remained as described above:

- a) Why did the Emirati choose to join the bank?
- b) What support did they receive from their family and friends, the bank and other organisations?
- c) What were the challenges faced in adjusting, adapting and engaging within the working environment?
- d) What actions did they take to improve their position?
- e) Which actions were most successful/unsuccessful?

The main question broadly summarises the subject of the enquiry and the subsidiary questions explore more specifically the factors that surface from the literature review. Questions a) and b) address the challenges at the point of employment choice and c) focuses on the situation found once working within the private sector. Lastly, questions d) and e) seek to illuminate examples of success that may be more widely emulated. The questions are open ended and broadly couched to allow the issues and challenges to surface without any preordained direction as befitting a study under the chosen methodology.

The answers to these questions will provide insight that will help address the gaps identified. The importance of the different considerations identified for the initial Emirati career choice and the challenges found with their engaging within a private sector organisation are specific outcomes. Positive examples that may encourage new entrants should also surface and the overall study tests the validity of the employee engagement model.

## **2.9 Conclusion**

The findings from the literature review informed the overall study and quickly highlighted the need for a practical framework to help order the considerations that surfaced. It helped focus the research on the important gaps in existing knowledge and surfaced the areas that need to be addressed if the research is to be applicable in the context under study. The gaps in the existing literature, illustrated above, will be filled by exploring the experiences of newly employed Emiratis to see how the traditional 'universal' factors observed as leading to high levels of engagement may need adapting to suit the local context and to use the findings to inform a programme of specific actions aimed at improving the status quo.

Employee engagement was selected as the conceptual framework to guide this research. The rationale being that if the prospective Emirati employee feels able to positively engage with and within the private sector, they are likely to be more successful at building a meaningful career and encourage others to follow a similar path. This argument appears well supported by the literature reviewed. The following chapter explains the research methodology used to explore the consequent research questions.

### **3.0 CHAPTER THREE – Research Methodology**

#### **3.1 Introduction**

The research questions proposed require an approach that; will surface all the possible factors contributing to the position, and that will consider the social interactions taking place at the time the Emirati makes their choice of career or employment and then subsequently within the resulting workplace. The breadth and volume of the likely influences also needs an approach that allows the underlying causes and their relative importance to emerge from the research subjects, rather than be approached with a preconceived hypothesis to be tested.

The research methodology is intended to explore the experiences of individual research subjects in order to find common themes or patterns and will need to be sensitive to issues that are subjective matters deeply personal to the individual. There is also the need to evaluate the findings produced in a way that guides an appropriate response.

#### **3.2 Research Philosophy**

Given the above, it appears appropriate to frame the research within the social constructionist philosophy. This philosophy is aligned most closely with the need to build a picture of the underlying problem(s) and the potential response collaboratively with the employer, researcher and participants (Keegan, 2009). It is also most appropriate for a situation where the challenges and outcomes are emerging, the political, social and working environments are changing whilst the research is underway, and where the interactions between the various stakeholders will determine the effectiveness of the organisation in the future (Cunliffe, 2008).

Ontology is the area of philosophy that considers the nature of being and existence. Subjectivist ontologies contrast with traditional positivist philosophies that look for universal causal laws by proving or disproving hypotheses observed independently and objectively by the researcher (Johnson & Duberley, 2010). Positivist ontology is based on the fundamental idea that existence or being is independent of individuals and each can observe the same phenomena and discern the same absolute truths. Subjectivist ontology has the very different premise that an individual's reality is shaped by their

consciousness and cognitions (Johnson & Duberley, 2010). In this case, the phenomena under consideration can be seen to be highly influenced by social interaction and the forming of subjectivist realities. The number of potential influences on the situation under consideration here would also make it very difficult to construct hypotheses without potentially constraining the factors that might emerge. Similarly, the significance of the individual circumstances and local context make it inappropriate to seek a universal rule that would be equally applicable to all concerned.

The social constructionist philosophy first received significant attention after the publication of Berger & Luckmann's (1966) seminal book – the Social Construction of Reality and has developed over the years to underpin much socially focused research. As Cunliffe (2008) explains; "...the main premise of social constructionism is that social realities, identities and knowledge are created and maintained in interactions, and are culturally historically and linguistically influenced."(pg201). This premise is closely aligned with the influences seen to impact employee engagement generally and the in-depth analysis of the Emirati employment experience envisaged here.

The constructionist philosophy also acknowledges the impact of the researcher on the social situation under study. It is clear in this particular case that, as the CEO of the organisation under study, I will have an impact on the research participants on a number of levels. Not only will this occur in the interactions with the research participants and how they may respond to the enquiry but also in a wider sense throughout the organisation when it becomes known that the CEO is looking carefully at certain Emirati focused issues. It would be inappropriate to deny this impact when considering the research findings and this reality would clearly undermine any suggestion that the research could be achieved through objective and independent observation. Given this reality, it is important to take the possible impact into consideration.

Despite the clear alignment with the research questions being considered here, the social constructionism philosophy has received some criticism. For example, Peterson (2012) notes that it cannot be a complete explanation for human experience, as inter alia, it ignores the innate knowledge that humans appear to possess at birth. This could be considered significant knowledge incapable of being subject to social influence. In

addition, the heavy emphasis on the use of language to create the constructed realities can be seen to ignore other important sources of knowledge. Nevertheless it still appears relevant to the subject matter under study. In this case, the research subjects are articulating their perceptions of the organisational reality and whilst this may include some objective facts and be influenced by innate beliefs and knowledge, the impact of their interactions with their colleagues, friends and family and how this builds into the organisational climate as a whole, is an important area to consider. Additionally, the philosophy allows methodologies that can accommodate other sources of knowledge should they appear significant.

### **3.3 Research Methodology**

With the above philosophical considerations in mind, it is critical that the research methodology employed acknowledges the subjective nature of the situation, the continually changing nature of the issues and environment under consideration, the influence of the researcher on the matter under study and the emerging and evolving considerations that will influence the phenomenon in question. It is also envisaged that the research should lead to specific actions to address the unsatisfactory status quo.

Action Research (AR) appears an appropriate epistemology to adopt with this philosophical backdrop as it embraces multiple research techniques to facilitate “...collaborative knowledge development and action design involving local stakeholders as full partners in mutual learning processes” (Greenwood & Levin, 2007, pg1). Further, Shani & Passmore (as cited by Coghlan, 2007, pg294) describe Action Research as “...an emergent inquiry process in which applied behavioural science knowledge is integrated with existing organisational knowledge”.

The five core characteristics described by Greenwood & Levin (2007; pg63) illustrate the close alignment with the research being considered:

1. AR is context bound and addresses real life problems holistically.
2. AR is inquiry through which participants and researchers cogenerate knowledge using collaborative communication processes.
3. AR treats the diversity of experiences and capabilities within the local group as an opportunity for enrichment.
4. The meanings constructed in the inquiry process lead to social action and/or lead to the construction of new meanings.

5. The validity of AR knowledge is measured according to whether the actions arising solve problems and increase participants control over their own situations.

The first characteristic reflects the importance of the local context and the need to consider the interests of all the principal stakeholders in this particular case. The complexity of the subject and its evolving nature is addressed by the second characteristic. The third is aligned with the idea that there are positive experiences that can be used as a source of inspiration and knowledge for the benefit of others, and the last two characteristics match with the intention that this work lead to actionable conclusions that will have a positive impact on the status quo.

Action Research has received criticism for a number of perceived weaknesses in its approach (Harris, 2008). The first of these concerns pertinent to this study is "...the role of the researcher as participant" (pg18). As already acknowledged, this is potentially very significant given my position. However, by surfacing this potential influence, considering it explicitly with the research participants and critically reflecting on the likely impact, the influence can be assessed and taken into consideration when analysing the findings.

A further criticism concerns the inability for future research to replicate the situation in order to test the findings that surface. This could make it difficult to assess the robustness of the approach and/or the validity of the findings. In this particular case, the validity of the findings can be assessed by considering the results achieved from the actions emanating from the research. Similarly, the robustness of the findings can be assessed by considering the research methods used and testing whether the same methods used elsewhere lead to a demonstrably positive impact.

The problem under study has significant implications for the Emirati working population and creates practical challenges for the organisation considered here, whether through high turnover levels or low levels of employee engagement in a significant number of employees. This makes the generation of a practical response critical for the wellbeing of the organisation and gives an opportunity to create knowledge that may be useful in other similar contexts.

### 3.4 Research Methods

The research uses mixed methods (Johnson & Onwuegbuzie, 2004) involving both qualitative and quantitative components to provide multiple sources of evidence and to facilitate triangulation (Jick, 1979) to support the ultimate findings. This approach also allowed the emergent approach best suited to studying social phenomenon in depth (Creswell, 2007). The research comprised a series of semi-structured interviews intended to explore the initial research questions, described by Greenwood & Levin (2007) as a phase of problem definition, and was followed by a group discussion process that adopted the principles of Action Research involving an iterative cycle of reflection and experiment/action (see Coghlan & Brannick, 2010; Coughlan & Coughlan, 2004), to complete the cogenerative process. This allowed multiple perspectives to be explored, but also minimised or addressed issues related to any researcher bias, participant prejudice and the prevailing power relations (Coghlan & Brannick, 2010) and ensured the solutions explored have the support of those most involved.

In particular, the group discussions were organised to build on the interview findings in the form of Action Learning sets. The Action Learning approach within the overarching frame of Action Research is widely regarded as an effective scholar-practitioner methodology, rooted in the concept of experiential learning (Kolb, 1984) and comprises six key components. As Marquardt & Waddill (2004) explain "...each of the six critical components of an action learning program (namely; a problem or task, a group, the reflective inquiry process, action, learning, and an action learning coach) incorporates and applies five major adult learning schools (behaviourist, cognitivist, humanist, social and constructivist)" (pg185). All six components exist in this study, with me in the role of researcher and action learning coach.

The first group discussion was aimed at establishing some ground rules for the work ahead and introducing the concepts of Action Research and Action Learning. It was also possible to introduce the key findings drawing from Table 3.3 below. These findings were then discussed, prioritised in terms of the significance of their impact, and grouped together for further discussion on possible actions that might improve the current situation. Importantly, the group also took these issues away to reflect on, and confer with other colleagues, in order to be sure that there was nothing missing of importance



and that there was general consensus around the grouping and priority given. The introduction of Action Research and Action Learning borrowed heavily from two widely recognised texts (Coghlan & Brannick, 2010; Pedler, 2008). None of the interviewees had heard of the academic concepts presented in this way, however, all were aware of the broad philosophy of experiential learning (Kolb, 1984). This has been the basis of a number of training and development initiatives arranged by the bank in the past few years, not least in a series of recent desert camps (Restrata, 2014).

Given some pre-existing knowledge of experiential learning, much of the introduction of these concepts was spent exploring the idea of problems versus puzzles, the ladder of inference, and the importance of critical reflection. In this part of the discussion, most time was spent on the latter concept and how it is important to be able to recognise our own part in the situation under study and hold our own thinking up to challenge recognising how our beliefs and assumptions have come to be formed and how they influence our response (Argyris as cited in Coghlan & Brannick, 2010).

The research initially took the form of an embedded single case study with multiple units of analysis (Yin, 2014). The experience of recent Emirati recruits to the organisation is the case under study, as this fulfils the revelatory purpose that Yin (2014) describes. The multiple units of analysis in this case are the individuals that make up the sample group of recent recruits. Case study methodology allows greater focus on a given phenomena and studying it in depth, especially for research of a contextual nature. The process followed is closely aligned with that described by Eisenhardt (1989), with employee engagement forming the 'a priori' construct.

### **3.5 Research Process**

The private sector organisation on which this case is based is a mid-sized local bank operating in the UAE ("XYZ" Bank) and the individual units of analysis are Emirati employees who have joined the bank in the last three years. The final research participants voluntarily responded to a general request for participants from the staff population fulfilling these initial criteria. This request immediately produced 22 volunteers, of which 15 also agreed to take part in the follow on group discussions. During the interview process further volunteers came forward so that there were a

number of people that could be used to reinforce the views already expressed and to ensure that no significant issues were left unearthed. It became clear in the interview stage that a number were using the opportunity to raise a personal grievance. To avoid this becoming an issue, these individuals were dropped from the exercise.

From this point, to distinguish between the particular circumstances pertaining to the collection of data, the term “interviewees” is used when discussing data collected from the individual one on one interviews, the term “participants” is used when discussing data collected from the group discussions and “respondents” is used in respect of the survey results. The demographic details of the interviewees are illustrated in Table 3.1 below, with those attending the group discussions shaded grey and marked with an asterisk:

**Table 3.1 Research participants**

Name	Designation	Department	Grade	Age	Gender	Education Level	Prior Working Experience
Participant 1 *	Manager	Human Resources	16	26	M	Bachelor degree	Banking and government sector
Participant 2	Officer	Operations	13	31	F	Business diploma	Banking and other private sector companies
Participant 3 *	Branch Manager	Retail Banking	16	28	M	Bachelor degree	Banking sector
Participant 4 *	Head of Human Resources	Human Resources	21	52	M	Masters degree	Government and private sector
Participant 5 *	Segment Head	Corporate & Institutional Banking	20	48	M	Masters degree	Banking sector
Participant 6 *	Senior Officer	Risk Management	14	30	M	Bachelor degree	Private sector - non bank financial services
Participant 7 *	Senior Officer	Internal Audit	14	27	F	Higher Diploma	None
Participant 8	Account Manager	Corporate & Institutional Banking	16	32	F	Higher Diploma	Banking sector
Participant 9 *	Sr. Officer	Treasury Middle Office	14	25	M	Higher Diploma	Private sector
Participant 10	Senior Administrative Officer	Corporate & Institutional Banking	12	38	F	Higher Diploma	Banking sector
Participant 11 *	Senior Officer	Internal Audit	14	27	M	Higher Diploma	Banking sector

Participant 12	Administrative Assistant	Corporate & Institutional Banking	11	43	F	Bachelor degree	Banking sector
Participant 13 *	Manager	Corporate & Institutional Banking	15	30	F	Bachelor degree	Private sector and banking sector
Participant 14	Officer	Finance	12	29	F	Bachelor degree	None
Participant 15 *	Manager	Legal	15	27	F	Higher diploma	Banking sector

\* denotes a regular attendee at the group discussions.

These research participants undertook individual confidential semi-structured interviews with me as the interviewer/researcher. The initial framing questions (Appendix 1) were prepared in advance in English and Arabic and provided ahead of the interviews to enable the participants to reflect on their experiences to date. These interviews allowed for the study of a pre-determined purpose (Creswell, 2007), i.e. to understand the issues and challenges faced by Emiratis in engaging with the private sector and specifically within a private sector bank, and allowed new themes to emerge during the discussions to achieve a deep understanding of the underlying problem(s).

The initial questions were designed to allow the issues pertaining to the factors illustrated by Kahn (1990) and Macey & Schneider (2008) above to surface. The responses received were then analysed against the antecedents considered most important for high levels of employee engagement. The questions were also organised to allow each interview to flow through the employment experience and allowed the opportunity for follow up questions depending on the initial response.

Where the interviewee struggled to express themselves clearly in English, the point was noted for subsequent follow up so that the conversation did not suffer from too much interruption. There are a few unavoidable overlaps, where the response to a particular question might touch on multiple factors and the different aspects of alignment and availability required more sub-questions to explore the sensitive influences at work. The correlation between the questions used in the interviews and the main factors under consideration, including the areas that gave rise to the most frequent overlaps in the responses, are summarised in Table 3.2:

**Table 3.2 Alignment of engagement factors with interview questions.**

<b>Engagement Factors</b>	<b>Interview Question (Appendix 1)</b>
Meaningfulness	a) - d), e) - g)
Trust	d) - i), j), n), o), s)
Knowledge Sharing	h) - j), k), m) - s)
Opportunities to develop	c) - d), k), m) - o), r)
Alignment	e) - g), n), o), r), u)
Availability	h) - j), l), m), p), q), t)

The amount of overlap increased dramatically when the interviewee was focused on a narrow experience and used this to define their thinking throughout their time in the bank. For instance, whilst only one of the questions specifically mentioned the presence of opportunities to develop, this factor featured in the responses to why someone joined the bank, why they would recommend the bank to others, their intention to stay and what barriers are perceived to exist. Similarly, whilst there was only one question that specifically mentioned trust, the subject also surfaced in connection with several other potential engagement issues or challenges.

The questions were designed to accommodate the specific areas covered by the engagement and enablement questions used by Hay Group in the annual employee satisfaction survey conducted by the bank under study. This provided a link to all bank data and allowed a comparison between the overall confidential survey responses with those provided in the interviews. Where the responses seemed to differ significantly, from either earlier survey responses or other interviewee perspectives, they were probed deeper for a greater understanding of the situation.

### **3.6 Data Collection**

#### **3.6.1 Interviews**

The semi-structured interview questions were organised following an initial pilot, and were designed to relate easily to the research questions intended to draw out the principal concerns. The interview questions avoided using terms too closely associated with the principles of employee engagement to ensure the participants were not encouraged to answer in a pre-determined manner. In contrast, the survey questions were more focused on verifying a number of themes that had come from the interviews and were, therefore, more tightly worded (Appendix 2).

Each of the interviews was recorded and logged under the coded name of each participant to allow easy recall and clarification of specific points as and when required. I transcribed each of the interviews personally to take the opportunity to review the impact of my questioning style and to ensure that possible avenues for further enquiry could emerge. During this listening and reflecting process, instances of closed

questioning could be identified where I might have been guilty of leading the discussion. Where it appeared that this may have curtailed the discussion in a way that risked the data missing an important point or issue, the point was revisited in a follow up discussion.

Similarly, there were a number of instances when it was necessary to revisit a topic with an interviewee where the conversation may have been interrupted too early or the full position of the interviewee did not completely emerge. I also tried to avoid giving too much weight to responses to leading questions where the participant or I may have led the topic under discussion or were seeking support for an idea forming in our own minds. The interviews were all conducted in English and it was quite clear that in a number of cases the interviewee was having difficulty in generally explaining themselves in what for them is a foreign language. Where this appeared significant, the interviewee was offered the chance to explore the matter in the future group discussions where the group helped with interpretation and ensured a good understanding of the issue was achieved.

There were 15 initial interviews that were used for this research, all of which took place in February and March 2014. Most interviews took place outside of the office in a neutral environment close to the interviewee's place of work. A small number took place in my office where the individual expressly requested this. The interviews ranged between 60 and 90 minutes each. Aside from the individual recordings, notes were kept in a journal of the emerging issues and several tables constructed to organise the main themes. These notes were either subject related or practical considerations for future interviews and literature reviews and filled approximately 30 pages. These notes were particularly helpful in ensuring no unexpressed thoughts in the interviews, were overlooked and that all actions agreed at the time, were duly initiated. They also helped as a reminder to follow up on specific points raised in the interviews for further clarification.

Data collection continued during all of the interviews but the analysis phase ended at saturation, when no new significant theme appeared to be surfacing (Corbin & Strauss, 2008). The possibility of missing something significant to the research question was

continually reviewed in the group discussion stages and allowed for in the final survey (Appendix 2).

The data collection and thematic analysis was then guided by the coding and categorisation approach developed in Grounded Theory (Corbin & Strauss, 2008) and described in more detail below. The aim was to identify emerging patterns and themes, and subsequently suggest propositions as well as develop the engagement framework. These themes were then discussed in more detail in a group forum normally comprising at least 10 of the interviewees.

### **3.6.2 Group Discussions**

The group discussions were an important part of the research process as they provided a forum to test my summarising of the main themes emanating from the interviews and to explore some of the main challenges arising in more detail. It was notable that once an issue was raised in the group, people that had hitherto not mentioned it generally supported the concern with examples and experiences of their own, thus reinforcing its significance. These discussions then progressed to consider each of the issues and the appropriateness of the initial categories applied. All of the significant issues were initially seen to fall into four main categories, described in detail below, and in each case a participant volunteered to explore the issues with their colleagues and then propose to the group a number of responses to the concerns identified (Pedler, 2008). The specific actions that were proposed during the initial interviews were also tabled for the group to discuss but it was agreed that the issue itself would first be explored before considering the most effective response. This also provided a good opportunity to consider the framing of each problem under consideration (Beckman & Barry, 2012).

