

**“Human Resource Development Initiatives: In Search of Alignment for
Qatar Commercial Bank with Qatar’s National Vision 2030”**

By

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DECLARATION FORM

The work I have submitted is my own effort. I certify that all the material in this Dissertation, which is not my own work, has been identified and acknowledged. No materials are included for which a degree has been previously conferred upon me.

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Executive Summary

The present dissertation is underpinned by the ascendancy of human resource development (HRD) and its array of initiatives to include training, career opportunity, pay satisfaction, job challenge, management behavior, leadership, and employee involvement to engage efforts targeted at aligning an organizational culture with the wider, external national domain. In particular, the present dissertation seeks to elucidate upon the HRD ways and means the Commercial bank of Qatar can meet its business goals. A key goal empirically explored is that of how the Commercial bank endeavour to embrace and implement HRD-driven and commercially-grounded alignment with that of Qatar's 2030 National Vision.

To elaborate, in spite of the fact that national cultures may diverge from the corporate cultures found to be operating in the nation, and especially in terms of ideals and values, the prevailing, underlying culture of the wider national environment in which an organization such as the Commercial bank conducts itself and its business, will inevitably influence processes of management, decision-making, and development. This is argued to be as a consequence of strategic human resource management (SHRM) driven by the programming of the 'collective mind' across the Commercial bank and nation's supply of employees, strategists, management teams, and analysts. Arguably, this could be a core driver propelling Qatar's 2030 National Vision; to ensure some source of influence exists in Qatar from the people of Qatar over the commercial playing field, with the Commercial bank included.

By conducting a series of interviews as part of a qualitative research paradigm, key members of Qatar's Commercial bank management team were asked to give their responses to a series of semi-structured questions. The empirical data that was gathered via semi-structured interview sessions (four in total) has been duly evaluated via the technique of 'content analyses'. A key finding from the interview transcripts is that Qatar is in short supply of nationals not only available for work, but also willing to work for the Commercial bank. Not seen as the most 'attractive' employer expats and people of cultures outside of Qatar have often been some sort of necessity to keep its operations and innovations intact.

Nevertheless, the Qatar 2030 National Vision is understood as a 'given', and one the Commercial bank endeavours to position as a challenge rather than an obstacle. The

challenge ultimately is to entice and retain the Qatari populace to join its forces by pursuing a HRD-led series of initiatives including educational and training opportunities, as well as prospects linked to career development, promotion and leadership.

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Introduction

1.1 Chapter Introduction

The present dissertation is concerned with the topic of human resource development initiatives and a search for alignment regarding Qatar's 2030 National Vision (and namely concerning its human development program) with that of Qatar's Commercial Bank development of its human resources. Ultimately the dissertation at hand is concerned with aligning the organizational culture of Qatar's commercial bank with the publicized long term national vision and culture of Qatar. The core ways and means that this can actually be achieved, and as purported by the present dissertation, are by engaging specific human resource development initiatives that allow for desired balance and alignment.

1.2 The Alignment of Differing Cultural Contexts

A many number of conceptualizations of culture exist. Firstly, "Because culture is experienced personally, very few individuals see it for what it is-a program for behavior. Members of a common culture not only share information, they share methods of coding, storing and retrieving that information. These methods vary from culture to culture. Knowing what kind of information people from other cultures require is one key to effective international communication" (Hall and Hall, 1990: xiv).

According to Samovar and Porter (1972) culture "manifests itself both in patterns of language and thought in forms of activity and behavior. These patterns become models for common adaptive acts and styles of expressive behavior which enable people to live in a society with a given geographical environment at a given state of technical development" (pg.3).

A key scholar in the field of cultural deviation and comparability is Hofstede (1991, 1984 & 1998) who is particularly renowned for his contributions underpinning national cultural divergence and variability; 'Hofstede's Dimensions' to be precise. Five dimensional values prevail and serve to elucidate where national cultures align and where national cultures differ. These are referred to as: (i) individualism vs. collectivism; (ii) masculinity vs. femininity; (iii) power distance; (iv) uncertainty avoidance, and (v) short-term vs. long-term orientation (Hofstede, 1984, 1998; Kotabe and Helsen, 2000; Triandis, 1993, 2001). Hofstede's (1984) definition of

culture is “to human collectivity what personality is to the individual” (pg.21), and it involves a shared programming of the mind, which differentiates members of one group from that of another (Hofstede, 1984, 1991 & 1998; Innis, 1964; Triandis, 1993, 1994). It is of particular relevance however, to remember that culture is not the property of any one individual; it is the property of a group, a collective.