There were 5 formal group discussions which were all attended by the individuals identified in Table 3.1. Two others attended occasionally and the three people located furthest from the main office joined once or twice adding comments to the minutes and presentation papers as they desired. At each stage, however, the group ensured that the perspectives of these offices were incorporated into the discussions as the employment conditions do vary between the individual Emirates. In addition, there



were approximately 10 informal discussions with smaller sub-groups with regard to specific actions or presentations being made to the wider group. The first four group discussions were held after the interviews had been completed and analysed, in April, May, June and September of 2014, with the last meeting held in January 2015 to discuss the results of the extended annual employee satisfaction survey described below. The first meeting ran for nearly 4 hours, with subsequent meetings lasting between 2-3 hours. Actions emanating from these discussions have now been absorbed within business as usual work groups.

Finally, a confidential quantitative survey (Appendix 2) using a structured questionnaire covering all 210 of XYZ Bank's Emirati employees was undertaken to validate the principal research findings and identify operational priorities. This survey was conducted alongside the bank's annual employee satisfaction survey mentioned earlier so that the results of both could be considered together.

### **3.7 Data Analysis**

To analyse the data emanating from the interviews, the transcripts were first reviewed and the main issues noted in the chronological order they emerged. These were recorded in a large matrix that allowed all of the issues surfaced by all of the interviewees to be seen together. This phase of work followed the same process as line by line coding (Charmaz, 2006) and ensured a high level of thoroughness as every piece of data was considered and it was possible to clearly observe what the interviewee was saying, and in some cases – not saying. This process specifically surfaced; tacit assumptions or preconceived ideas, indicators of the significance of the issues, gaps in the recall process and areas that went unexplored during the course of each interview. This initial analysis resulted in a table of 15 columns each with approximately 15-20 codes, with more than 250 issues raised. This coding was then categorised in a more focused way to aggregate instances that appeared to support the same basic theme or concern. The final round of this aggregation ended with 14 different codes which indicated a level of consensus around the most significant areas - 3 of these focused codes had sub-categories within them. To ensure a process of consistent comparison, each of the individual codes was back tested against the 14 focused codes.

These 14 focused codes formed the basis of the discussion in the first group meeting where the data was subjected to further questioning and discussion. At this point, the group discussion participants were able to reflect on the responses they had given in the interviews and moderate, reinforce or redirect the impression initially gleaned from the transcripts. This group review demonstrated that the consensus was sufficiently strong to make the data collected valid and widely applicable. It also allowed the group to consider whether the data collected had reached a saturation point or whether there were significant matters that had not been allowed to surface.

This first group discussion went on to establish four higher level groupings of the main themes to facilitate practical actions that might address the main concerns. At each group meeting thereafter, the participants reviewed the underlying composition of these higher level categories against the original focused codes and on one significant occasion agreed on a repositioning in light of a reshaping of the problem(s) perceived. Similarly, as further data came to light, whether in the form of; the employee satisfaction results, feedback from the actions taken by the participant group or more research becoming available, the principal findings were correlated to these initial 14 categories to ensure no new theme required accommodation within this work.

These 14 initial codes/categories can be divided by the focus on engagement with and within the organisation and summarised in Table 3.3 as representing:

**Table 3.3 Initial research codes adopted**

Engagement With	Engagement Within
Public sector attractions	Inadequate induction process
Lack of career counselling	Expatriate fear/prejudice/resistance
Lack of banking awareness	Emirati fear/prejudice/resistance
Positive impression of bank	Benefits of mentoring
Attention paid to training/development	Importance of line manager
Engagement levels perceived	Level of self-initiated response
	No sense of belonging

The fourteenth category was not a true factor but captured the initial recommended actions suggested by the interviewees to be taken in response to the issues discussed.

### **3.8 Other Research Issues**

As Coghlan & Brannick (2010) explain in some depth, there a number of challenges with insider Action Research that arise because of the evolving and interactive nature of the inquiry. These challenges also include the bias or pre-understanding brought to the research initiative, the organisational role of the researcher and the increased likelihood of coercion, groupthink and other ethical or power related issues occurring between the research participants.

Having worked in the Emirates for a total of over 15 years at various stages, it would be particularly difficult for me to avoid pre-understanding of some form. However, on reflecting how this might impact this research, I felt that my experiences of Emirati employees have been sufficiently diverse to discount any generalised expectations or prejudice towards them. However, the risk of pre-understanding was a topic of deliberate reflection throughout the research to ensure my personal views were not leading or overly influencing the findings.

Perhaps a bigger challenge concerned my role duality. The organisational position of CEO brings an expectation that people will be very guarded when they speak. However, for the last 5 years, I have regularly spent time talking to all levels of staff in one to one situations or small groups and encouraging them to voice their concerns without fear. This action has helped prepare the ground for the research participants to trust the process and to feel able to express themselves fully. The general level of trust established was highlighted in the confidential 2013 Employee Satisfaction Survey that showed 98% of the bank's staff have trust in their CEO (Hay Group, 2013). The Hay Group consultants involved in the survey confirmed the integrity of this high score through the candid free text remarks made and by the quality, nature and depth of the research findings. My organisational role, however, solved other potential problems, such as access to data sources and practical resources. Throughout, the research was able to benefit from the resources of the organisation in full and had the help of the

Hay Group in designing and completing the confidential survey (Appendix 2) and validating a number of survey findings.

Lastly, the ethical considerations pertaining to this research were addressed by first taking informed consent from each of the participants that volunteered to take part in the research after they had considered an explanatory information sheet prepared in English and Arabic. In addition, the initial interviews were kept confidential with the participant's name masked and the individual recordings kept physically outside the organisation. The participants were reminded at each step in the research process that they could withdraw at any time and all were offered an alternative channel for complaints or concerns through the bank's HR function. In addition, the identity of the organisation under study was also kept out of the public domain during the process. In the event, there were no significant issues in this respect and all of the interviewees were happy to continue to the group discussion stage.

### **3.9 Conclusion**

The combination of the social constructionist philosophy with the Action Research methodology proved an appropriate approach to the aims of this research. The potential weaknesses ascribed to Action Research were adequately addressed and the use of mixed methods allowed the findings to be tested and given a high degree of certainty and validity. The next chapter details the principal findings of this research.

## **4.0 CHAPTER FOUR – Research Findings**

### **4.1 Introduction**

The main objective of this research was to consider how to improve the engagement of Emirati employees with and within the private sector, to help address the current unsustainable employment situation. To gain insight into the prevailing situation, the research sought to understand the relative importance of the factors that emerged from the literature review in the context of the UAE and whether the identified knowledge gaps can be addressed. These findings could then be used to inform a programme of action designed to improve on the status quo.

To initiate the local phase of enquiry, it was important to examine how the research participants had reached the decision to engage with the private sector (in this specific case, enter banking), and what issues and challenges they faced in the employment experience. To inform the study, it was also helpful to understand the issues and challenges related to, inter alia, how the Emirati employee; improved their skills, enhanced personal productivity, adjusted to the workplace culture, and developed inter-personal relationships with other employees, as each of these elements can be seen to contribute to the overall level of engagement and may help guide others.

This chapter first illustrates the primary data generated by the research methods described in Chapter 3 and seeks to combine these findings with the existing knowledge earlier outlined in Chapter 2. The secondary data is then provided to illustrate the context of these research findings.

### **4.2 Primary Findings**

The following subsection summarises the primary findings from the perspective of the initial research questions, which were:

*What are the issues and challenges faced by young Emiratis in engaging with and within a private sector bank?*

- a) Why did the Emirati choose to join the bank?
- b) What support did they receive from their family and friends, the bank and other organisations?
- c) What were the challenges faced in adjusting, adapting and engaging within the working environment?
- d) What actions did they take to improve their position?
- e) Which actions were most successful/unsuccessful?

The first two subsidiary question areas are directed at the issues and challenges of engaging with the private sector, and specifically banking, and the third is focused on the situation found once the Emirati has joined the private sector and starts to appreciate the challenges of engaging within the organisation. The last two questions explore the deliberate responses made, or considered, to these particular challenges. The responses were organised accordingly to focus on the two distinct points of challenge discussed above, engagement with and within the private sector.

#### ***4.2.1 Engagement with the Private Sector***

This subsection is divided into Employment Choice/Motivations and Support/Encouragement to reflect the first two research questions and to highlight the significant areas of considerations emanating from the literature review. These subsections illustrate the internal and external influences on the prospective Emirati employee at the time of making their initial employment choice and provide insights into the way the private sector is currently perceived.

##### **4.2.1.1 Employment Choice/Motivations**

The first question was designed to open the interviews with an opportunity to discuss the challenges faced by an Emirati when contemplating whether or not to engage with the private sector. As not all the research participants had joined the bank under study straight from full time education, this question was widened to explore why the interviewees joined the private sector/banking in general and then why they moved to this particular organisation, before considering the more generally held negative perceptions of the private sector.

The responses to this first question were varied and highlighted a number of diverse and interesting themes. These ranged from; the lack of opportunities found elsewhere

(a situation found in the smaller Emirates, i.e. outside of Abu Dhabi and Dubai), to one individual following in his father's footsteps (Participant 11). There were only two individuals that spoke of a banking career as a lifelong ambition (Participant 5 and 15). The majority of the interviewees more typically spoke of either looking to do something different from the more normal path of taking a position in government (5 out of 15) or, perceiving greater opportunity to develop themselves in the banking sector (5 out of 15). Two of the interview group specifically spoke of it being possible to earn more money for their level of education within the banks.

Interviewees also showed contrasting approaches to making the actual employment choice, proving to be either; conscious and proactive, or passive and chance based. It seems that the majority of the interviewees had "fallen into" banking rather than taken a proactive decision to join the sector. Of the five interviewees that were looking to do "something different", not one had thought of banking as their first choice. Participant 3 had planned to follow an engineering career but organisational changes in his first employer encouraged a change of heart. Participant 4 wanted a big company structure and training and joined the state telecoms company. Participant 6 initially planned a career in Bio-medical Engineering but had to rethink his plans on realising that the number of research opportunities would be limited in the UAE at that time. Participants 8 and 14 were looking for private sector positions and had considered IT and retail management respectively, however, whilst they were looking for their first employment opportunities they heard about the banks' recruiting programme and found the training programme and overall package attractive. These findings highlight that the participant's decision to engage with the private sector and/or the bank is typically passive and chance based.

Of the more positive perceptions of the private sector recorded in the interviews, the strongest concerned the chance of "doing something different" and the better opportunities to develop. Participant 14 summed up the general attitude in this respect amongst the interviewees when they said:

*"For me, when I was in the college, I had that sense I wanted to work in the private sector because I felt it would be more challenging. It will give me the opportunity to develop myself more than if I went to the government sector."*

This positive perception is a potentially significant differentiator for the private sector and could prove a theme to be reinforced in the wider public mind. It was also alluded to in the literature reviewed (Al Ajmi & Elhagrasy, 2010; Al Waqfi & Forstenlechner, 2012). The positive impression of the opportunities to develop was also given in the bank wide survey (Appendix 3) as the dominant reason why most Emiratis had joined the bank. Other positive influences arising, included; a combination of reasonable pay and benefits, the training programmes on offer and the apparently supportive environment.

There were also a number of traditional or universal factors that did not feature. Most notably, job security – a high ranking factor in the literature (Al Ajmi & Elhagrasy, 2010; Al Waqfi & Forstenlechner, 2012; Blank, 1985; Karl & Sutton, 1998), was absent from the considerations surfaced by the interviews and the group discussions. For this reason, it was not explored further in the survey but it is a notable omission and perhaps reflects the Emirati overall confidence in finding gainful employment.

The findings showed notable themes related to the prevailing perceptions of the private sector. These perceptions surfaced when the interviewees were asked to specifically comment on how they compared the main differences between employment in the public and private sectors. The most significant difference and potential obstacle that appeared concerned the overall level of comfort for the former and the lack of familiarity that most Emiratis have with the private sector. This appears to create a source of real fear and acts as a significant deterrent for potential employees to even explore the private sector. Participant 3 noted this specific phenomenon, when he said:

*“To be honest, the problem with the UAE Nationals, most of them, looking at them and my experience with them, they are afraid of getting into this challenge of the private sector and banking. Most of them are afraid of getting into areas where they feel they do not understand; they would rather go and do an easy job rather than having a challenging job that needs some effort.”*

This fear of the unknown leads an individual to believe they will not be happy or able to succeed in a private sector environment and so the idea of working there is never entertained. This concern with personal efficacy emerged earlier in the literature



reviewed, specifically in Al-Waqfi & Forstenlechner (2012). The same concern also surfaced very strongly in the bank wide survey. When specifically asked how the bank may attract more Emirati staff, the survey respondents indicated that more attention to the provision of career counselling and a better explanation of the opportunities within the bank were the most important steps to take. Both these steps were explained in the group discussions as direct responses to the concern with self-efficacy and the need to feel that the organisation will take care of the individual.

Interestingly, the traditional concerns with hygiene factors such as pay, hours and holidays also arose as potential reasons for the general preference for the public sector (Al-Waqfi & Forstenlechner, 2012). These considerations appeared most strongly in the bank wide survey (Appendix 3). However, the group discussions suggested that this may have been because of the way the question was phrased, in that it drew out the prevailing dominant view, rather than the preference felt at the individual level. This finding was explored further and found not to be well grounded in reality as evidenced by the last comparison of such hygiene factors by the UBF (UAE Bank Federation, 2014). This study illustrated relatively small differences in pay now exist between the sectors once an individual had progressed from the entry level positions. In fact, salaries for senior employees in the private sector were significantly higher than in the government. Nevertheless the perception clearly still requires consideration as a widely held and sustained negative view.

When exploring the general perceptions of the private sector, a potentially critical obstacle emerged that is more social in nature. This social consideration concerns the perceptions of family and friends, who also suffer from the same lack of familiarity and awareness noted above. The family influence and the traditional conservatism that exists in many Emirati communities was touched upon by Participant 5 who observed *"They [the prospective employee] know that if they have a family that is very conservative, they are not going to rock the boat [and do something different]."* Participant 9 added *"... everyone in the school would aim to join the government because he wants to follow his father or brother who is working the police or army."* These influencing factors are particularly significant at the time of employment choice (Salih, 2010). The bank wide survey highlighted this consideration when the

respondents suggested that explaining the benefits of working in the private sector to the wider community would help create a more supportive environment amongst family and friends (Appendix 3). This factor proved a much stronger priority than might have been expected, with more than two thirds of respondents ranking this action second or third, in order of preference. These responses suggest that building a greater level of awareness for the working environment within the private sector, highlighting the employee support mechanisms in place and explaining the value of such work to both prospective employees and their families and friends is a priority if more Emiratis are to consider the private sector as an attractive employment choice.

One unexpected social consideration was mentioned by Participant 15 who explained:

*“...actually the main focus that I came to notice when I was in HR is all about timing (office hours) and the second concern is about marriage proposals. Maybe marriage proposal first, then the timing, because if you work in a private sector and a guy comes to propose to you, if he knows you are in the private sector you are rejected. I don't know why but he rejects you. I don't know the mentality of people here; they think that we are working with expat men. But when you look at the government, they are still working with men. I don't understand how they think.”*

It may be difficult to surface the specific thinking here but this re-emphasises the need to understand how to build the level of social and cultural sensitivity in the private sector to address these concerns so that the same level of comfort can be achieved as that which is taken for granted in government employment, as earlier suggested by Gallant (2006).

Overall, these findings suggest that the first challenge for the private sector is to attract more Emirati interest in the first place and help them make a more proactive, informed and conscious decision to engage with the sector. This requires employers to do a lot more to generate sufficient awareness to reduce the obstacles for Emiratis to initially engage with the sector, particularly the fear of the unknown. More positively, there are a number of features that already attract Emiratis to the private sector that may be leveraged more productively. Providing greater information to the public on the opportunities for greater challenge, personal development and career progression will help create more widely held positive perceptions that can be translated into more

proactive favourable decisions. Such a response could be particularly useful in attracting those attractive employees who are actively looking to “do something different” and aiming to develop meaningful careers.

As Participant 9 puts simply:

*“Yes, there needs to be more awareness of the private sector. They don't know what to expect, they have an idea about the government but they do not know the private sector.”*

#### **4.2.1.2 Support/Encouragement**

The second research question provided an opportunity to explore, in more depth, the social influences that might support or encourage the employment decisions of the prospective private sector Emirati employee and what institutionalised support might exist for private sector participation.

As has been illustrated earlier, the UAE is a very family oriented society. In such a society, parents and siblings have a strong influence on an individual's choices. The importance of support and encouragement from this source for private sector employment can therefore be seen as significant. It was very notable from the findings that only Participant 11 had been actively encouraged by his parents to start a career in banking, although Participant 3 had been introduced to banking at an early age by his parents to build some familiarity with the industry. All of the remaining interviewees were either left to make their own choices or more actively encouraged to join the government sector. It is clear that family support is currently either low or non-existent for private sector employment.

Once an individual had chosen to join the private sector, varying levels of both support and resistance were experienced in the family setting. For example, in the case of Participant 5, a banking career was not actively encouraged at the outset by the father. However, when he realised that his son was struggling to gain his first job, the father used his own local influence (or *wasta*) to make it happen. The more typical situation was described by Participant 15, who unusually had always wanted to go into banking

and to do something different as all her family were working in government positions, who explained:

*"I faced a problem at the beginning. I didn't get support from my family but I got support from one side when they said "ok, we will be with you whatever you are choosing or selecting but we prefer the government sector", but still I went into banking."*

Participant 10 had also received what seems to be a typical family reaction - *"I [generally] like the work but my family said no, sit at home and wait for government."*

Participant 4 the same - *"My family said why you go to the bank, wait, my family and my wife saying why you go to the bank, wait, think about this one."* These reactions can act as a serious deterrent for prospective employees (Al Waqfi & Forstenlechner, 2012; tan, 2014). More helpfully, a small number had benefitted from having wider family members already in the banking sector suggesting that where there is existing first-hand experience of the private sector, the resistance is much less.

There also appears to be significant influences emanating from the community's religious values. On the few occasions when banking was considered an acceptable career to follow, there was a distinct inclination towards Islamic banking models, as these are more clearly aligned with Muslim beliefs. Participant 1 highlighted this important issue when he identified this preference for the Islamic Banks in many conservative families:

*"In my social community most of the UAE Nationals prefer to work in Islamic banking so that pressure was there but with the career opportunities and the challenges available, in the end it was my decision but I had to go some way to convince my family that [conventional banking] is what I want to do."*

Fortunately as Participant 4 explained, this preference may be overcome with a greater awareness of the different roles within a conventional bank:

*"They don't believe in the bank because its haram [forbidden] or something. I said, don't go let your daughter go to lending and those things, let them go to risk department. They can work anywhere, let them go to Treasury department, later they can do business from their home, let them go to the Credit department, to HR, to Finance, they can work anywhere."*

Nevertheless, these findings suggest that the banks with sharia compliant operations will be more attractive to Emirati employees and that efforts should be made to highlight those areas in a conventional bank that are not considered so problematic.

Clearly, if the young Emirati joining the workforce is going to feel comfortable and supported in deciding to join the private sector, there needs to be some action taken to counter the existing preconceptions that prevail amongst most family members and the wider community and to increase the overall familiarity and support for the private sector. The need for the private sector in general to demonstrate greater social and cultural sensitivity was mentioned in the literature by Al Ali (2008) and seems to point towards a deep seated challenge for the private sector. This broad concern is aligned with the idea of employees needing to feel able to engage as a prerequisite to becoming effective employees (Macey et al, 2009).

The interview questions then focused on the availability of support from more formal sources, such as the government, the education sector and the employers. The low level of family and community support for a decision to join the private sector may not be so significant if the education system and government policies are working effectively. The education system provided the most frequently mentioned source of guidance from the formal sector. This guidance included work experience arranged by the Higher Colleges of Technology for their students. However, there appears to be little or no formalised career counselling provided by the sector and certainly nothing that provides specific advice in respect of the private sector. It is clear that the institutional infrastructure has to change if it is to help create an environment that supports a prospective Emirati employee looking to enter the private sector, envisaged in the paper by Al Ali (2008) and seen in Oman (Al Lamki, 2005). The full extent of this problem was illustrated when Participant 1 recalled that when one of his college mates was looking to join a bank after having studied HR Management - his career adviser commented *"why are you going there if you want to work in HR"*! Improving the level of knowledge and support available would appear to be an essential requirement of the overall government initiative to encourage more Emiratis into the private sector, and it is in the interests of the private sector employers to help.

The efforts made to date by private sector employers to develop more interest amongst students also appear largely inadequate when compared to the scale of the issues described above. Most of the perceptions concerning the various types of work and the different types of employers were constructed from the experiences and comments of family and friends. Only a small number of interviewees had joined the banking sector as a result of a presentation from one specific organisation looking to recruit, whereas Participant 11 was the only one that had seen anything that was organisation neutral. However, he was not happy with the message being portrayed as it focused on very basic and immediate issues such as pay:

*“...they had this big meeting and gathered all the students in the auditorium and talked to them that banking is a good place to be, private sector is better than government sector, government sector do have more days off, they do have better timing, but not that very good salaries, banking has better salaries, better income, bonuses, all those things financial wise and they were literally saying to us, if you are going to go into banking with your current degree and no experience you are not going to get less than AED25,000 at the start.”*

This shows that insufficient effort is being made by the private sector in general to reach out to inform school and college leavers, and that what little is happening remains anchored to the idea that hygiene considerations are paramount. Little or no reference is made to such things as the value of the work on offer, the career development opportunities available or the nature of the working environment. More informative and better targeted career events could help address the need for greater awareness and the current lack of institutional support.

Clearly if the private sector wishes to attract more Emiratis in the future, employer organisations and the education sector will have to make a greater effort to explain the opportunities available and the working conditions therein and to tackle the social, cultural, religious concerns expressed above. Nevertheless, it is important to note that the research found that the informal sources of information and support are considered more important to the Emirati new entrant to the workforce than formal provision, thus prioritising the need for more constructive engagement in the wider community. As mentioned above, this point was also highlighted strongly in the bank’s survey (Appendix 3).

#### **4.2.2 Engagement within the Private Sector**

The next research question area concerned the challenges experienced by the Emirati employee in engaging within a private sector organisation. As with the first question above, this needed broadening to include the issues that the participants first experienced on entering the private sector/banking working environment where they had worked elsewhere before coming to the bank under study. This important first experience plays a significant role in how individuals tackle the situation found in subsequent employers and may also help to disguise issues in the current workplace that they are now prepared for or better able to manage.

The following subsections consider first, the challenges found on adjusting and adapting to the working environment and second, the issues they faced with fully engaging within this new environment.

##### **4.2.2.1 Adjusting/Adapting**

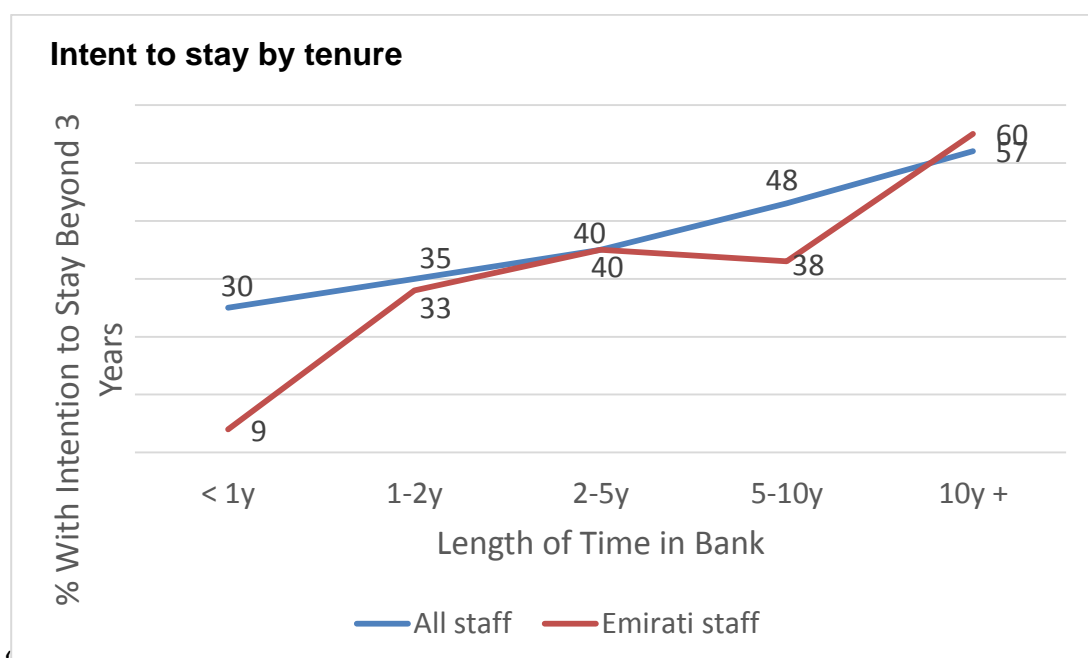
The challenges of adjusting and adapting that were faced on first entering the workplace that appeared during this research were divided into two broad areas; the overall lack of awareness, and secondly, more practical considerations to do with basic navigation and orientation.

The overall lack of awareness for the work available in the private sector surfaced again very strongly here, albeit no longer as a problem for attracting individuals to the private sector, but now as a problem affecting the employees ability to perform in the workplace. Clearly, a lack of basic understanding makes it harder for a new employee to appreciate the organisation's role, and its place in the economy. Participant 15 observed of new entrants "*...they think the bank as a whole is customer service, cash and take loan and that's it. They don't know other departments of banking*". This means that when many Emiratis come to apply for a banking position they "*... are not aware of, or not thinking of their career, they are just thinking about the job itself*" (Participant 1). There is clearly a significant gap between what the individual school and college leavers are taught and what they are expected to know when they join a business organisation.

To address this, there appears to be a need to explain the role of banks in the broader economy, how they function and the peculiar challenges they face in terms of the regulatory, legal, political reality. This requires a more considered period of induction that directly seeks to mitigate the overall lack of awareness of the private sector and banking in general. This would also help the employee establish a greater sense of value in their work far earlier than seems to be the case at present. This in turn would improve their initial levels of engagement and help them overcome some of the other minor challenges found when they first enter the workplace. This consideration is directly linked with the concept of Meaningfulness posited by Kahn (1990) and extended by Macey et al (2009) as building the knowledge and capacity to engage.

Figure 4.1 below illustrates the extent of the need to improve the engagement of new joiners during their first few months of employment and provides an indication of the high chances of losing new Emirati staff in these early stages. The graph illustrates the Emirati responses to one of the all bank survey questions concerning their intention to stay in the organisation (Hay Group, 2014). The horizontal axis shows the length of time employed by the bank and the vertical axis, the percentage of people expecting to stay beyond three years.

**Figure 4.1 Staff intention to stay**





This shows that new entrants to the bank do not feel they are likely to stay long – a situation that is likely to be reflective of the challenges faced when trying to engage within the organisation, as well as a possible legacy of their feelings towards a private sector role generally. However, once the employee has settled and has the chance to appreciate the work being done and the environment within the bank, their familiarity builds with their sense of meaningfulness and their intention to stay climbs quickly to more normal levels. This suggests there is significant value in providing more effective induction to help create a greater awareness of the value of the private sector and banking much faster than is currently the case and the need to create a more supportive environment in the critical early months.

This growing appreciation for the bank was confirmed by Participant 7 when she admitted that she could relate to this picture and had experienced exactly the same change of heart. In telling her story to the group, a number of others confirmed the same. In the subsequent discussion, it was felt that this also pointed towards the bank's relatively weak image in the wider community as a prospective employer.

The positive improvements seen in the Emirati experience the longer they remain within the organisation is very encouraging. The reasons why this occurs can perhaps be leveraged to create a more engaged employee faster than is currently the case. The change of heart seems to be related to a number of factors that emerge from the annual survey results. The most important factors showing improvement over time include; greater clarity around strategy (scores improve by approx. +9% between the first two periods), and how it links to own job (+13%), they experience higher than expected customer service (+12%), they believe that success can happen without it being achieved at the expense of others (+12%) and they rate the effectiveness of the brand more positively (+12%). These factors suggest the specific areas to be covered by the initial induction in addition to developing the overall awareness of the private sector and banking in general.

There were also concerns with problems arising at a more practical level, where it appears the current induction training is also inadequate. For example, Participant 15 observed:

*“This is one challenge where I see other UAE Nationals are facing problems, struggling, because the induction is very weak. Actually induction should be first of all basic about banking in general, all what departments are there, because they know banking as customer service, cash, branch, they don’t know other departments.”*

The group discussions also raised specific practical areas that should be included in the initial induction process. It was generally felt that many of the principal concerns expressed first by new Emirati employees on joining a private sector organisation involve practical matters that, in a more developed environment, you might expect to find covered in the employer’s staff handbook. This includes; basic policies and procedures, the organisation’s working hours, and the unwritten expectations for punctuality, appearance and general behaviour. In addition, there is a need to know where to find information regarding the organisation’s systems, products, employee benefits, etc.. From an organisational perspective, a lack of awareness of these basic issues often proves to be a major cause of a later failure or dismissal for poor performance.

The group discussions went so far as to consider establishing standards for behaviour as an aid for future engagement. Specifically, inappropriate behaviour had been seen with regards to; punctuality, politeness, bad language, disrespect and even fighting. It was felt by the participants that the induction process and understanding how to handle such issues would be better received and understood if training in this area could be delivered by a fellow National. These findings make it clear that induction needs to be much more than a superficial run through of day to day issues and more designed to fill the education gap and equip the newcomers with the support and inspiration they will require to navigate through the organisation in order to develop their careers.

The positive impact that good induction training can bring was highlighted by Participant 5 when he first returned to the UAE to join a bank after his education in the US. Amongst other things, he remembered:

*“The training was very good; it was very enjoyable, the guy who conducted the training made us love banking. We were not expecting that, we expected to come there and just do a job, because we had never worked.”*

The need to develop more comprehensive induction stems from the current lack of institutional support for employment in the private sector and the general lack of awareness that this creates. The need to provide greater support for new joiners, supported by informal coaching and mentoring (McDermott & Neault, 2011), should ideally be aligned with the need considered elsewhere to develop greater familiarity for work in the private sector and banking in the wider community. Providing a supportive environment would help build a more effective member of staff (Alfes et al, 2013) and address the need for the employee to develop Meaningfulness in their work (Kahn, 1990).

#### **4.2.2.2 Engaging**

This subsection looks at the challenges experienced by the bank’s Emirati employees in building a high level of engagement within the bank once they have overcome the immediate need to adapt to their new environment. Given the importance attached to the presence of attractive career development opportunities, this particular issue is considered first. The remaining issues raised during the research period fall into two main areas; the difficulties experienced in building trust in their relationships within the employing organisation, and the challenges that working in the private sector creates for the employee’s external relationships, including with family and friends.

By far the most significant finding of this research concerned the paramount importance given to attractive career development opportunities, whether to attract Emiratis to the private sector, or to help them engage effectively on joining the workplace (Randeree, 2009). This finding also features significantly when looking at the engagement factors cited by the employees that have already spent many years within the organisation. The data emanating from the interviews highlighting the importance given to development opportunities is supported by the annual employee satisfaction responses (see Table 4.1 below) and the bank’s exit interviews undertaken when Emiratis leave the bank.

**Table 4.1 Reasons to stay/leave**

Reasons to Stay		Reasons to Leave	
Career Opportunities	40%	Career Opportunities	57%
Open/Positive Culture	26%	Pay	14%
Belief in Direction	18%	Family/Personal	6%
Leadership	4%	Retirement	6%
Line Manager	3%	Unfair Treatment	4%
Other	9%	Benefits	2%
		Other	11%

The data clearly positions the importance of career development opportunities over and above pay and the other considerations raised by the literature review. This is not dissimilar from some previous industry research (Marshall & Heffes, 2006) but contradicts with the dominant view in the UAE. Interestingly, there was also anecdotal evidence from past exit interviews conducted by the bank's HR function that pay is often given as a reason for leaving when the individual is not willing to share the real reason with the bank. If we accept that this might be the case, the relative importance of career development is further increased. As illustrated earlier, the presence of such opportunities to advance in the private sector can be promoted to attract more Emirati employees; however, once they have joined the organisation, it is critical that the employer is seen to deliver on this promise.

It should also be acknowledged that this concern for career opportunity was not the main feature in all of the survey responses. For example, when asked what the bank should do to improve the level of engagement of its Emirati staff, the highest ranked priority was to make pay and working conditions (such as the working hours and holidays) more like the government sector with 40% of the positive responses. This anomaly was further discussed in the group discussions and is considered later in the Discussion chapter.

Turning to the challenges faced with regard to the development of positive supportive and trustworthy relationships in the workplace, it was surprising how long held suspicions and prejudice still exist to create major obstacles for the Emirati looking to

engage effectively with their colleagues. One of the first obstacles expressed in the interviews concerned the lack of willingness (or marked reluctance) on the part of some in the expatriate workforce to share their knowledge with an Emirati new entrant.

Participant 11 reported a conversation with an expatriate colleague that supports this view:

*"...while we were having a smoke break I had a chat with one of them. We didn't talk that much but he was quite frank about the reason no-one was teaching me, because eventually you are going to take our place. "*

This reluctance to share knowledge, in turn, negatively affects the development of trust between employees. Participant 1 experienced this from his first few days in the bank:

*"[Building trust] was difficult, when people are really difficult with you, communicating, if you need something from them. For example, if it was a department wise need, this was a challenge, because they are playing it defensive. They don't want to get in touch with you for no exact reason, if I am requiring something or I just want to say hi. They are scared, why, why are you scared from me."*

The reluctance to share knowledge was commented on a number of times and was touched upon by Participants 15, 12, 7, 6, 5, 2 and 1 while discussing the level of mistrust between Emirati staff and many of their expatriate colleagues. This mistrust appears to be a root cause of other obstacles that exist to building supportive social interaction at the individual level. This issue had been previously noted by Al Ali (2008).

The divisions that appear to exist between the expatriate and Emirati employees are significant and seem to result from a number of underlying causes. Participant 2 observes the general division in saying:

*"I feel like there is hate for the locals a little bit, not too much, little. They got jealous from us because you treat us better than them, but also as I see, locals we are getting jealous from them. It's the opposite [exists on both sides]."*

These findings suggest that the division perhaps stems from jealousy and lack of communication, and that there is a perception among expatriates that local staff are employed because of the government policy rather than any commercial reason. One of

the more experienced of the interviewees explained the traditional bias a little further when he commented that:

*“...the government has put an Emiratisation target. ... from the government perspective, it is to create a job where you are treated equal. When it comes to the banks, it's a number and we have to fill it.”*

This also reflects the divisive effect of any positive discrimination in favour of one group over another - something that is currently institutionalised by the public policy of legislating for an annually increasing Emiratisation quota. The negative consequences of the current policy and the consequent division that it creates cannot be ignored. It would be helpful if the interests of both sides could be taken into consideration and a less divisive approach agreed. The aim should be to achieve long term employment of the National population in a more collaborative fashion. Whilst it may be difficult to change government policy in this respect, private sector employers will clearly need to address the divisions between the Emirati and expatriate employees if they are to achieve a fully engaged workforce. This is likely to require multiple initiatives and action on many different levels to remove the underlying mistrust.

In addition to these immediate concerns with building trust with their colleagues, the newly employed Emirati often faces challenges in his/her relationship with their line manager (Alfes et al, 2013). There was an overwhelming view amongst the interviewees that the initial relationship established with their first line manager will often prove critical to the future success of the individual. Participant 14 succinctly put it thus – *“If your manager is good and your manager is pushing you, and driving you to grow, you will grow. It will never be happy if for one year you don't do anything.”*

Participant 9 who has been engaged in establishing a new unit showed the positive impact of working in a more collegiate fashion when he said *“We are managing the department, I was very happy that the work from the line manager is what I like doing. He went on leave for one week and I was able to run this new department.”*

Unfortunately this positive experience was not the norm but it suggests that creating a more positive attitude in the Emirati's line manager could play an important role and thus is an area for the organization to consider for the future engagement of its employees.

Of equal importance is that managers need to be seen to be fair. This surprisingly came out in the context of the distribution of work. The Emirati employees were generally willing to work harder. Almost all of the interviewees expressed the need for the Emirati staff to be given more work. However, there seems to be a general impression that Emirati employees are not hard working. For example, Participant 15 explained *“If you ask any UAE National they are willing to work, but the impression the expat has of us, is that we don't want to work or we don't accept anything and all that, or we like taking off...”* It seems that this impression is also shared by managers. For example, Participant 15 also said, *“...they [managers] should not say no this UAE National is able to only do this much and the expat can do this much.”* This widely held impression leads managers to distribute work unequally between Emirati and expatriate employees. For example, Participant 15 said, *“The managers should provide them [the Emiratis] with the same amount of work as the expat...The work should be given equally.”*

This may be easily resolved through simple workplace productivity measures and ensuring the competence of the National, however, it is also possible that it reflects the fear discussed earlier and a deliberate attempt to weaken the perception of Emiratis as productive employees. Nevertheless, the unequal distribution of work leads to a common experience which Participant 15 highlighted – *“I came with full energy, thinking that I will change and I will develop and do new things but as I told you I am not getting the right support.”* As a result of this inequitable distribution of work, many Emiratis start leaving the office early and showing a general lack of interest and commitment thus reinforcing the expatriate prejudice.

When these challenges were discussed within the group sessions, the participants focused on the long held view that banks were only recruiting Nationals to meet the government imposed quota as being a significant root cause of these issues. They also mentioned an unintended consequence arising from the need to identify a number of poor performers in each team every year to meet the bank's requirement to rank everyone against a normal distribution of performance ratings. This forced ranking process is intended to ensure differentiation exists across the performance ratings seen each year within the bank. However it appears to motivate the weaker managers to

avoid developing their young Emirati staff so they always have a supply of poor performers to meet the bank's requirement.

Encouragingly, a number of participants also recognised that much of the responsibility for establishing more positive relations with their line manager and colleagues lies with the individual themselves. Participant 13 expressed her frustration most strongly when she argued:

*“Actually the Emiratis need to change themselves. They cannot walk around saying we are Emiratis, the work will come to them. If they change their thinking, everything will be fine. So they have to start this step and go down to the manager, give me work. If they have done this, no Emirati is going to sit idle. If the manager is not giving the work, there is always the next level, there is always the next level to raise this, and they can always come to your office and say this manager is not giving me work.”*

However, improving relationships with managers it seems is hindered by the relative lack of confidence among Emirati employees. This point was the subject of much debate amongst the participants, who seemed to agree that there is an element of fear held by the Emiratis that might discourage them from taking such initiative. This fear concerns their relative inexperience compared with the incumbent expatriates and the strong desire not to lose face or be seen as a troublemaker. This situation requires the employing organisation to create an environment that is more trusted to facilitate such self-initiated action and to pay more attention to treating individuals more fairly.

In contrast, there were also individual examples of good working relationships across the bank that might encourage the more difficult areas to change and others to learn from. Indeed, of the main interviewee group of 15, 11 had direct experience of a supportive working environment. Importantly, there was also evidence that the organisation can identify individuals in trouble and give them another chance.

Participant 9's experience is a good example of a successful turnaround in fortune resulting from a change in line manager. This interviewee had previously worked in a department where he received little or no support, consequently resigning from the bank. He had maintained a few senior contacts within the bank that facilitated his return to allow him a second chance to prove himself. This time he was placed with a



new line manager who was thought to be more progressive and who was willing to share his technical expertise with his team. The individual responded well and has now been recommended for promotion. Within the interviewee group, there were three other cases of individuals struggling to engage effectively when they first entered the bank, principally because of the way they were managed and supported by their immediate manager. In all three cases, the individuals were close to becoming the subject of disciplinary action and/or potentially being dismissed for poor performance. To ensure they were not the subject of the sort of treatment experienced by Participant 9 in his first spell in the bank, they were placed with different teams for an explicit trial period. In all three cases, these erstwhile difficult cases became examples of good behaviour, hard work and commitment to the point where they are also being considered for promotion and greater responsibilities. This experience reinforces the significance of the line managers within the organisation and the need to train them to be more consistent and progressive in their approach to their Emirati staff.