Bearing the aforementioned notions of culture in mind, to define a culture one would seek to engage clarity as to prevailing cognitively imbibed frameworks, predominantly shared comprehensions, behavioural norms, and collectively-held perceptions (Hall and Hall, 1990; Hofstede, 1984). Of particular relevance however, it is not necessarily a given that organizational culture will automatically align with a nation’s cultural environment.

In fact it is imperative to differentiate organizational culture from that of national culture; especially considering cultures originate from the outer realms of coexistence and reality to be absorbed as sort of deeper meaning and immersion, managed by ritualistic acts, ideals and leading figureheads. National cultures as compared with organizational cultures differ mainly in terms of ideals and values; and organizational cultures are found to differ in terms of ritualistic behaviours, symbols and hero figures, which can collectively be classified as organizational practises (Schein, 1990).

Still, whereas national culture may be defined as “the body of values, practises and identities deemed to make particular nations different from others” (Schlesinger, 1997: 372), arguably what applies to national and regional cultures can also apply and align to corporate cultures. In particular, although national cultures may diverge from corporate cultures with regards to ideals and values, the prevailing, underlying culture of the wider national environment in which an organization conducts itself and its business, will inevitably influence processes of management, decision-making, and development, as a consequence of programming the ‘collective mind’ of members, strategists, management, and researchers (Hofstede, 1984, 1991; Triandis, 1993). Arguably, this could be a core driver propelling Qatar’s 2030 National Vision; to ensure some source of influence exists in Qatar from the people of Qatar, the Commercial bank included.

1.3 The National Culture of Qatar

To provide some background on the nation of Qatar, Qatar Statistics Authority in October 2012 announced Qatar had a population of 1,951,591 million, with 250,000 of the total declared as Qatari nationals. Many other nationalities seemingly constitute the excess and include those of Indian origin, as well Sri Lankan, Pakistani, Filipino, European, North American other Arab states. Subsequently it would be fair to assume that the Qatari economy largely depends upon contributions offered by foreign expertise and expatriate labour forces.

This seemingly unbalanced and diverse distribution of labour supply serves to amplify a significant gap in the labour market with regards to the scope of suitably qualified and duly employable nationals as compared with expatriate sources of labour. Qatari nationals are however encouraged by the Ministry of Labour and Social Affairs to participate in the labour market as it plays a very significant role in the hiring of national job seekers, particularly the graduate-level labour supply. The depth of concern felt by the Ministry is growing however; especially considering that the gap spanning employed nationals and expatriates is increasing and in favour of expatriates at that.

Indeed in an increasingly globalized world of transcending, borderless communications and technologies employers have their pick of employees and will opt for those human resources that are suitably developed and designed for the posts that need to be occupied. Still as a further illustration of the unbalance, although it is apparent that Arabic is preferred and employed as the primary language across governmental departments and agencies with only a moderate use of the English language as a second language, for a significant proportion of privately-run organizations, English is opted for as the main language of communiqué, claiming its place as the most dominant and standard language of choice in an increasingly globalized economy, marked by increasing multiculturalism.

In evaluating the national culture of Qatar from the perspective offered by Hofstede (1984, 1998) in accordance with Qatar's 2030 National Vision (GSDP, 2008) a key dimension deemed particularly pertinent to the present enquiry is that of addressing its 'power distance', which relates to the issue of equality (Hofstede, 1984, 1998). To discuss the notion of power distance as relevant to Qatar's 2030 National Vision,

Qatar proclaims that it seeks to build “on a society that promotes justice, benevolence and equality. The Vision embodies the principles of the Permanent Constitution which: protects public and personal freedoms; promotes moral and religious values and traditions; and, guarantees security, stability and equal opportunities” (GSDP, 2008: 10).

As power distance relates to the issue of equality, it is clear that a core underpinning of Qatar’s National Vision is to promote ‘equality’ and ‘equal opportunities’, and therefore bridge the gap in terms of former paradigms of power distance once framing Qatar and other Arab states (Hofstede, 1983; Kabasakal and Dastmalchian, 2001). Nevertheless to engage a deeper enquiry of HRD in Qatar to encompass techniques of leadership for example, “A review of the literature shows that there is scarce knowledge on societal and organisational culture and leadership practices in...Qatar” (Kabasakal and Dastmalchian, 2001: 479).

Thus Arab countries have often been grouped together as a collective to conceptualize these cultures as being typical of large power distances, yet also low individualism (Hofstede, 1983, 2001; Kabasakal and Dastmalchian, 2001), deemed pertinent to the human resource development of leadership (Aldulami and Zedan, 2012). Still it is worth noting that culture invariably changes, and may over time render subsequent change across people’s shared values, beliefs and behaviours (Aldulami and Zedan, 2012); particularly as a culture becomes more diverse as a consequence of increasing numbers of expatriates or due to becoming more affluent (Slackman, 2010). To illustrate, Triandis, McCusker and Hui (1990) put forth the idea that those from more affluent cultures tends towards greater individualism. It seems in attaining monetary independence, social and emotional independence invariably follow suit. Of interest, affluence is a fairly recent characteristic highly descriptive of the Qatari culture in light of its oil and gas reserves (Slackman, 2010).