To complete the review of the findings relating to the challenges experienced in the social relationships of the Emirati private sector employee, it is necessary to consider the impact of their work on their important relationships outside the workplace, particularly with family and friends. Although this matter was raised in the interview questions as part of the subsection on external support and encouragement, the majority of the data generated on this matter came from the group discussions. This suggests that individuals were not immediately prepared to talk about their more private lives in the first part of the research. However, as the level of trust was established between the participants, individuals started to give their personal examples, and others then became emboldened enough to follow.

The main concern expressed in this area was the lack of understanding from a spouse or brother/sister/parent/friend when the private sector Emirati employee would work long hours and/or arrive home clearly stressed from a hard day's work. This was particularly difficult when the rest of the family would have reached home several hours earlier, seemingly without a care. The common comment in this situation was provided succinctly by Participant 3 – *"...get rid of this headache and go to the government, it will be much more relaxed."* This was found to be a common response

and was felt to be a source of irritation that could be reduced if the bank made some effort to explain the value of the work that was being done.

In addition to this challenge, there were also several examples of ongoing pressure in more conservative families for the employee to join an Islamic bank as this was felt to be more in keeping with the traditional culture. This is a continuation of the point seen earlier with regard to the obstacles seen for Emiratis looking to join a bank. As Participant 1 had explained *“In my social community most of the UAE Nationals prefer to work in Islamic banking so that pressure was there ... in the end it was my decision but I had to go some way to convince my family that this is what I want to do.”* This view will require broader education before it is likely to change but it was felt that it would be less of a problem if the family members concerned understood the many types of activity undertaken within a conventional bank and that not all of them are haram, or unacceptable in Islam.

Lastly, the research findings were considered from the perspective of public policy. The two main areas that the participants felt needed some specific attention by the government involved; the differences in public holidays that are enjoyed by the public sector employees, as compared with those of private employees, and the impact of the Emiratisation target already mentioned above. It was telling that the participants did not see the need for salaries and working hours to be brought into line as they have accepted the perceived differences in return for different work and opportunities - an explicit acceptance more often seen in mature markets (Faggio & Overman, 2014).

#### **4.2.2.3 Responding to the Challenges Found**

Given the number and complexity of the contributory factors, it is perhaps not so surprising that there were few examples of individual action plans constructed in response to the challenges found. The individuals concerned largely seemed to be muddling along and appeared to hold an overwhelming belief that things were a certain way in the workplace and they should accept this. In some cases, this may be because of a nervousness or reluctance to raise an issue with somebody more senior or a lack of confidence to establish an alternative channel through which to address the issue.

These particular findings were reviewed first at the level of work colleagues and secondly, at the line manager level, to see if the interviewees had changed their personal styles or adopted any specific action to address the challenges faced. There were only two clear instances of a considered and planned response. Both individuals were able to get help to work through the particular challenges they were facing by appealing to a more senior manager within the same department and/or changing their personal behaviour. The first case was at the level of work colleagues. Participant 9 had had some initial challenges with people not knowing how to work with him. He explained how he adapted his personal style to reduce the resistance he was experiencing when dealing with his colleagues:

*“... I became like a team player with everyone. Wherever you put me, I will be a team player immediately; I think it is now the nature of my behaviour. Everywhere I go, everyone I meet is feeling comfortable with me.”*

This example shows how a positive and co-operative attitude can serve to reduce much of the resistance experienced by newly recruited Emirati employees. The second instance relates to a line manager challenge. Participant 7 was experiencing a particular problem with knowledge sharing:

*“In my department, the Asian nationality, how they are avoiding to teach, avoiding giving guidance, I don't know what to do, how to deal with it.”*

This participant used the opportunity of the annual employee satisfaction survey to raise the challenges she was facing. When the department head could see that the overall result had dropped for his team, he was able to question each of his team more clearly to understand the underlying concerns. When the team reviewed the results at the department level, this participant felt able to speak up in front of her colleagues knowing that the department head was supporting her.

*“At the beginning I was feeling that my manager was insecure, that he was afraid that maybe I would take his job. [My department head] eventually gave him the confidence that this is your job, she is doing that job, she will not reach that level very quickly. So he is feeling good and feeling more comfortable. This past year, he is totally different.”*

These experiences highlight the need for organisational support for these types of issue to surface more readily so that they can be addressed before they deteriorate and

become more serious. The group participants felt that more monitoring and guidance could be organised for the newly joined Emirati staff so that significant challenges are escalated and managed early. Whilst it is encouraging that a change in behaviour can achieve good results, the organisation can clearly help the process by providing guidance at the right moment in the individual's career. In response to the additional survey questions raised this year (Appendix 2); 43% of the bank's Emirati staff felt that identifying senior staff that could provide guidance and act as coaches to newly arrived joiners would help the bank attract Emirati staff. It was also considered important to highlight to newcomers the various channels they have available. Timely identification of work related issues at the individual level would therefore appear to help improve retention and ultimately support a higher level of overall engagement.

#### **4.3 Summary of Primary Findings**

In summary, it can be seen that the challenges of engaging with and within the private sector in the context of the bank under study and its recently recruited Emirati employees are many and varied in nature. The individual factors combine to create an extremely complex problem that requires attention on many fronts and by many participants. The main issues concern; attracting potential employees in the first place, overcoming their lack of awareness for work in the private sector, the social pressures from family and friends, the inadequate induction, the negative effect of the Emiratisation quota and the resistance this builds amongst the expatriate workforce, the challenges found in the distribution of work and sharing of knowledge, the lack of support from line managers, the organisational pressure for management to identify low performers being used to further disadvantage the Emirati employee, the lack of family empathy and support and the possible sense of discomfort from a religious perspective.

The factors that might serve as possible barriers to effective engagement as defined by the employee engagement model have been explored over the last 5 years by the Hay survey by their engagement and enablement questions detailed above. These questions were posed again in the survey conducted at the end of 2014. Figure 4.6 below provides the percentages of favourable scores for the engagement and enablement questions.

The scores illustrated are for the bank’s overall results which include the expatriate and Emirati scores combined, the scores from the bank’s Emirati population alone and then for the Emirati female staff alone.

**Figure 4.6 Engagement/Enablement Scores 2014**

Dimension/question	Total results 2014	UAE Nationals 2014	UAE Female 2014
	<b>Employee Engagement</b>	<b>70</b>	<b>60</b>
I feel proud to work for XYZ	88	78	76
I feel motivated to go beyond my formal job responsibilities	74	68	66
I would recommend XYZ to family or friends as a place to work	77	60	58
Intention to stay with XYZ	42	34	31
<b>Employee Enablement</b>	<b>75</b>	<b>65</b>	<b>64</b>
The facilities provided in my department allow me to be as productive as I can be	75	65	63
My job makes good use of my skills, qualifications and abilities	76	66	64
My job provides me the opportunity to do challenging and interesting work	76	65	63
There are no significant barriers at work preventing me from doing my job well	72	64	64

These scores show small improvements over the 2013 figures shown in figure 1.2 in; the likelihood of the employee recommending the bank as a place to work, the facilities being provided allow the employee to be as productive as they can be, and that there are no significant barriers to doing well. However, the overall picture is mixed and the gaps between the Emirati scores and the very strong overall bank scores appear consistent with past years. It is also notable that the Emirati female population remain less engaged than their male colleagues. Whilst the overall results would generally be viewed very positively when compared with the results of other organisations, it is clear from the findings of this research that they still hide many complex issues.

Nevertheless the responses to additional questions asked in this particular survey (Appendix 2) suggest that efforts now underway to improve employee engagement are starting to have an impact - 51% of the bank’s Emirati staff felt that the bank had got better at managing Emiratisation generally (only 15% thought it had got worse) and that 60% thought their line manager had improved the way they manage their Emirati staff.

Good management practices are clearly an important part of building high levels of employee engagement and need to be reinforced with sensitivity to the position of the Emirati staff. As with Encouragement/Support above, the importance of building trusting and supportive relationships within the workplace was supported by the survey responses, particularly as regards recruiting future Emirati employees and the need to help develop a broader community level support for the private sector.

This Chapter sought to bring together the findings of the literature review and the local phase of research. The social nature of all the most significant concerns raised creates a very complex picture with each area of challenge having multiple facets. However, the conceptual framework of employee engagement can be used to help order the issues raised. Table 4.2 below consolidates the three main sources of data to show the principal factors leading to engagement with the questions and findings from the semi-structured interviews, the number of times the factors were raised as significant negative issues during the individual interviews and the corresponding bankwide survey extracts.

**Table 4.2 Summary of Interview and survey responses aligned with engagement factors.**

<b>Engagement Factors</b>	<b>Questions</b>	<b>Negative Interview Reference</b>	<b>Findings</b>	<b>Bankwide Survey Results Extracts</b>
Meaningfulness	a) - d)	10	Lack of awareness of the significant role of the private sector and/or banking, little career planning and minimal social support means time and effort is required to develop “meaning”. Forstenlechner et al (2012), Kahn (1990).	Top 2 priorities for improving Emirati engagement levels: <ul style="list-style-type: none"> <li>- Change pay/hours to govt levels</li> <li>- Clearer career paths</li> </ul>
Trust/feelings of safety	j)	10	Actions of management undermine the building of trust through unfair treatment, apparent bias, lack of support. Divisions exist with colleagues. No sensitivity towards local culture. Al Ali (2008). Macey & Schneider (2008).	Top 2 priorities for improving feeling of trust/support: <ul style="list-style-type: none"> <li>- More flexible hours/benefits</li> <li>- Equal work/knowledge sharing</li> </ul>
Knowledge sharing	k)	10	Resistance of colleagues make it difficult to engage at an early stage. Al Ali (2008).	Sharing knowledge ranked third in importance
Availability (including proactive inclination and organisational support and barriers)	h) – j), l), m), p), q), s), t)	9	Concerns with self-efficacy exist at time of career choice, Al Waqfi & Forstenlechner (2012), Macey & Schneider (2008). Almost all proud to be associated with bank.	89% feel bank brings value to the UAE, however only 69% feel their family and friends feel the same.
Opportunity to develop	k)	2	Almost all see opportunities to develop however this was seen as critical as regards intention to stay/ commitment.	Second priority for attracting Emiratis was to better explain the opportunities to develop.
Alignment (including work attributes – variety/challenge, autonomy)	e) – g), n) – o), r), u)	2	Almost all feel their work is interesting and in line with the work they would like to do. There was also broad support for the bank’s stated values and goals.	Did not feature significantly. Annual survey results suggest this is not a problem area.

The negative interview reference score simply shows in how many of the 15 initial interviews was this particular issue mentioned in a negative way. It can be seen clearly from this score and the qualitative data captured that the principal concerns revolve around; an inability to build meaning in the sense described by Kahn (1990) largely because of the low level of appreciation for the function and work of a bank, a lack of awareness for the opportunities available, a lack of trust in the bank's management and colleagues when the distribution of work and other treatment appear unfairly biased against the Emirati staff, the difficulties experienced with regard to knowledge sharing and the emotional availability of the Emirati staff when there is little encouragement from outside the bank and the support from within appears weak. It is interesting to note that in addition to a lack of concern with job security, the need to speak reasonable English and the physical aspects of availability were not considered significant issues.

Chapter 5 uses the employee engagement concept to discuss the findings specifically from the perspective of this framework to ensure all possible aspects have been considered before the consequent actions follow in Chapter 6.

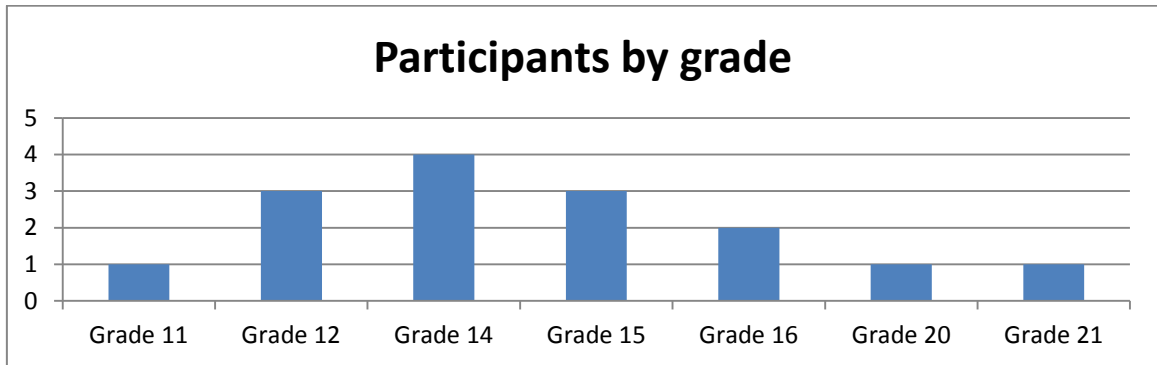
#### **4.4 Secondary Findings**

This subsection provides the secondary data relating to the subjects of this research and the overall organisational context. This is important in this case, as there were no examples of similar research groups found in the literature review and it is thought that this is the first study undertaken using the combined methods of interview, group discussion and quantitative survey with Emirati employees in the private sector. The situation of each individual would have had an influence on their experiences to create their individual and subjective reality (Creswell, 2007). This data helps highlight some of the possible areas where differences of experience and therefore perspective may exist.

The final interviewees who remained with the research project throughout the entire process comprised 15 Emiratis, 7 males and 8 females, and had the following grade distribution:



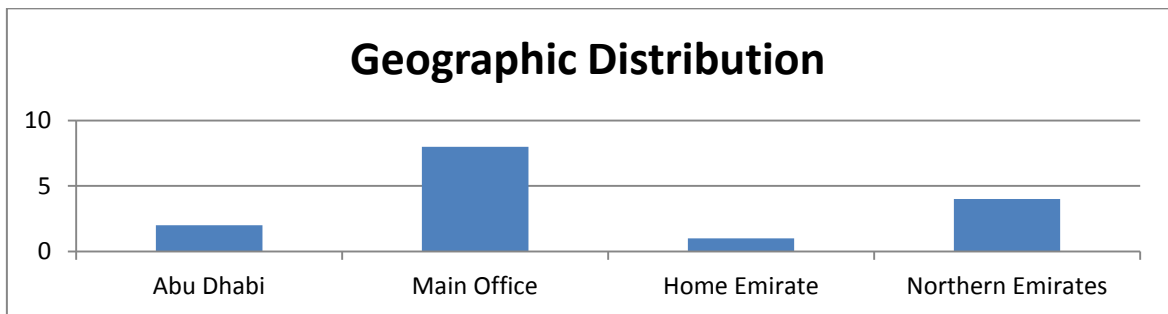
**Figure 4.2 Grade distribution of research participants.**



This distribution ensured that the type of work most experienced by the Emirati population of the bank was represented in the study. The bank's grades for the main roles within the organisation run from 10 to 22. The presence of more senior staff also allowed their different experiences over the length of their respective careers to be shared with the group. During the research, two participants were promoted.

Figure 4.3 below depicts the geographic distribution of the participants by the location of their workplace at the time of the interviews.

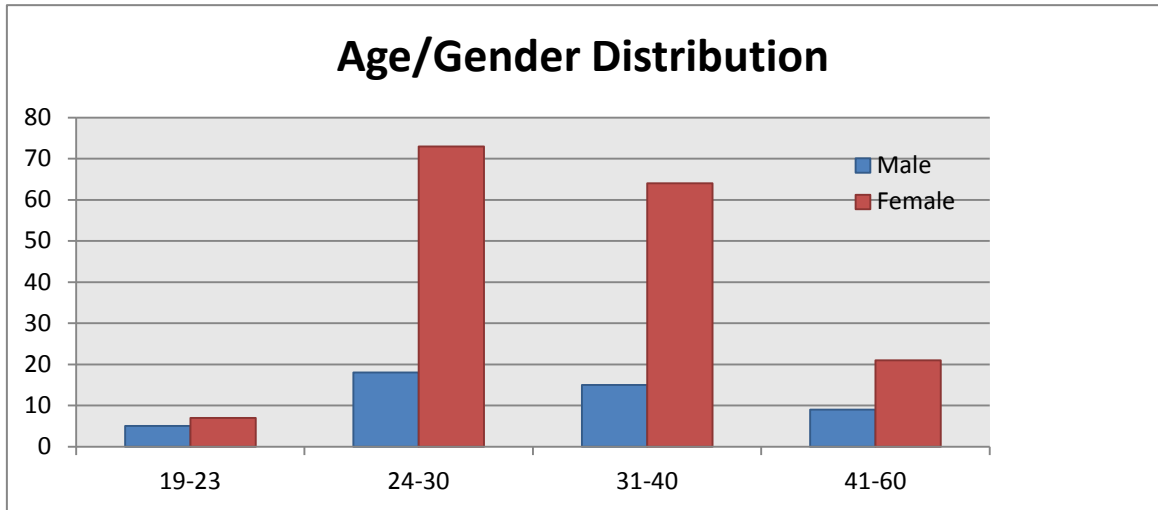
**Figure 4.3 Geographic distribution of research participants.**



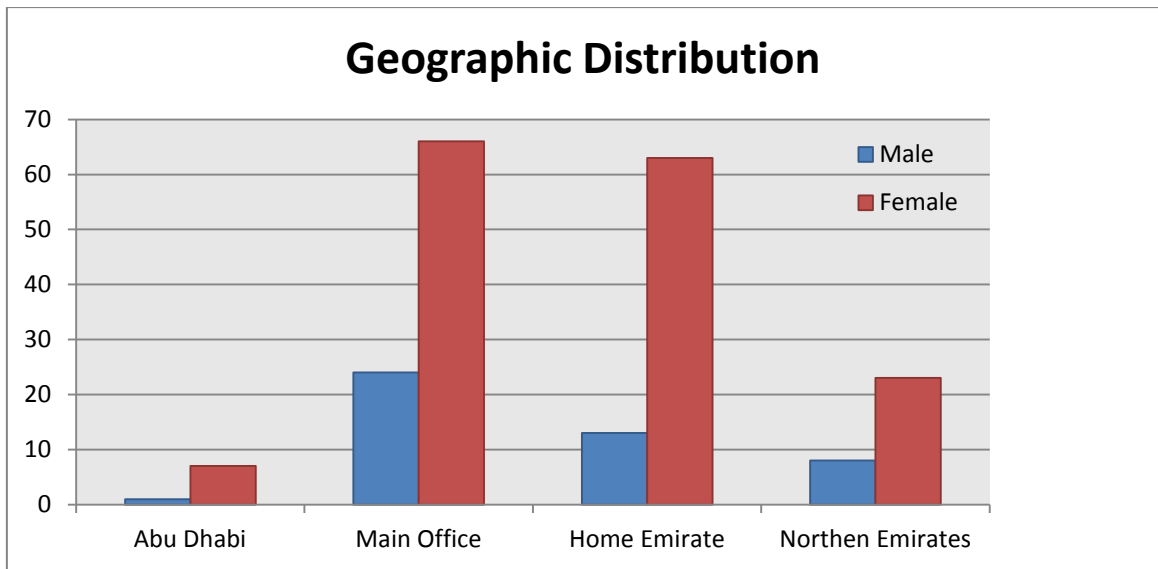
The participants represented the three main clusters of employees working in the bank. These clusters are found in Abu Dhabi, the bank's largest office in Dubai, and branches in the home emirate of the bank, with a smaller number spread across a number of branches in the remaining Northern Emirates. The three largest employing departments were also well represented. The low number of participants from the Home Emirate was conceivably caused by the generally lower level of comfort with the English language found there.

This confidential survey was conducted in November/December 2014 and the results presented to the bank in January 2015. Figure 4.4 provides the breakdown of the survey respondents by age and gender and Figure 4.5, the breakdown by their location.

**Figure 4.4 Number by age/gender for survey question respondents.**



**Figure 4.5 Number by geographic location of survey respondents.**



Whilst the Abu Dhabi branches are important for the overall bank's business, the number of Emirati staff there is small. The attractions of the government sector in this Emirate in particular are a dominant factor and it is a challenge for all banks in Abu Dhabi to attract and retain Emiratis (UBF HR Committee, 2014).

#### **4.5 Conclusion**

The findings that emerged from the interviews were combined above with the observations and comments from the group discussions and the quantitative results of the employee satisfaction survey to show where there was a high level of consensus amongst these different data sources. The responses to the survey questions are summarised in Appendix 3 along with an extract from the main annual employee satisfaction survey showing the latest employee engagement/enablement scores. The nature of the specific responses reflects the different styles of questioning used; however, the principal themes were all confirmed by the group discussions and these themes were all considered against the existing knowledge surfaced by the literature review.

This research successfully draws out the issues and challenges that the Emirati employee has in engaging with, and within, the private sector workplace. Many of these issues are deeply hidden and touch upon very personal experiences. The findings also show how the factors that are influencing the Emirati perceptions and attitudes to the private sector change in importance as the employee moves through the different phases of the employment experience. It also shows how much work is required to attract potential Emirati employees to the private sector and then once employed, to ensure they are effective and truly engaged in the workplace.

The following chapter discusses the findings in more detail through the lens of the employee engagement framework.

## 5.0 CHAPTER FIVE – Applying the Engagement Lens

### 5.1 Introduction

The following chapter explores the specific issues that emerged from this research through the lens of employee engagement and relates the issues arising more specifically to the factors required to achieve high levels of engagement described by Kahn (1990) and expanded on by Macey et al (2009). To recap, these factors were summarised as:

- Meaningfulness:** the perceived role value, whether social or personal in nature.
- Safety/Trust:** confidence that the organisational environment is supportive.
- Knowledge sharing:** willingness of colleagues to share knowledge and experience.
- Opportunities:** the perceived ability to develop oneself.
- Alignment:** sharing common goals and values.
- Availability:** having the resources available to perform, whether physical, emotional or psychological.

The employee engagement framework provides a means to consider the findings in the light of the generally accepted antecedents for high levels of engagement, helps ensure that the key areas of potential influence are adequately explored and facilitates the wider application of the findings. The use of such a structure is particularly helpful in organising a large number of considerations, drawing out the relative importance of each and exploring how they might interact with each other. In this chapter, each of the principal factors above are explored and related to the research findings, before discussing the implications for the study and the employee engagement concept.

### 5.2 Meaningfulness

The importance of the psychological concept of meaning as regards employee engagement was explained by Kahn (1990) and can be briefly described as the employee having a sense of value in the work being undertaken. This sense of value or worthiness will be driven by the individual's evaluation of the situation and their beliefs and how the work is seen by the people whose opinions they respect.

Macey et al (2009) can be seen to address the same issue within Motivated to Engage (Table 2.2 above) and explained that “there must be a reason for employees to fully invest their energy during work time”(pg11). The inference being that the more powerful the reason, the more engaged the individual is likely to be. Bakker et al (2008) add that “...most scholars agree that highly engaged employees identify very strongly with their work” (pg189). The need for more meaningful work to be created for the Emirati workforce was also explored by Forstenlechner (2010) in his semi-structured interviews with public and private sector HR managers in the UAE. This was found to be important in the light of the country’s Emiratisation efforts and the fact that private sector employment has appeared to be focused more on meeting the government imposed ratio for Emirati employees than for productive commercial reasons.

The findings of this research indicate that achieving any significant sense of meaning is currently very difficult for an Emirati contemplating a career in the private sector. This results from the minimal or sometimes non-existent education that might encourage an interest in the sector, the lack of familiarity with the opportunities and expectations to be found therein, and the lack of encouragement from their community. The latter concern is discussed under Safety/Trust below as an environmental issue to allow this subsection to focus on the prospective employee.

There was no evidence found in this study that the bank was initially attracting Emiratis because of the perceived value of the work or the industry, to the country or its economy. In fact, the interview responses suggest that the reasons for choosing private sector employment fall into one of two contrasting positions. The reasons of one small set of employees align with an accepted norm (such as following in a father’s footsteps) and/or gaining tangible/immediate benefits (such as earning more money). The reasons of the much larger set deviated from the established norms as they were focussed on wanting to do something different, and/or gain more intangible long term benefits by developing a career for themselves. The latter position was widely shared among other Emirati staff, as evidenced in the all bank survey (Appendix 3). The idea that the private sector is a good place to develop a career was also seen as the most positive reason for joining the private sector in the literature (Al Waqfi & Forstenlechner, 2012), Salih, 2010).

Whilst the earlier literature suggested that government employment was preferred over the private sector in all respects, it appears that this positive aspect of the findings can be leveraged to position the private sector employment opportunities more favourably in the wider community and can encourage more people to think like

Participant 14:

*“For me, when I was in the college, I had that sense I wanted to work in the private sector because I felt it would be more challenging. It will give me the opportunity to develop myself more than if I went to the government sector.”*

Sadly, the formal education that most Emiratis receive does not establish an understanding of how different activities within the private sector help develop an economy, provide employment and create a productive society, nor does it adequately explore different types of work and the types of skills and attitudes that are required to excel in different environments. As Participant 9 commented, *“Yes, there needs to be more awareness of the private sector. They don't know what to expect, they have an idea about the government but they do not know the private sector.”* Similarly, the important role of banks in the economy is not adequately explored nor is the range of work carried out within the modern banking industry clear – something that appears to have been more successfully achieved in Oman (Al Lamki, 2005). Without this prior knowledge, it will be almost impossible to establish the private sector as offering meaningful work in the minds of the prospective employees and ensure that the industry is attracting suitably prepared candidates. The value of such prior knowledge is evidenced by the observation that those individuals that had had prior work experience in the private sector were more inclined to consider such places for permanent employment (Al Waqfi & Forstenlechner, 2012).

The need to facilitate more informed career choices is also important if the level of meaningfulness achieved by newly recruited employees in their first few months is to improve. As it stands, the current situation does not help the individual approach his employment in a bank with a sense of meaning over and above the hygiene factors present (such as the salary, the working hours and the physical environment - Maslow, 1943). To improve on this, it is important that the prospective employer provide more information to the potential employee at the time they are making their employment

choice, during the recruitment process and when they start employment. The significance of this issue became very clear in the all bank survey where the Emirati intention to stay in the bank was shown to be extremely low on arrival. It is reasonable to assume that if the level of meaningfulness is low at this stage, it would not take much, whether through a poor experience within the organisation or some additional external pressure, to persuade the employee to disengage or leave. Conversely, the faster the employee can build meaning, the more likely they will be to work through the initial challenges.

This chapter would not be complete, if it did not discuss the importance of pay and benefits in the creation of meaning. It is clear that for many prospective employees this remains a significant consideration. However, whilst attracting employees on the basis of pay is a common occurrence, it is rarely beneficial for the employer, or the employee, over the long run. Macey et al (2009) note that “People come to work for pay but get engaged because the work they do is meaningful” (pg69). As Maslow (1943) explained, once basic physiological needs have been met, an individual becomes more concerned with achieving higher order needs such as esteem and self-actualisation, or the sense that they are reaching their full potential. This means that pay needs to be competitive but not the primary focus.

Nevertheless positioning pay as a secondary concern requires significant effort elsewhere. The theory of motivation and the bank’s experience suggests that if the employer does not provide a clear path to achieving higher order needs, the employee’s attention will continue to be dominated by hygiene factors, both in their choice of employment and subsequently when they are employed. In the current environment in the UAE, if his sense of worth is low and dependent upon hygiene issues, he will be more easily attracted to the public sector where the social status is higher and the short term hygiene factors perceived to be more attractive, whatever the reality. The current failure to build meaning for work in the private sector for the Emirati community as a whole is also arguably the reason the bankwide survey showed that making pay and working conditions more like the government sector as the action most likely to improve the current engagement level of the bank’s Emirati staff (Appendix 3).

The unfortunate focus of attention on pay is also reinforced by the current behaviour of private sector employers and public policy, which continues to be disconnected from the thinking around higher order needs. Participant 11 alluded to this challenge earlier and was particularly concerned that the focus of discussion at the time of recruitment should not be prioritising pay. As regards public policy, a number of initiatives are currently under discussion to reduce the current over reliance on the public sector. These actions are also dominated by the thinking that the most critical action required is to close the differences seen in pay and working hours (UAE Bank Federation, 2014).

The importance of establishing a sense of Meaningfulness for work in the private sector appears irrefutable if there is to be an improvement in the current level of Emirati engagement. Fortunately, there are encouraging signs from the participants in this research that this can be achieved through raising the level of familiarity and awareness but it will require greater attention in both the education sector and the employing organisations. It would also help the overall interests of the government and private sector, if the current focus on pay and working conditions could be reduced to allow the value of the underlying work to come to the fore.

Interestingly, the role of Meaningfulness appears to be as important at the point of employment choice, as it does when they are already employed there. Of course, the former has to be the first priority in order to bring more Emiratis into the sector; however, just addressing the need at this initial point will not be effective for very long if the reality within the private sector employer does not meet the new found expectation.

### **5.3 Safety/Trust**

In order for the Emirati employee to feel able to engage productively in the workplace, it is clear that they need to believe that they are safe to do so and that they are in a generally supportive and trustworthy environment that will help them reach their full potential (Wang & Hsieh, 2013). This element of engagement seems to involve two main areas of concern. The first most clearly relates to the sense of safety described by Kahn (1990), which is informed by the individual's sense of self belief and the widely held



views in the employees' community. This latter influence can be significant - as Al Waqfi & Forstenlechner (2012) suggests, such external factors can be sufficiently strong in their impact to neutralise individual agency. Overall, these factors serve to create the backdrop to whether an individual will feel able to engage with the private sector organisation "without fear of negative consequences to self-image, status, or career" (Kahn, 1990, pg708) and can be seen to be closely associated with psychological availability. It is clearly critical that at the time of employment choice, the prospective employee feels safe in his choice, and this consideration remains important throughout their career.

The second area of concern is the individual's ability to develop trust within the employing organisation with their colleagues and management. This element of trust is critical if the Emirati is to become effective and supported within the workplace and will impact their ability to build meaning for themselves and develop their self-confidence and efficacy. The presence of trust can be created by many things and is very personal and subjective. In the workplace, it might spring from a specific action, particularly help or self-sacrifice from a colleague or it could come from the care and compassion shown by a line manager, or more broadly from a supportive organisational culture.

### ***5.3.1 Social Environment***

In the UAE, individuals typically rely on their parents and wider family for guidance. The Arab Youth Survey (ASDA'A Burson-Marsteller, 2014) found that more than 2/3rds of Arab respondents in the region defined parents and family as very influential on their outlook on life. This group was by far the most important source of advice followed by religious guidance and friends. Given the relative conservatism found in the UAE, it is conceivable that this score maybe even higher amongst Emiratis (Gallant, 2006).

If this is the dominant source of advice, then it follows that this same source will heavily influence new entrants to the workforce. Given that the vast majority of Emiratis in employment only have experience of working in the public sector, it should not be a surprise that few new employees consider the private sector. Al Waqfi & Forstenlechner

(2012, pg622) quoted one female graduate as a typical example of the impact of this bias:

*"I knew what to expect when I took a local government job, most of my family work there, we talked about it before. Nothing else was ever a possibility or something I believed I could do."*

Participant 9 had commented similarly in this research - *"... everyone in the school would aim to join the government because he wants to follow his father or brother who is working the police or army."* With such an overwhelming bias for work in the government sector, based largely on familiarity and the level of comfort built up in recent years, most Emiratis coming into the workplace will be steered in the same direction (Salih, 2010).

This influence continues throughout the individual's career and becomes difficult to resist if there is discontent at one time or another with the private sector workplace or the way it impacts home life. It appears to be quite acceptable to leave and wait for an easier job than work through the challenges experienced. As Participant 10 explained *"I [generally] like the work but my family said no, sit at home and wait for government."*

This phenomenon means that potential entrants to the private sector will not receive much, if any, support from either their friends or family, and as seen earlier, nor does the education sector work to mitigate the issue. As Participant 3 commented, this creates a significant obstacle for private sector employment as it builds into a fear of the unknown for many:

*"To be honest, the problem with the UAE Nationals, most of them, looking at them and my experience with them, they are afraid of getting into this challenge of the private sector and banking. Most of them are afraid of getting into areas where they feel they do not understand..."*

Nevertheless, the research participants all agreed with the premise that greater awareness in the wider community would help attract new entrants into the private sector and subsequently provide a more supportive environment for sustaining such a career. This also featured as a response to the survey question concerning how to attract more Emiratis to the bank and Participant 11's experience with summer internships arranged by his father gives an example how this might be achieved. The

experience of Participant 3 also shows how better informed parental guidance can be a positive influence:

*“...my father told me once that the government is a sort of organisation where you reach a level doing a routine job and you don't have much career progress, the opportunities are not much compared to the private sector, though I mean there is a very strong challenge in the private sector so you have to decide if you want the easy one where you may stay for long or you challenge yourself”.*

Finally a number of additional social factors emerged from the interviews that had not been considered so significant in the literature. These include the religious based preference for Islamic banking models and the concern that private sector employment could be detrimental for a woman's marriage prospects. This latter observation adds a cultural dimension to the religious consideration. In the short term, it may be appropriate for an employer to consider keeping Emirati staff together to mitigate this source of mistrust with the wider population however, this would not be appropriate in such a multi-cultural environment in the long term.

In summary, if the Emirati is not able to achieve a sense of safety for a decision to join the private sector and/or develop the belief that they can succeed therein, they will not be attracted away from the public sector, where this sense of safety appears to be taken for granted. This issue appears to have the same level of priority as Meaningfulness at the time of employment choice, as it is unlikely that a highly valued job will be taken if the individual does not feel safe or supported in taking it. Similarly, there does not appear to be any reason why this level of importance does not continue throughout the typical working life. As seen in Chapter 4, developing this sense of safety requires collaborative effort to build the necessary support in the Emirati community and for this to be reinforced by greater attention in government and the education sector.

### **5.3.2 Organisational Environment**

Kahn (1990) includes under “Safety” the need for employees to feel the working environment is trustworthy, predictable and non-threatening. During the interviews,

questions concerning the level of trust built within the organisation generated many examples of bad behaviour experienced on joining the bank under study. Such experiences would undermine even the most determined individual's sense of organisational commitment and engagement.

The provision of a trustworthy working environment requires many things. As Kataria et al (2012, pg8) explain "...organizations should provide a supportive human resource development climate to help employees thrive at their workplace. For instance, fulfilment of psychological contract, workplace spirituality, performance management, managerial support, justice, trust, transparency, integrity, career development opportunities, effective leadership are the dynamic constituents of the holistic perspective on favourable psychological climate, which in turn, create conditions for employees to flourish at workplace."

It seems indisputable that the relationships that Emirati employees develop with their expatriate colleagues and line management in the initial phase of their career will have a significant impact on the likelihood of the employee becoming truly engaged. Whilst there would appear to be a lot of prejudice against the Emirati, it was encouraging to see the level of maturity and understanding present in the victims. In the group discussions, there was a lot of support for the idea that challenges with these relationships are partly a negative result of the government quota based Emiratisation policy rather than inherent bias. Whilst the group acknowledged that the policy may open up opportunities for Emirati employment they may otherwise not have had, it does also create hidden obstacles for the individual trying to progress in a multicultural workplace.

When it comes to building trust, many obstacles appear to stem from the expatriate fear of being replaced by a National and the limited social interaction that takes place between them, both inside and outside the workplace. The latter is not helped by the prevailing cultural differences, that obviously exist in; the preferred lifestyle, clothes worn, food and drink consumed, entertainment enjoyed, or the language used. All of which create considerable barriers to meaningful and confident social interaction.

In response, the interviewees generally called for more opportunities for interaction between the Nationals and their expatriate colleagues. This was thought to be a simple way to reduce some of the misperceptions on both sides that have been established and should start with normal every day common courtesies. As Participant 4 put very simply:

*“See here in the UAE, in the culture, if you want a UAE National to be comfortable we should not come in the morning and not say hello. At least say something, say a joke, give something, a sweet. See it is anywhere, in any majlis, in any group; it’s very weird if you come and just sit. Very weird. If you say hello, you break that glass.”*

Clearly, achieving greater familiarity at the individual level is important to build a high level of trust and the bank will need to consciously create opportunities for this to happen.

The existence of the Emirati quota for the banks also has a negative impact on the way individual Emiratis are perceived by the dominant expatriate staff population. This is exacerbated by the discriminatory ways in which pay and benefits are distributed, i.e. it is often necessary to pay the National a higher salary than the expatriate to compete with the government sector and they are perceived to benefit from lower performance expectations and less disciplined working conditions (Table 1.1). The negative impact of such discrimination was identified by Randeree (2009) and surfaced during the interviews from a number of perspectives in respect of engagement.

The need for the banks’ to achieve a minimum number of Emiratis employed (currently 40% of total staff) and then to grow this number by 4% p.a. (UAE Cabinet Decree No. 10, 1998) works against those Emiratis that are capable of progressing without the help of the quota. It also creates a defensive attitude in the minds of the expatriate staff that they need to work with. Conversely there are instances of Emiratis not properly engaging in the workplace because they believe they will not be dismissed as they are required to meet the quota. However, it is encouraging that the individuals involved are now starting to talk more openly about this challenge. The earlier observation of Participant 2 highlighted the divisiveness of the prevailing working environment at the individual level and the insidious effects of positive discrimination that need more considerate attention and discussion within the workplace.

Whilst these unhelpful beliefs are diminishing as the supply of capable Emiratis increases and employers become more prepared to dismiss the poor performers, they are still felt to represent the norm. In addition, the quota and the penalties that exist for non-compliance support the feeling in many expatriates that ultimately they will be replaced by a National. This fear allied with the basic insecurity created by a work permit regime that provides certainty of residence for expatriates for only 2-3 years at a time, builds a significant level of antipathy and resistance towards supporting and developing the Emirati workforce.

Addressing these issues of trust appears critical, particularly as a trusted environment is a prerequisite for achieving both a highly engaged workforce and a high performing organisation (Kataria et al, 2012). This will require a greater level of maturity and openness in the working environment than has hitherto been the case (Al Ali, 2008) and concerted lobbying for changes to a significant public policy.

#### **5.4 Knowledge Sharing**

Within the concept of employee engagement, knowledge sharing is seen as an important part of the creation of productive working relationships. Kahn (1990, pg707) observed that “...meaningful interactions promoted dignity, self-appreciation, and a sense of worthwhileness. They enabled relationships in which people wanted to give to and receive from others.” It can be seen as an integral part of building trusted work relationships and has been considered as a specific concern in this study because of the importance given in the literature (Macey et al, 2009).

Given the findings discussed under Safety/Trust within the workplace, it was perhaps inevitable that knowledge sharing should also be seen as an area of significant challenge. The fear of replacement in the minds of the incumbent expatriate employees serves to create significant resistance in the workforce towards knowledge sharing and ensuring an equitable distribution of work.

The expatriate fear of losing their position to an Emirati is most damaging when it is strongly held by the line manager of the incoming Emirati as this manifests itself in a marked reluctance to share knowledge and the manager is not motivated to help the

Emirati build a good working relationship with him or the rest of the team. Participant 1 experienced this from his first few days in the bank:

*"[Building trust] was difficult, when people are really difficult with you, communicating, if you need something from them. For example, if it was a department wise need, this was a challenge, because they are playing it defensive. They don't want to get in touch with you for no exact reason, if I am requiring something or I just want to say hi. They are scared, why, why are you scared from me."*

It is also possible that this prejudice is reinforced by the bank's performance appraisal process. This currently uses a normal distribution model to ensure that differentiation by some measure of performance is achieved and managers cannot show preference without some target based reasoning. The normal distribution or bell curve process in the bank means that for every 100 staff ranked against a 5 point scale (1 – lowest grade performer likely to be dismissed, 5 – highest grade performer, likely to be promoted) there will be 5 people ranked 1, 15 people ranked 2, 60 people ranked 3, 15 people ranked 4 and 5 people ranked 5. However, as described earlier, this process encourages the line managers to position their UAE Nationals as the natural low scorers, i.e. they do not give them enough training or knowledge to do the job they have been recruited for, they then clearly do not warrant a higher performance rating allowing the expatriate to protect himself and those like him. The consequent loss of earnings from a low performance rating also helps to encourage the National to leave, further protecting the expatriate's position. Clearly, this abuse of the performance rating systems needs to be addressed and there has been a move towards greater oversight and transparency in the performance review process to make it harder for the practice to go unnoticed and unchecked. However, this unintended consequence suggests there may well be other processes in the bank that sustain inappropriate bias. Efforts are required to review the main activities of the bank to ensure any such processes are identified and changed.

Almost all of the interviewees expressed the need for the Emirati staff to be given more work. Participant 15's comments exemplify the common concern:

*"The managers should provide them [the Emiratis] with the same amount of work as the expat. So they should not say no this UAE National is able to only do this much and the expat can do this much. The work should be given equally."*

This is also supported by Participant 8 when he was talking in respect of correcting the expatriate impression of the typical Emirati employee:

*“I think we should involve the Emiratis more in work, we should give them a bit more pressure. To do things more seriously, because some of them think I just want to work and go home, some of them think I just need the money, I just need the benefits...”*

The findings in this area clearly point to the need for more work to be done to create an equitable working environment, within the bounds of public policy, and to find ways to address the considerable expatriate resistance/fear. Encouragingly, most of the participants feel they are no longer subject to these obstacles themselves but still consider them to be prevalent within the bank under study.

The knowledge sharing factor within the employee engagement model appears less important at the time of employment choice, however, the belief that an individual will be trained to do a good job, will form part of the overall assessment of safety and personal efficacy. Many of the participants had explained that they had mistakenly assumed that appropriate knowledge sharing could be taken for granted.

## **5.5 Opportunities**

The importance of career development opportunities has been highlighted earlier. It was particularly notable that one of the main reasons for all the interviewees to join the bank was the perception that an organised development plan existed for management trainees specifically in the bank under study. It was also the general view that banking would provide much greater opportunity to build a significant career than would the government sector. However, once the individuals had joined the organisation, some encountered significant resistance amongst the expatriate colleagues to training and developing them. Whilst these interviewees found ways to counter this problem, there was a general feeling that more explicit development plans are required.

The initial positive perception that good opportunities exist in the private sector needs to be supported by actual progression that meets the aspirations of the individual. Participant 13 expressed the prevailing view of fresh entrants when she said *“I was thinking of banking as a career. As in the company I was working I didn't find much*



*progress.*” Whilst this need to deliver on the opportunity promise may seem self-evident in more developed employment markets, this has not generally been the case in the United Arab Emirates. The private sector has traditionally recruited expatriates to do a particular job well but cheaply and not focused on developing the vast majority for anything else. Whereas, the long standing view in relation to Emiratis, was that they were only hired when forced on the organisation by government policy. In both cases, the predominant objective was to keep costs low. As aforementioned, career opportunities is one of the areas in the bank’s previous employee satisfaction surveys where the score for the Emirati staff is significantly lower than that for the expatriate staff. The resistance of the expatriate to share knowledge and the longstanding practice of paying minimal attention to training and development more generally, are both likely to give rise to such a response.

There appears to be a lot of work required to ensure the bank meets the expectations and career aspirations of its workforce and to build a sustained reputation for providing good development opportunities. The immediate need appears to require more formal individual development plans and clearer career paths through the organisation. These plans could be administered by the HR department rather than the line manager, to help overcome potential resistance.

The significance of this factor is very high and it clearly impacts both the initial employment choice and the ongoing retention of Emirati employees. As regards the relative priority within the employee engagement concept, it appears critical for sustaining high levels of engagement and evidently the presence of credible development opportunities is the most attractive feature of the private sector at the time of employment choice.

## **5.6 Alignment**

Alignment refers to the degree to which the goals and values of the organisation fit with the aspirations and beliefs of the workforce (Macey & Schneider, 2008).

The area of alignment appeared to give rise to the least concern in this study. During the interviews, all participants made positive comments about the bank’s values, the

way in which it conducted its business and the overall strategy. These positive comments are widely supported by the bank's annual employee satisfaction survey, which in 2014 showed an overwhelmingly positive score of 89%, some 11% higher than the average seen in the region's banks undertaking the same survey, and 7% higher than global high performing organisations. This score amalgamates the responses to questions such as; I have a good understanding of the bank's Vision and Mission, I have a good understanding of the bank's strategy and goals, I believe they are right for the bank at this time, I understand how my job fits, etc..

Whilst this factor may not be an issue in the organisation under study, it is clearly an important consideration generally as the lack of fit between the beliefs of an individual and the goals and culture of their employer could make for a very uncomfortable employment experience. It would arguably be a prerequisite for an employee's sense of safety and trust in the working environment and essential at the time of employment choice.

### **5.7 Availability**

Availability was defined by Kahn (1990) as the employee having the physical, emotional and psychological resources to engage in the organisation. This need includes the existence of an effective and supportive physical environment, such as the provision of adequate lighting, equipment, systems, etc. but also the presence of a positive and supportive social and emotional environment and overlaps with Safety/Trust and Meaningfulness as explored above.

This attribute also features in two distinct ways with regards to the challenges of engaging with, and engaging within, the private sector. During the time of choosing a direction for their career, it is paramount that the individual feels available to engage with the private sector. The influences on his state at this time are largely external to the specific organisation in question and have been explored earlier. Of course, once the individual has started to work in a private sector organisation, they are subject to the same external environment, either supporting or undermining their availability on

an ongoing basis. In addition, they now have a second set of challenges relating to the difficulties found when engaging within their particular employer.

Whilst physical considerations, such as accessibility and appearance, do play a part, they are not generally seen as an impediment to most people in the organisation under study. The participants considered that all staff are provided with a reasonable level of physical resources to do the job that is required of them. The annual employee survey specifically enquires about this factor and in recent years, it has not featured as a significant issue.

Clearly, the social environment is not so benign. It can be seen from the findings discussed already that the prevailing social environment does not help create a supportive psychological environment for many Emiratis. Expectations of family and friends and the perceived differences between the sectors around cultural sensitivities, religious considerations, work pressures, personal fear or lack of self-confidence/familiarity and the apparent hygiene factors all serve to deter a move to the private sector. Once an individual has overcome these concerns, close family and friends continue to question the decision, particularly if the individual does not appear to be doing well. The significance of this issue comes clear when you consider that the most senior Emirati in the bank under study is just completing 20 years' service after a very successful time in the bank, and to this day, his father suggests he made a mistake and should leave.

Despite such pressures, the existing staff have evidently overcome their individual challenges to first consider a private sector job and then stay with it. It can also be seen from the interviews that the Emiratis joining the organisation are looking to do a good job. Their initial level of personal availability is high, even if not particularly supported by their family/friends, as they are looking to make a positive impression on their employer and build interesting career opportunities for themselves. Interestingly, despite the general concerns in the Emirati population with achieving efficacy in the private sector, the participants were all confident of their innate ability to do well.

The psychological availability of a prospective employee is, of course, fundamental if they are to consider engaging with the private sector at the time of employment choice. It also seems self-evident that this factor remains of critical importance throughout their career.

## **5.8 Priorities**

Finally, it was noted earlier how the employee engagement model does not prioritise between the various antecedents explored. This is not helpful from a practical perspective as it does not guide the interested parties as to which element might require tackling first. Helpfully in this case, the order of importance in the context under study surfaced without being a specific research question but this could prove a significant weakness in the framework in other situations.

As argued above, the impact of these engagement issues is felt at two critical stages; when the prospective Emirati employee is first considering their choice of career, and once the Emirati has made the choice to enter the private sector. It is at the first point that the challenges found in the areas of meaningfulness, safety/trust and emotional and psychological availability have their most significant impact. These challenges appear sufficiently large to put off many individuals that may otherwise be very suited to a career in the private sector. At the present time, it would appear that only those that feel the urge “to do something different” overcome these initial obstacles – often persuaded by the perception of good opportunities to develop. The second stage brings challenges for engagement when the employee is trying to become productive within their private sector workplace. At this point, the issues of trust and knowledge sharing become more prominent and influence the level of personal availability. The possible impact of difficulties in these areas, then appears to be moderated by the degree to which the individual feels they are doing a worthwhile role and have confidence in their future - i.e. found meaning therein, and/or perceive good opportunities for personal development. Both these factors appear able to overcome the former challenges, certainly in the short term and to the extent they remain positive for the individual concerned.

As the individual settles within the bank, it can also be seen that their level of engagement is closely linked to the attention their line manager pays to training and development which by implication leads to the perceived opportunities for career growth. Interestingly, the perception that there are good opportunities to develop also seems to have a reinforcing effect on meaningfulness and retention. That is, the more someone develops and has hope for their future, the greater the value they ascribe to their role and the employing organisation and therefore, the higher the level of engagement that is achieved. Building a high level of meaningfulness is particularly important for the newly arrived Emirati employee, as this helps increase their ability to withstand the social pressure that prevails to move to the government when the going gets tough, and therefore enables the individual to feel more psychologically available to engage and participate positively in the workplace. This consideration does not appear in any of the existing work on Emirati employment or the broader employment engagement literature reviewed.

In brief, it can be seen that creating a stronger sense of worth or Meaningfulness for the private sector, the banking sector and then this specific bank is critical to attract good quality employees. In the absence of this sense of value, the presence of good career opportunities appears to be the attribute that can be leveraged effectively to create a much stronger proposition for the Emirati considering their career options.

Once the Emirati has chosen to engage with the private sector, helping them to develop trust in the organisation, their manager and their colleagues then becomes the most important and immediate requirement. Throughout their employment experience, the perception that good career opportunities exist in the bank continues to be necessary to support the creation of Meaningfulness and build the resilience to withstand the prevailing pressures on the psychological aspects of Availability, but this factor becomes most critical when the employee is at the stage of deciding whether to stay or to leave. It appears that the presence of good career opportunities will top an exceptional pay offer for most people as a reason to stay in an organisation (Table 4.1), a finding that corresponds with the conclusion of Joao & Coetzee (2012) that opportunities to develop are a significant retention factor. Interestingly, the existence of good opportunities can

reduce the significance of a lack of trust with certain colleagues, and high levels of trust in the organisation as a whole can overcome more specific team level issues in the short term. This interplay between the various considerations at work creates an immensely complex and multi-layered reality.

The critical importance of Meaningfulness and its ability to influence all other engagement factors surfaced in a way that was not expected at the outset of the research. By the fourth group discussion, it had become a major focus of attention as it appears that the higher the sense of “Meaning”, the more the individual was prepared to accept weaknesses or problems elsewhere. Conversely, the absence of Meaning leads to hygiene factors; specifically pay and working conditions, becoming more important in determining the relative engagement of the individual.

Furthermore, it can be seen that the contextual nature of these findings do not undermine the value of the universal models of Kahn (1990) and Macey & Schneider (2008) but do highlight the need to take local considerations into account if the application of the universal theory is to be effective (Randeree, 2009). As Forstenlechner (2009, pg136) observed “...a very different environment dictates the context of integrating nationals in the workforce and limits the potential contribution of previous knowledge on localization initiatives ....” In addition, the order of importance of the various factors needs to be clearly identified in the local context, as focusing on all elements of engagement at the same time, or addressing them in the wrong order, may prove to be very ineffectual.

One substantial question that remains is whether the impact of positive discrimination is so significant as to warrant particular attention within the engagement model. In this case, institutionalised discrimination exists as a result of the Emiratisation policies of the government. These policies serve to create pressures on the interpersonal relationships required within an employer organisation. It is not unusual for even the most mature economies to introduce some form of discrimination, whether in favour of different ethnic groups, people with disability, gender based policies, etc. and the presence of such policies clearly creates a challenge from an engagement perspective.

At a superficial level, the underlying reasoning may be accepted and understood by the workforce but it clearly has hidden effects that work against the intent of public policy.

The other area of significant impact relates to the cultural differences at play in the workplace that gives rise to sometimes misplaced reactions to events or the actions of others. This significantly hinders the development of close and trusting relationships in the workplace and requires specific attention to reduce the unseen and unspoken impact arising. Making sense of different worldviews seems to be a distinct requirement not addressed by traditional HR management methods.

## 5.9 Conclusion

The employee engagement concept provided a very helpful framework within which to consider the findings of this research. It appears that its use can be effectively extended to the point of employment choice and that the need to prioritise the antecedents does not critically undermine the value of the concept.

The principal needs that surface from this consideration of specific engagement factors, to achieve the overriding objective of improving the attractiveness of the private sector for the Emirati employee, can be summarised as:

- Meaningfulness:** Increasing the level of awareness and understanding for the private sector, in both the prospective employee and their families
- Safety/Trust:** Addressing the areas of bias and prejudice that create obstacles for the Emirati to build trust and confidence that the organisational environment is supportive.
- Knowledge sharing:** Improve the willingness of colleagues to share knowledge and experience and promote the fair distribution of work.
- Opportunities:** Develop credible and sustained medium term career paths
- Alignment:** Create more examples of success and encourage the people involved to act as coaches and mentors for their colleagues.
- Availability:** Focus on psychological availability under Meaningfulness and Safety/Trust above.

## **6.0 CHAPTER SIX - Action Focus**

### **6.1 Introduction**

This chapter explains how the research findings described in Chapters 4 and 5 informed a series of responses designed by the research participants in group discussion to address the priorities summarised above.

The group discussions provided the platform for the action oriented phase of this research. I positioned myself in each discussion as a facilitator or action learning coach and avoided the more formal role of Chairman. This was helped by organising streams of focus and collectively agreeing to subsequent action that could be led by the participants. The group discussions adopted the action learning set approach described by Pedler (2008), i.e. each participant took part voluntarily, each person owned a specific task or series of tasks, each task required the help and involvement of other participants and other parts of the bank, and each action was reviewed periodically to extract the learnings emerging from that action.

In the first meeting, the group reviewed the possible categorisation of the main issues arising from the interviews. The group initially started with six main categories that they believed corresponded with the main issues; the lack of familiarity/awareness, the repercussions of the Emiratisation quota, discrimination (as the main cause for the lack of trust between Emiratis and expatriates), the attractions of the public sector, development challenges and people management. After lengthy discussion about the possible overlaps between some of these areas, it was agreed that the group would first work with four main categories, dropping the lack of awareness and the repercussions of the Emiratisation quota as they were felt to be issues largely outside the control of the organisation. Different participants volunteered to lead the discussions on each of these groupings and agreed to work on different action programs to explore and improve the situation in greater depth.

Group Discussions 2 and 3 received presentations from the volunteers, and the actions proposed to address the problems under consideration were discussed at some length. At the end of the third meeting, the group selected those actions that they felt would



have the most impact in the shortest period of time and agreed to address a number of issues that were more longer term in nature outside this particular research initiative through the organisation's HR function. In addition, a small number of suggestions were already subject to some attention elsewhere in the bank and were left to these other areas to progress.

## **6.2 Proposed Actions**

The initial clustering of actions chosen and the specific tasks proposed were, as follows:

### **1. Countering public sector attractions**

- i. Develop bank specific Open Days, where the general public can be invited to hear the role that banks play and the employment opportunities therein.
- ii. Introduce greater flexibility in the bank's benefits programmes so that all staff feel their needs are being addressed and not just certain groups.
- iii. Introduce more flexible working hours to facilitate ongoing studies and/or family responsibilities.
- iv. Lobbying industry bodies such as the UAE Bank Federation (UBF) and the Emirates Institute of Banking & Financial Services (EIBFS) to develop community based education programmes that showcase the positive impact of the banking sector. In addition, ask the latter to develop presentations for the education sector that can be used to more fully explain the employment opportunities that exist in the sector.

### **2. Discrimination**

- i. Cultural awareness sessions to be conducted within the bank by the different cultural groups within the bank.
- ii. Staff survey focused on issues of discrimination.
- iii. Changing the current weights applied to performance objectives to allow time for new entrants to reach the desired performance level, possibly suspend ratings during training/induction periods and rebalance objectives of line managers towards positive behaviour from the heavy focus on financial metrics.

### **3. Development Challenges**

- i. All line managers to be trained on providing career guidance, and for career development to form part of the formal year end appraisal process.
- ii. Manager's checklists to be produced by HR to guide the development efforts expected of the line managers.
- iii. All Emirati staff to have access to a mentor to help provide personal career support.

### **4. People Management**

- i. Good practice/behaviour to be more clearly recognised and showcased, particularly in respect of managers developing their staff and facilitating knowledge sharing.
- ii. Develop a greater sense of belonging, through Business breakfasts to be arranged with members of senior management.
- iii. Have dedicated departmental trainers to provide small presentations to explain their department's role and function to others in short lunchtime sessions.

All of these actions were subsequently agreed within the wider bank with specific tasks and timelines distributed to the departments concerned under the leadership of the group members. However, whilst this work was underway, it became clear that a number of participants feared that these actions were not necessarily addressing the problems sufficiently or being managed in a sufficiently co-ordinated fashion. This caused a period of significant reflection for the group and gave rise to the most significant revision of the approach.

### **6.3 A Reframing Point**

To address the concerns arising from the apparent misalignment of the initial action approach with the issues considered most important, I reviewed the framing process that had been worked through to develop the issues that the groups were now focused on. I realised that in trying to allow the main issues to emerge without making any direct reference to employee engagement, the group was now missing the insight and

structure that this framework can provide. To explore the concerns with the significance and relevance of the actions that had emerged, the framework was explained in the fourth group discussion and the correlation with the actions underway discussed and reaffirmed.

After much discussion, it was felt that most of the problem areas could be grouped on the basis of the principle considerations emanating from the employee engagement model and that this might achieve better co-ordination. However the first area under consideration, countering the attractions of the public sector, did not seem to fit very comfortably with the concepts supporting engagement. Interestingly, the issue was also felt to have a defensive and reactive positioning when couched in such words, i.e. the phrasing highlights the attractions of the public sector and the need to counter this perception, when a more positive approach is to do the reverse and highlight the attractions of the private sector and differentiate the opportunities available therein. This discomfort and sense of misalignment was also perhaps a natural consequence of the group looking to work on things where direct action could be taken rather than tackle more intangible abstract issues.

As the discussion and reflection progressed, it also took the group back to the question of awareness that was dropped in the first group discussion. Looking at this area and some of the issues that had been absorbed into the other topic clusters, the group began to look at the issue in a different light. The focus became drawn to the importance of “meaning” or sense of worth ascribed to the private sector and the job opportunities therein. In light of the interviewee’s personal experiences and the survey responses, this aspect was confirmed as being of critical importance for the individual and the broader Emirati community, particularly at the time employment choices are being made.

It was noted that for the majority of the participants, the original motivation for joining the bank was a sense of the opportunities available and the chance to challenge themselves in order to grow, combined with a desire to do something different. However, the participants in this study did not believe that this was true for the

majority of Emiratis who also do not appear to have the same ability to develop themselves. This highlights the importance for the employer to understand the motivations of individual employees and to ensure the organisation responds to them. By contrast, the survey results clearly demonstrate the vast majority of Emiratis join the bank to develop a career for themselves (Appendix 3), so this perception from the group participants and the Emirati survey results suggests that too many others are not obviously receiving the help and support required to meet their aspirations.

This process of reframing the interview findings in respect of awareness and career guidance to focus more clearly on Meaningfulness resulted in a reworking of the actions agreed in the earlier group discussions. In particular, it was felt necessary to build a broader understanding of the opportunities to be found in banking and positioning the banking sector as a positive contributor to the country's economy, showcasing the positive aspects of its influence on the community, and the various types of work available. To complete the reframing process, the other focus areas were also formally reclassified to correlate to the engagement factors described above.

The last significant change to the group's action learning approach concerned the level of commitment and responsiveness of different departments expected to work on some of the agreed actions. These people were not part of the research initiative and as a result it was felt that, on a number of occasions, there was a dilution in ownership and responsiveness following the handover. To address this, from the fourth group discussion, the priority actions were finalised and distributed across the participants to lead alongside the organisation's HR department. Where work had already proceeded within a different department, this was allowed to continue but with greater oversight from the research action leaders and HR. I also spent more time explaining to the non-participants the background to some of the actions they were requested to take and explaining the importance of their help.

#### **6.4 Action Review**

The revised actions and the progress made to date are provided in Table 6.1 below:

**Table 6.1 Action Review**

<b>Category</b>	<b>Issue/Need</b>	<b>Action/Progress</b>
<b>Meaningfulness</b>	Developing a sense of value in the private sector/banking sector	Lobby via industry bodies for government and education sector to promote the private sector. <b>Ongoing</b>  Lobby EIBFS/UBF to promote banking. <b>Underway – see UBF website</b>
	Developing greater awareness of the employment opportunities in industry	Lobby for EIBFS to visit key colleges and career fairs to explain opportunities available. <b>Ongoing – delayed by change in EIBFS Board</b>
	Increase awareness of the value of the banking sector/this specific bank	Initiate press releases regarding opportunities/work environment. <b>Ongoing – see engagement article published</b>  Induction process to be redesigned to cover broader education required. <b>Done</b>  Showcase role models and examples of success. <b>Under development.</b>
	Increase awareness of the career opportunities in this bank	Showcase opportunities at key colleges and career fairs. <b>Four fairs attended in 2014, university visits planned from 2/2015.</b>  Induction process to include typical career paths available and type of work in each department. <b>Done</b>

<b>Trust/Feelings of Safety</b>	Improving perception of private sector work in the wider community	Beginning to happen without direct effort from bank. <b>See article re support of the UAE Prime Minister.</b>
	Ensure relationships with colleagues/managers are supportive, trustworthy, open and transparent	<p>Emphasise even handedness as a core value. <b>To be addressed in offsites through 2015.</b></p> <p>Employee relations workshops to explain behaviours expected. <b>Underway - all bank covered by end 1/2015.</b></p> <p>Manager's checklists placed on intranet and shared with all people managers. <b>Done</b></p>
	Improve cultural sensitivity amongst workforce	<p>Cultural awareness events for both Emirati and larger expatriate groups. <b>Planned in October 2015.</b></p> <p>More information to be provided at times of cultural and religious festivals. <b>Underway.</b></p> <p>Specific working with diversity training. <b>To start November 2015.</b></p>
<b>Knowledge Sharing</b>	Address expatriate resistance/fear and encourage more sharing.	<p>Make bank resource planning more transparent. <b>Ongoing</b></p> <p>Line Manager training to highlight need for explicit knowledge sharing and showcase good examples. <b>Done with award scheme now in place and announced.</b></p> <p>Objectives to include this explicitly. <b>Done</b></p>

<b>Opportunities to develop</b>	Early stage counselling to improve preparedness, help establish goals and expectations (job v. career), focus on creating “a future” within the organisation through career development goals.	<p>Career guidance toolkit. <b>Under development for completion by end 2015.</b></p> <p>Career path details to be made public. <b>To be completed by end 2015 following revision of job based competencies.</b></p> <p>Mentoring by senior management now provided as an option to all Emiratis. <b>Done.</b></p> <p>Emiratis being developed as department based trainers. <b>Train the trainer sessions commenced March 2015.</b></p>
<b>Alignment</b>	Develop stronger focus on banks’ core values. Establish a more social sense making opportunity with a view to building and maintaining alignment of interests.	<p>Informal breakfasts with CEO and Management Committee members to be held each month. <b>Scheduled through 2015.</b></p> <p>Communication of ongoing CSR activities and greater attention to be given to sports and informal social events. <b>Ongoing.</b></p>
<b>Availability</b>	Reduce sources of conflict, whether at home or work, provide greater flexibility to ensure work environment accommodates different individual needs.	<p>Establish more flexible working hours, particularly to support working mothers and part time students. <b>Done</b></p> <p>Make benefits more flexible and available to more staff. <b>Feasibility study completed in Q2 2015, scheme to be launched in 2016.</b></p> <p>Engagement with family members to build supportive relationships. <b>Under discussion.</b></p>

This table does not provide the detailed references to external reports and published articles emanating from this work due to the agreement not to divulge the name of the bank under study or the names of the participants involved in this research.

In summary, Table 6.1 illustrates the breadth of the actions undertaken as a direct response to the initial research findings. Whilst not all are progressing as fast as the research participants would like, it is possible to discern some forward momentum. As regards outcomes, it is notable that the level of Emirati staff turnover in 2014 declined to 13%, the lowest ever achieved by the bank and that we are now receiving many hundreds of applications from Emiratis at each career fair attended.

Each action is clearly aligned to at least one of the issues that emerged from the research in respect of the challenges faced by the Emirati employee engaging with and within the private sector workplace. The ownership of the issues is well spread across the organisation and the need to improve on the status quo is becoming a business as usual mind-set for the senior managers.

In addition, whilst the actions are designed for the circumstances found in the specific organisation under study, it can be seen that many of the findings and the actions underway are quite general in their application. This means that the positive contribution of the research can largely be applied in other private sector organisations active in the UAE. More importantly for such a subjective and contextual problem, the research approach adopted can be undertaken in any private sector organisation looking to improve on the status quo.

## **6.5 Critical reflection**

An important element in Action Research is an ongoing process of critical reflection. This requires a “rigorous process of observation (watching what is going on), reflection (thinking about whether it is good and why and how it can be improved) and monitoring and data gathering” (McNiff & Whitehead, 2009, pg12). It also requires the



researcher to consider the impact they might have on the study, to question the prevailing truths and develop new ways of learning.

Before the research commenced, I explicitly considered my own preconceptions of the situation under study to surface my pre-understanding. This helped ensure that as the findings came to light I could avoid shaping them to confirm an existing prejudice. I had earlier suggested I had developed an open mind with regard to the possible influences on individual employees, having seen so many different issues over the years to moderate any ongoing generalisations many years ago. However, I later came to realise that other beliefs had developed; for example, I had assumed that the workplace was generally equitable and free of significant prejudice, and that the expatriate population had accepted the inherent advantages of the National. Interestingly, a number of issues also surfaced during the research that I had never properly considered before, such as the extent of the social pressures on prospective employees and the religious considerations.

During each phase of the research, i.e. the interviews, the group discussions and the survey, I deliberately took efforts to step away from the activity at hand to consider the appropriateness of the action taken, the way the emerging issues were being observed and recorded, and the impact I might be having on the process and the substance of the findings. Throughout this work, instances where this reflection led to changes in approach or a reassessment of the initial data have been noted. These instances include a number of the individual interviews where issues needed to be clarified or further explored, opening the emerging concerns to be challenged and explored in the group discussions, reframing the challenges focused on in the group discussions and in the interpretation of the survey results and their alignment with the findings of the interviews. In addition, the process of writing this thesis brought the opportunity to reconsider the way my own thoughts were evolving as the research progressed.

Throughout the study shorthand notes were maintained of particularly significant thoughts, observations and reflections on the progress being made. This helped me understand some of my own more subtle prejudices in respect of the subject matter

and some of the effects of my pre-understanding and prior experiences. For instance, I had never personally experienced anything other than full support for my career choice from both family and friends so had never considered that other employees may be experiencing very different pressures.

The following subsections consider in more detail, the steps taken to avoid any unintended bias in the gathering of data and the learning derived from this process.

### **6.5.1 Data Gathering**

Firstly, using the employee engagement framework meant that I was able to avoid any bias in the preparation of the interview questions. The principles of the framework require the understanding and treatment of specific areas, thereby removing the possibility of a researcher just focusing on the one area that they believe to be most important. However, during the early interviews, I acknowledged occasionally steering the discussions to areas that were thought might be pertinent to the study and where the conversation was able to flow more easily. On transcribing these early interviews, I could recognise some leading and/or closed questions that might have directed the discussion away from issues that were not already expected to be covered or possibly reduced their importance in favour of more familiar territory. Similarly, there was a need to explore some issues more deeply to fully understand the point being made. For instance, Participant 1 had said *"If you ask any UAE National they will just tell you that we would like to work there [in the government] because of the timing and they think the government sector are giving much more benefits than the private sector. This concept is totally wrong."* During the interview I had noted this but had understood the point to be solely on the flexibility of working hours on offer, but after the transcript had been reviewed, the point was raised again with the interviewee, who explained that the point was intended to refer to all benefits including career opportunities, financial rewards, supportive working environment, etc..

Whilst the need to guide the conversation and prompt the participants never completely disappeared, I was able to reduce my impact and during the subsequent interviews the participant was given ample time to explore the issues on their mind.

In addition, there was one comment made during the interview with Participant 2 that was surprising to hear. In explaining some of the causes of discrimination between the expatriate staff and the Emiratis, this participant observed *“They got jealous from us because you treat us better than them”*. This was the only response received that referred directly to me, and I was immediately concerned about this negative view. Clearly, it is not a view that reflects well on the unbiased organisation that I had believed had been established. To avoid my reaction influencing the rest of the research, I put this particular issue to one side to address directly with both Emiratis and expatriates at a later date.

More positively, the openness displayed by all the participants was encouraging to see. The interviews covered many different areas and touched on many points relating to the personal lives of the participants and their private feelings that would not be normally discussed with anyone other than close friends and family. This is particularly the case given the Emirati tendency towards conservatism and very traditional guarded/distant behaviour in public or formal situations (Willemyns, 2008). This gave me a lot of confidence that the interviewees were being truthful in their responses and speaking without moderating their responses because of my position or not feeling comfortable telling their truth.

### ***6.5.2 Personal Lessons Learned***

There were two specific areas that emerged as much more significant in establishing high levels of employee engagement for the bank’s Emirati staff than I had previously imagined. The first concerned the lack of “meaning” ascribed to the work generally. It is now obvious this is something that I had been taking for granted as my own sense of Meaningfulness had developed many years ago. I also now realise the value of the induction and education that I had personally received during my early years in employment.

The second concerned the way the discussions around career guidance and the quality of induction became linked with the desire for real career opportunities. The most encouraging aspect that I derived from the interviews concerned the perceived ability

for the individual to challenge themselves and to possibly develop themselves further than their peers might in the public sector. This provides a strong differentiator to be used in future recruitment efforts. Again I had not really considered the motivations of the Emiratis in joining the private sector before, as I had assumed that everyone had the same thinking as I did and were focussing on the trade-off between job security and future pay and the respective opportunities to develop. Clearly, this issue is much more complex than I had originally thought and the concern with the issues leading to Meaningfulness and Availability need more deliberate attention.

Another unexpected issue that emerged, concerned the problems with Emiratis being given sufficient work and receiving the necessary level of knowledge sharing on the job. I changed my mind in this respect as I can now see that I had previously shared some of the general prejudice towards the Emirati appetite for work and realise that in many cases, this is misplaced and that some of the bank's internal processes, such as the performance ranking process, reinforce this unhelpful perception.

There were also a number of observations that were pleasant surprises arising from the group discussions. The greatest of these, concerned the sensitivity of the Emirati participants to the views of their expatriate colleagues. For instance, one participant had been very keen to progress the idea of a regular Emiratisation forum, where the Emirati staff could air their grievances and have the chance to discuss their experiences in the bank with members of the bank's senior management. I had expected this idea to get broad support but after some discussion it was dropped as it was felt that this would be conferring another privilege to the Emirati staff. The general consensus was that it would be better if such a forum could cover all staff and that the Emirati staff made more effort to speak up for themselves.

In addition, it was heartening to see that the participating Emiratis were as frustrated with their low performing colleagues as the rest of the bank's staff and management. This showed that I had been guilty of subconsciously generalising certain features of the Emirati staff unfairly and had assumed a level of acceptance for certain behaviours that was not supported by the research findings. This observation has subsequently

encouraged the management of the bank to have more Emiratis involved in managing and guiding the National staff. Doing this has helped lessen the perception of conflict between the expatriates and the Emirati staff to focus on the common goals and objectives within the bank.

Finally, I have particularly enjoyed the chance to engage more with the bank's Emirati staff and to discover quite what a talented group of people they are. This has brought many new experiences for me and brought down a number of barriers that I had previously struggled with. One particular example concerns an office that was entirely staffed by Emirati women serving under an expatriate manager. I had had real problems building any sort of rapport with the individuals within the team and had often felt frustrated and on occasions, intimidated, by their collective treatment of me as an outsider. During the period of this research, I found myself more able to relate to them and they are now one of our more effective teams and the people I enjoy visiting most.

## **6.6 Conclusion**

The value of this research initiative has proved to be beyond my initial expectations. The process has served to significantly improve the engagement of the participants in the development of the bank and the actions emanating from the findings have already started to have a tangible impact on the performance and profile of the bank. For instance, since this study started in the bank, the Emiratisation ratio has grown to over 42% and turnover levels dropped to almost equal that for the expatriate staff. Similarly, the gap in employee satisfaction scores between the Emirati staff and the expatriates has closed and brought the overall score to the highest level seen by Hay in the Gulf region. Such improvements in the working environment have also been recognised externally with the bank receiving a number of accolades for its Emiratisation efforts.

In addition, I have benefitted from the opportunity to face up to the impact of my own beliefs on the situation and learned how a structured collaborative approach to the problem identified can overcome such bias in their beliefs and understanding. This has helped me manage a number of wholly Emirati staffed teams much more effectively than was previously the case.

## **7.0 CHAPTER SEVEN - Areas for Further Research**

### **7.1 Introduction**

During the course of this research, a number of areas surfaced that appear worthy of further research, either because the existing knowledge does not seem to address the situation sufficiently or new concerns have arisen from this research that have not been previously considered.

This chapter looks first at the specific limitations of this thesis which may give rise to the need for further enquiry. The chapter then proposes further exploration in the areas of; the challenges for public policy, achieving high levels of engagement in a UAE private sector workplace and how the employee engagement framework might be developed further.

### **7.2 Limitations of this Thesis**

As with much subjective and heavily context based research, it is difficult to generalise the validity of the data beyond the specific research site and there are notable challenges with the researcher participating in the generation of data (Harris, 2008). However, both concerns are taken into consideration in the research methodology employed and the interpretation of the value of the findings.

Using one bank as a proxy for both the UAE banking sector and the country's private sector as a whole, was necessary to manage the practical challenges of this research, however, it would be informative to undertake the same research across different banks and different elements of the private sector to understand how the influencing factors change in their significance and priority. Similarly, whilst the actions undertaken here in response to the issues found appear to be applicable in a more general sense, it would be informative to explore the specific actions that would follow from the research findings in these different contexts. The limited sample size is also potentially problematic although a bank wide quantitative survey was organised to help ensure the findings were largely supported by the entire population of Emiratis in the organisation under study. The survey itself, however, created additional areas of concern with regard

to the questions posed and the general tendency towards socially acceptable responses (Forstenlechner, 2010)

### **7.3 Public Policy**

The argument for the prevailing public policy, in particular the Emiratisation ratio imposed on the banking sector, is that without such encouragement and enforcement, employment of Emiratis within the private sector would not take place. This thinking may well have been the case when the country was still in the earliest stages of its development and when the education sector was still in its infancy. However, in the current environment and with the demographic trends increasing the availability of capable school leavers and tempering wage expectations, it is arguable that the government's priority should now be to focus more on creating an attractive young labour force to improve the quality of supply, as argued in earlier work focused on Oman and Saudi Arabia, rather than try to influence the reasons for demand. Well educated Emiratis are as capable as anyone and do not need to be forced on unwilling employers. They are entirely capable of building their own businesses which may prove to be more sensitive to some of the engagement issues found here (Nelson, 2004).

More immediately, it would be helpful if the education sector developed a greater sense of value for the private sector and discussed more readily the different considerations that should be contemplated before making a career choice. This would help reduce the negative impact of the discrimination seen today and is an area worthy of further investigation and research to guide future public policy.

### **7.4 Engaging Within the UAE Private Sector**

Given that some of the key challenges faced by Emiratis are cultural and religious in nature and that there is strong pressure today for them to fit in with a more Westernised workplace, it might be beneficial to explore how Emirati only teams/departments and organisations might succeed in the private sector. The creation of inspirational exemplars would be a helpful encouragement to others and help reduce the impact of the prevailing prejudices held by the expatriate community. There are

good examples of Emirati led businesses but there is no research that takes a look at the reasons for their success and uses that knowledge to inform the wider community.

At a lower level of impact, it would be worth exploring whether there are more localised differences in the findings. The bank's home Emirate, for instance, has fewer employment opportunities for Nationals; does this translate into a different order of priority as regards the prerequisites for high levels of employee engagement. Similarly, are their differences of priority in different banks, education levels, age, seniority and non-banking private sector employers?

It is particularly noteworthy for government policy that there are no studies that specifically examine the impact of Emiratisation on employee engagement within the private sector. The government's Emiratisation policy is likely to have a major impact on the working environment within the affected areas of the private sector, so this is a notable gap. I highly recommend further research on working relationships be carried out with representation from both the Emirati and expatriate communities. This would help inform the discrimination debate and allow an important voice in this particular work to be heard more clearly. It was noticeable that many times during this research, assumptions were being made about the views of the expatriate workforce. To ensure a more complete picture of the typical private sector workplace is achieved, it is essential to include all the players and in this case, the majority non-National employees are a top priority.

### **7.5 Employee Engagement Framework**

As this research progressed, there were two substantive themes not considered in the general theory that surfaced so often that I had to adjust my work to explicitly acknowledge them. These themes relate to the importance of two distinct contexts, engagement with and within, and the lack of any sense of priority between the principal features in the literature.

In both cases, it would be helpful to future practitioners if research could be undertaken to explore these themes in more depth. The main focus of the existing management concept is engagement within an organisation, however, it seems that it is



at least as important to understand how to facilitate the engagement of people with the organisation first. With regards to the establishment of priorities, it would be informative to see if there are constant causal links between the individual antecedents, so that practitioner efforts could be targeted effectively.

The initial premise arising from this research is that the concept of employee engagement fits reasonably well with the considerations that influence employment choice. However, this was not the primary focus of this work and it is significant enough to warrant separate study.

## **7.6 Conclusion**

Whilst the research undertaken in this study addresses the research objective in the context of the organisation under study, there are wider aspects that need to be considered to ensure the same results can be achieved for the UAE and its private sector as a whole. The additional areas of research suggested here will help that process.

## **8.0 CHAPTER EIGHT - Conclusion**

### **8.1 Introduction**

The overarching research objective was to understand the issues and challenges faced by young Emiratis in engaging with and within a private sector bank to help reduce their traditional but unsustainable overreliance on public sector employment, by improving the attractiveness of the private sector. To do this, subsidiary research questions were established to fill the apparent knowledge gaps in this area and to surface the major themes. The answers to these questions were then explored in more depth and verified in group discussion and a quantitative survey.

These questions were intended to elicit the underlying thinking of the participants rather than test a specific hypothesis. The responses to these questions were explored within the neutral framework of the employee engagement model and used to inform and guide appropriate actions in response to start the improvement process.

### **8.2 Review of Original Objectives**

Contemporary demographic pressures and the changing expectations amongst young Emiratis make it essential that the private sector rapidly becomes a more attractive source of employment. As a local bank with an existing Emirati workforce, subject to government and regulatory pressures to increase their number, it is imperative that the organisation studied here look to improve the effectiveness of these employees and reduce the commercial and social costs of the traditional high levels of turnover.

The need to make such an effort is clear as the country will not be able to sustain the current imbalance in the employment of the country's Nationals and the private sector will find it difficult to accommodate the increasing numbers without a change in overall productivity and cost effectiveness. Similarly, it is important that the prospective Emirati employee consider the private sector an attractive option. Very simply, if an Emirati feels unable to fully engage in their workplace, the employer will face two possible consequences; either the employee will leave (which is likely to be the option taken by the more capable employees) or the employee will stay, accept his lot as the

designated low performer and do as little as he can to continue receiving his salary, thus reinforcing the negative prejudices that have surfaced here. Neither scenario is appropriate for the interests of the individual concerned, nor the employer.

This research therefore unquestionably addresses a significant social issue that will grow in importance as the demographic pressures continue to increase and is clearly driven by a concern for practical outcomes (Reason & Bradbury, 2008; Greenwood & Levin, 2007). It has a significant impact on organisational performance and improving the status quo will improve the working lives of many.

### **8.3 Overview of Research Findings**

The research surfaced a number of significant factors that act as challenges for the engagement of the Emirati employee with and within the private sector. These include; the lack of awareness and appreciation for work in the private sector (Al Waqfi & Forstenlechner, 2012; Salih, 2010), the social pressures from family and friends, the inadequate induction, the negative effect of the Emiratisation quota and the resistance this builds amongst the expatriate workforce (Randeree, 2009), the challenges found in the distribution of work and sharing of knowledge (Al Ali, 2008), the lack of support from line managers, the lack of family empathy and support once they are employed, and the possible discomfort from working with people with different cultural and religious beliefs.

These obstacles and challenges were closely aligned to the antecedents that are believed to contribute to high levels of engagement, as described by Kahn (1990) and Macey & Schneider (2008). There were also positive aspects that may be leveraged more effectively to improve the situation. The main findings at the two principal points in the employment experience can be summarised as follows:

#### ***8.3.1 Engaging With the Private Sector***

1. The importance and value of the private sector to the country and its economy is not widely appreciated in the Emirati population, nor is there sufficient understanding of the employment and career development opportunities in the

sector, to help facilitate the creation of Meaningfulness. This sense of doing something worthwhile is critical in the present environment in supporting the prospective Emirati employee overcome all of the other obstacles that emerged relating to such employment.

2. The general lack of awareness as regards the types of jobs available and the working environment allows concerns with regard to cultural and religious sensitivities to take on a greater importance than perhaps is necessary or appropriate.
3. There is currently little or no social support, especially from parents and family members, for an individual to choose a career in the private sector. This likely to stem from a general lack of awareness of the different work and environments that can be found in the sector. Apart from making it difficult for the prospective employee to create Meaningfulness for themselves, this lack of encouragement and in some cases, active discouragement, acts negatively in respect of an individual's psychological and emotional Availability for such a choice.
4. More encouragingly, there is a generally held perception that the private sector can offer good career opportunities. It is notable that the majority of the interviewees in this research mentioned this consideration and the sense that they wanted to "do something different" as their reasoning for joining the bank. These considerations can be leveraged more effectively by employer organisations to attract more Emirati Nationals into the sector.

#### ***8.4.2 Engaging Within the Private Sector***

5. On joining, it appears that the typical Emirati will not have developed a significant level of Meaningfulness and may be approaching the work with a high level of apprehension and/or doubt that this is a long term commitment. This finding is highlighted by the Intention to Stay data explored earlier in Figure 4.1 and reflects the same issues raised above in relation to the initial employment

decision. This phenomenon has a negative impact on the individual's engagement levels at the outset of their working life and if this is not addressed may quickly deteriorate into a downward spiral leading to disciplinary and performance issues. Conversely, if the sense of Meaningfulness is strong at the outset, it may help the individual overcome many of the other obstacles experienced.

6. Significant antipathy towards Emiratis exists in many in the majority expatriate workforce in the private sector. The existence of quotas and other discriminatory factors serve to build this negativity, fuelling the fear that the Emirati they are being asked to employ and develop will ultimately replace them. This can result in resistance to developing the individual, an unfair distribution of work and reluctance to share knowledge. This issue has been seen specifically to lead to early resignations and terminations as the individual concerned feels the promised opportunity to develop does not match the reality on the ground. Conversely, Figure 4.1 also shows that with the right support and guidance internally, the initial lukewarm commitment can be changed over time.
7. Once an Emirati employee has overcome their initial challenges and found their way to survive within the organisation, the most important engagement factor that will ultimately determine their effectiveness in the organisation is the opportunity they have to develop themselves. This research found that this consideration may overcome a lot of the more day to day obstacles in influencing the individual's level of engagement and is the main reason for an individual joining, staying and/or leaving an organisation.
8. There are a number of hidden social and cultural differences between the Emiratis and the predominant expatriate workforce, and within these groups. These can give rise to miscommunication, misunderstandings and a social division between the groups. Greater effort is required to reduce such a divide in order to create a broader sense of belonging and mutual understanding.

The group discussions subsequently used the employee engagement concept to shape the actions that could be taken to improve the situation. These actions were centred around:

- Meaningfulness:** Increasing the level of awareness and understanding for the private sector, in both the prospective employee and their families
- Safety/Trust:** Addressing the areas of bias and prejudice that create obstacles for the Emirati to build trust and confidence that the organisational environment is supportive.
- Knowledge sharing:** Improving the willingness of colleagues to share knowledge and experience and promote the fair distribution of work.
- Opportunities:** Developing credible and sustained medium term career paths
- Alignment:** Creating more examples of success and encourage the people involved to act as coaches and mentors for their colleagues.
- Availability:** Building psychological availability under Meaningfulness and Safety/Trust above.

The research also found that the predominant traditional focus on largely hygiene factors, such as pay and working hours, is likely to be ineffective as there are much more complex considerations at work (Forstenlechner, et al, 2012). Changes in these areas, such as the draft revisions of the UAE's labour law currently under discussion (as cited by Arabian Business, 2015) which appear to focus on narrowing the differences pertaining to these hygiene factors may be helpful but unlikely to achieve the intended impact if they are not supported by other measures focused on tackling some of the more difficult social issues that surfaced in this study.

The impact of the current public policy, and in particular the Emiratization ratio - which cannot be easily influenced by a commercial organisation, does not fit well with the concept of employee engagement. It creates constraints on the responses available to the employer and has a divisive impact in the workplace. The negative consequences that can result, appear to surface most in the area of Availability and include; the creation of significant resistance amongst the expatriate workforce to distribute work and share knowledge, and a reluctance to develop the Emirati workforce and create meaningful career development opportunities. Other policies that keep government

salaries relatively high and benefits relatively generous also perpetuate the idea in the majority of the local population that the government sector will always be the most attractive option. It also creates psychological pressure outside of the workplace through the different statutory employment conditions, such as public holidays and working hours, by putting the private sector worker at a disadvantage to other family members employed by the government.

However, it does not seem sufficient to just identify this challenge without making some attempt to improve the situation. It would be appropriate for an industry wide initiative to engage the political establishment in this area to see if a more effective approach might be possible. This would require an element of sense making (Franco, 2006) to bring all interested bodies, such as the relevant Ministries, education sector and industry associations, to the same level of understanding before it would be appropriate to consider how to reduce the unintended negative consequences of the current policies. This high level policy issue was considered outside the scope of this study and will be progressed separately through the offices of the UAE Bank Federation.

#### **8.4 The Contributions of this Thesis**

This research highlighted the most important considerations that influence the prospective Emirati employee when they consider their employment options and when they are looking to engage in a private sector organisation, specifically the bank under study. Whilst the individual factors had largely been identified across the existing literature, their relative importance in the UAE context was not clear, nor were all of the issues emerging here captured in any one previous study from the perspective of the Emirati employee.

The research approach adopted enabled the findings to generate specific actions designed to improve on the status quo and attract new Emirati employees and strengthen existing engagement efforts. This Action Research based approach also allowed for the learning to continue through this action phase and beyond into the general workplace. It is notable that the actions agreed have started to have a positive impact on the organisation's performance and that the research process itself has

helped the individual participants to improve the level of their personal engagement with the bank. This approach and the actions emanating from the findings can also be adopted by other organisations to improve the overall Emirati employment experience.

The research explored the use of the employee engagement concept in a very specific environment. This concept can be seen to have helped frame the work and provided a neutral and objective way to organise the findings. It was also interesting to see how the concept can be extended to inform the situation at the time of employment choice, something that does not appear to have been tried elsewhere before.

Lastly, the research has contributed towards the current public policy debate about how to encourage greater Emirati participation in the private sector.

## **8.5 Conclusion**

In conclusion, I must express my gratitude to all those involved in this research for their contributions and patience. A visit to the bank under study will show you that it was well worth the effort and it is very rewarding to see the bank now widely recognised for its progressive working environment and the quality of its localisation initiatives.

This research has allowed a large portion of the bank's staff to become much more effective and in turn, develop themselves far beyond the traditional experience. The concept of employee engagement has been further embedded in the bank's working practices and now there is a self-sustaining improvement process that has encouraged a number of initiatives from some of the previously least engaged staff, in such diverse areas as the creation of innovation clubs and employee familiarisation. Lastly, the bank has recently been added to the Hay Group's high performing organisation reference set (albeit by far the smallest member) because of the high level of financial performance and employee satisfaction now being achieved.

These early successes are a great reflection on the significance of this research, however, for it to have real impact in the wider community, more effort and support will be required from the public sector, education and industry representatives to fully unleash the potential of the country's Nationals.



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## Appendix 1 – Semi Structured Interview Questions

### DBA Research Questions

#### **What are the issue and challenges faced by young Emiratis in engaging within a private sector bank?**

##### ***Motivation and Decision***

- a) When did you join this bank?
- b) Did you have any previous experience of working in the private sector or private sector bank (please elaborate)?
- c) What were the reasons (or incentives) behind joining this bank?
- d) How did you arrive at the decision to join this bank (e.g. did you have other options, why did you decide not to join the other organizations, how did you choose to join this bank....)

##### ***Initial Encouragement and Support***

- e) How did your family respond/react to your decision to join the bank?
- f) What support did you receive from them and in what shape (financial, moral, encouragement, etc.)?
- g) Did any other organization (e.g. government, university, non-government, etc.) help you in learning about or preparing you for the private sector? If yes, in what way (training, information, etc.)

##### ***Facilitation and Assistance***

- h) How did the bank facilitate your joining the organization (information, answering questions, etc.)?
- i) How was your experience with the recruitment process? - how could it be improved?
- j) What were the challenges faced in adjusting, adapting and engaging within the working environment?
  - were you able to build trust within the organisation (others trusting you, you trusting them)?
  - do you have someone you trust to talk to about your experiences/frustrations?
- k) How do you feel about the opportunities to develop yourself?
  - are you given sufficient guidance and support, knowledge from others?
  - how might the support provided be improved?

##### ***Engagement Framework***

- l) Do you feel proud to work for the bank? Why?
- m) Do you feel motivated to go beyond your formal job responsibilities? Why?
- n) Would you recommend the bank to family and friends as a place to work (if not, why not)?
- o) Do you intend to stay with the bank? Why?
- p) Do the facilities provided in your department allow you to be as productive as you can be? Why?
- q) Does your job make good use of your skills, qualifications and abilities?
- r) Does your job provide the opportunity to do challenging and interesting work? Why?
- s) Are there any significant barriers preventing you from doing your job well?

### ***Surviving/thriving Techniques***

- t) What actions have you taken to improve your position? - Which actions were most successful/unsuccessful?
- u) Do you know the goals of the organisation? - can you relate to them? Are they aligned with your goals?
- v) What would you suggest would make the biggest difference to the engagement of Emirati staff? (specifically cover work ethics/atmosphere, HR, socio-cultural and organizational level issues)

## Appendix 2 – Additional Employee Satisfaction Questions 2014

English
I am primarily working to support my family financially (Yes/No)
I am primarily working to better myself and build a worthwhile career (Yes/No)
Is the bank getting better or worse in managing its Emirati staff?
Much better
Better
Neither worse nor better
Worse
Much worse
Is your line manager getting better or worse in managing the Emirati staff in their team
Much better
Better
Neither worse nor better
Worse
Much worse
<i>(Please rank in order of priority considering 1 being the most important)</i>
Would your engagement with XYZ improve if the bank:
Provided more flexible benefits with a greater element of choice
Introduced more flexible working hours
Conducted cultural awareness events
Enabled line managers to provide better career guidance and support
Ensured greater fairness in the distribution of work and sharing of knowledge
Would XYZ attract more Emirati staff, if the bank:
Explained the career opportunities in banking to more students
Explained the career opportunities in banking to the wider community (family members, etc.)
Show the benefits of working in a performance driven culture
Help new Emirati hires by identifying senior staff which can provide guidance and act as coaches
To improve the engagement levels of its Emirati staff, the bank should:
1. Create clearer career paths with appropriate training
2. Establish more teams where Emiratis are in the majority
3. Be more sensitive to the local culture and social norms
4. Make pay and working conditions (hours/holidays) more like the government sector
5. Have more senior Emirati staff
6. Develop more cultural awareness across the bank's staff through social gatherings

### Appendix 3 –Survey responses to Additional Questions in Appendix 2

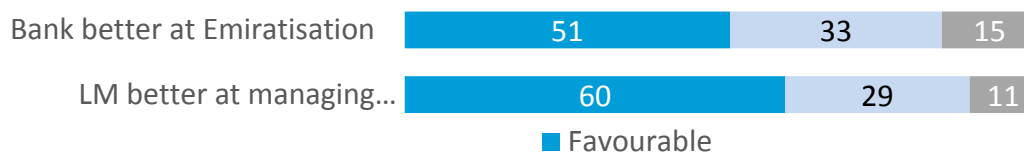
#### 1. Primary reason to work? (% of respondents choosing option)

Gender	Male	Female
Support my family	80%	81%
Better myself and build a worthwhile career	98%	91%

NB. This question was posed to elicit the main reason the employee was working but did not stop them choosing more than one response.

#### 2. Has the Bank become better at managing Emiratisation? (% of respondents choosing option)

Gender	Male	Female
Bank better at Emiratisation	53%	51%
LM better at managing Emirati staff	67%	58%



The middle portion relates to the neutral score or no change and the grey portion is negative.

#### 3. To improve the engagement levels of its Emirati staff, the bank should:

All staff: Rating of importance	Rank	1	2	3	4	5	6
Make pay and working conditions (hours/holidays) more like government sector	<b>#1</b>	40%	16%	10%	18%	9%	8%
Create clearer career paths with appropriate training	<b>#2</b>	25%	20%	12%	19%	12%	12%
Have more senior Emirati staff	<b>#3</b>	15%	24%	12%	11%	24%	14%
Establish more teams where Emiratis are in the majority	<b>#4</b>	6%	28%	24%	17%	18%	7%
Be more sensitive to the local culture and social norms	<b>#5</b>	5%	6%	32%	26%	17%	13%
Develop more cultural awareness across the bank's staff through social gatherings	<b>#6</b>	8%	6%	11%	10%	20%	46%

The chart shows the % of respondents choosing specific rank for each option. The choices were chosen within the group discussions.

**4. Would your engagement with XYZ improve if the bank:**

All staff: Rating of importance	Rank	1	2	3	4	5
Provided more flexible benefits with a greater element of choice	#1	33%	25%	19%	12%	11%
Introduced more flexible working hours	#2	30%	28%	18%	15%	10%
Ensured greater fairness in the distribution of work and sharing of knowledge	#3	22%	20%	20%	14%	24%
Enabled line managers to provide better career guidance and support	#4	10%	20%	19%	38%	14%
Conducted cultural awareness events	#5	6%	7%	26%	21%	40%

The chart shows the % of respondents choosing specific rank for each option. The choices were chosen within the group discussions.

**5. Would the bank attract more Emirati staff, if the bank:**

All staff: Rating of importance	Rank	1	2	3	4
Help new Emirati hires by identifying senior staff which can provide guidance and act as coaches	#1	43%	17%	10%	31%
Explained the career opportunities in banking to more students	#2	34%	19%	21%	26%
Show the benefits of working in a performance driven culture	#3	17%	33%	33%	17%
Explained the career opportunities in banking to the wider community (family members, etc.)	#4	6%	30%	37%	27%

The chart shows the % of respondents choosing specific rank for each option. The choices were chosen within the group discussions.

**6. Does the bank provide value to the country? (% of respondents choosing option)**

<b>Gender</b>	<b>Male</b>	<b>Female</b>
Bank provides valuable service to country	82%	91%
Family/friends believe the bank provides valuable service	58%	72%



## Glossary

<b>Action Learning</b>	Action Learning is a problem solving focused approach to research that seeks to create practical solutions to complex problems. It is normally conducted via an action learning set or group of people with different views and involves an iterative cycle of action and reflection. The concept has largely developed from the work of Reg Revans in the 1940s.
<b>Action Research</b>	Action Research is the broad term that encompasses the many different varieties of action focused research activities. This includes Action Learning but also concepts such as Participatory Action Research and Action Science, The term “action research” was coined in the 1940s by Kurt Lewin, a German-American social psychologist who is widely considered to be the founder of his field.
<b>Arab Spring</b>	The Arab Spring is the collective term given to a series of popular uprisings that took place across the Arab World from the end of 2010 until 2013. This was sparked by general discontent with the political leaders in a number of countries in the Middle East that started in Tunisia and quickly spread to Libya and Egypt. This collective popular uprising has since fractured and has brought significant instability to the region.
<b>Collectivism</b>	Collectivism is a belief that what is good for the group or society should take priority over what is good for the individual. This idea is often said to be strongest in the oriental cultures and contrasted with the individualist culture of the United States.
<b>Critical reflection</b>	Critical reflection plays an important part in the Action Research process. It is the act of considering an event or observation and deconstructing it to understand what exists, how it has come about, what beliefs or assumptions are embedded within its understanding, how it might be perceived by others, and what might happen if these assumptions and beliefs were different, then using this thinking to change and inform future thinking and action.
<b>Emirates Institute for Banking &amp; Financial Studies (EIBFS)</b>	The EIBFS is a UAE based banking training establishment owned by the banks and operated using an annual levy placed on the banks pro-rated to their staff numbers. In the past, it has also been charged with monitoring the bank’s adherence to the Emiratisation policies of the country but this responsibility has recently been placed elsewhere.
<b>Emergent</b>	Generally defined as something coming into being. In the context of this research, it reflects the way knowledge and learning emerge from the social interactions and

conversations that consider the prevailing situation, and the way the research process emerged from the consideration of different conceptual frameworks and research methodologies.

<b>Emirati</b>	A citizen of the United Arab Emirates.
<b>Emiratisation</b>	The general term used to describe efforts to increase the number of Emiratis in employment in the country's private sector. Specifically in the banking context, it refers to the need for the banks' to achieve a minimum number of Emiratis employed (currently 40% of total staff) and to grow this number by 4% p.a. (UAE Cabinet Decree No. 10, 1998).
<b>Epistemology</b>	Epistemology is the area of philosophy that considers the basis of knowledge, how it is formed and its limitations.
<b>Google Scholar</b>	An internet based search engine that allows users to access scholarly literature such as; articles, theses, books, abstracts and court opinions, from academic publishers, professional societies, online repositories, universities and other web sites.
<b>Haram</b>	The word haram comes from the Islamic faith and refers to anything that is forbidden by Allah
<b>Higher Colleges of Technology (HCT)</b>	The UAE's Higher Colleges of Technology constitute a federal independent academic corporate body for higher education established under Federal Law No. 2 of 1988 and later re-organized under Federal Law no. 17 of 1998. Under the authority of Federal Law no. 17, the HCT confers degrees at the Master's, Bachelor and Applied Diploma levels. It has become the largest source of vocational training for the Emirati population and has 17 campuses divided between men and women's colleges ( <a href="http://www.hct.ac.ae/">http://www.hct.ac.ae/</a> ).
<b>Interviewees</b>	The term used in this work to describe the individuals that took part in the one to one semi-structured interviews at the outset of the research.
<b>Mixed methods</b>	An approach to research that looks to use the strengths of both quantitative and qualitative research methods to generate knowledge that can stand up to challenge from different perspectives. For example, combining the use of in-depth, contextualized, but more time-consuming insights of qualitative research such as interviews with more-efficient higher volume data analysis possible with quantitative surveys.
<b>Ontology</b>	Ontology is the area of philosophy that considers the nature of being and existence.

<b>Participants</b>	The term used in this work to describe those individuals that took part in the group discussions.
<b>Positivist</b>	Positivist is the adjective or noun that refers to the theory that knowledge is based on universally occurring phenomena that can be verified through objective and empirical research.
<b>Power distance</b>	Power distance refers to a cultural trait that concerns the extent to which there is an acceptance of hierarchy and vested power. Communities with high power distance do not question those in authority and accept a certain status in society. Those with lower power distance are more questioning and challenging to authority.
<b>Respondents</b>	The term used in this work to describe those individuals that responded to the organisation wide confidential surveys.
<b>Social constructionism</b>	“...the main premise of social constructionism is that social realities, identities and knowledge are created and maintained in interactions, and are culturally historically and linguistically influenced.”(Cunliffe, 2008, pg201).
<b>Triangulation</b>	The process of using two or more research methods to verify the research findings from different perspectives and ultimately improve the validity of the results.
<b>United Arab Emirates (UAE)</b>	An Arab country located on the Arabian Peninsula bordering the Arabian Gulf, Arabian Sea, Oman and Saudi Arabia. The national religion is Islam and the predominant sect is Sunni. The government is organised through a federal structure to recognise the seven individual emirates that make up the country.
<b>UAE Bank Federation (UBF)</b>	The UBF is an industry body owned and managed by the 22 local commercial banks and a number of invited foreign banks. A CEO Consultative Committee chaired by one of the larger bank’s CEOs steers the development of banking sector policy and sets the objectives of the entity. The UBF has recently become an accepted voice for the industry and lobbies various government entities on behalf of the banks.
<b>Universal</b>	In the context of this work, the term universal is used to describe phenomena that can be considered ubiquitous and/or having the same effect wherever it arises.
<b>Web of Science</b>	A citation indexing and analysis service provided by Thomson Reuters.