In terms of Qatar, research by Adulami and Zedan (2012) stands in opposition to that by Hofstede (1983, 2001). In particular, what was once a culture assumed as collective is now scoring high on the dimension of individualism and as a key facet of the 2030 National Vision is to “enhance competitiveness and attract investment” (GSDP, 2008: 25), whilst also managing its somewhat diverse, if not at times, discordant labour supply of nationals and expatriates (Slackman, 2010).

1.4 Human Resource Development

According to Swanson (2001: 304) “HRD is a process of developing and/or unleashing human expertise through organization development (OD) and personnel training and development (T&D) for the purpose of improving performance.” Swanson (2001) goes on to explain that the three particularly significant applications of HRD include that of (i) human resource management, (ii) career development and (iii) quality improvement. For the study at hand, considering Qatar’s desire to ‘invest in its people’ is a driving goal of the National Vision, and especially to provide opportunity to Qataris to contribute economically the application of career development (McDonald and Hite, 2005), is particularly relevant.

In terms of human resource development several factors can be evaluated including but not limited to the a study of organizational culture, employee motivators, career development gaps, talent management practices, management/ leadership style, training programmes, policies and procedures. Similarly, the impact of the 2030 vision upon the bank can be evaluated from a human resource development perspective as to what exactly the bank needs to do in order to align itself strategically with the Qatar national vision and how this may change in light of globalization and a call for equity and equality in opportunity and access (GSDP, 2008), irrespective of race, creed, colour or gender.

It is also important to identify what in fact the people in Qatar are inspired by, i.e., the need to secure a good future; hence, resulting in the government and political decision makers to form a long-term, national vision strategy. The strategy primarily aims to improve the living standard of Qataris through transforming Qatar into an advanced country by 2030. Still according to Slackman (2010) as Qatari’s only constitute about somewhere in the region of 15% of the nation’s total population they feel favour in terms of say being selected for a job is awarded to the expatriates, assumed as better qualified and more highly educated and skilled. Slackman (2010) further reports on nationals’ feelings of animosity and their limited value to Qatar. In contrast, non-Qataris report that the nationals are spoiled with material comfort under the rule of the constitutional monarchy, ‘Sheik Hamad bin Khalifa al-Thani’.

To redress the imbalance, it is posited that from the leaders and decision-makers to the grass roots the Qatar 2030 vision needs to be assimilated by all with a definitive

plan of action for it to translate into a desired course of strategic action. Goals need to be put in place to assist the people of Qatar spanning all domains (including that of business), how best to respond to the change arising from the wider socio-political domain and therefore meet its new (business) goals. Accordingly, from a more macro-level perspective, the ruling regime via its visionary pledge to invest in Qatar's people and thus enable them to contribute to the growth of the economy, and not only Qatar's more social and political experiences of life. To therefore evaluate how the vision to empower Qatari nationals with an 'economic' as well as 'socio-cultural' and 'political' purpose in life, the analysis at hand is to be considered from the perspective of an on-going economic concern; namely Qatar's Commercial bank; a domain to be further discussed in the following chapter, the literature review, and empirically evaluated via the administration of interviews.

1.5 Research Aim and Objectives

In light of the aforementioned, it is of interest to investigate the ways and means of developing Qatar's human resources within the bank so as to comply with Qatar's 2030 national vision. Accordingly, the main research and research question are as follows:

Research Aim - To analyze and evaluate the required alignment spanning the human resource development initiatives of the Commercial bank of Qatar with that of the state of Qatar's National Vision 2030.

To address the aforementioned research aim, it is of relevance to address the following core research questions:

- A. How does the wider culture of Qatar impact upon the organizational culture of Qatar's commercial bank?
- B. How does the Commercial bank of Qatar make use of specific HRD initiatives to meet the objective 'investing in the people' of Qatar as outlined by Qatar's 2030 national vision?
- C. Could the Qatari Commercial Bank do more to reposition its efforts in order to align its culture with that of the Qatar 2030 national vision?

D. What core challenges and obstacles does the Commercial bank face in reinventing its HRD business goals to successfully align with the wider vision arising from the Qatar national domain?

Indeed the proposed research is deemed to be of great value and worthwhile to the citizens of Qatar especially, as well as the world over, with the lessons that can be learned as to how best to invest in 'one's people/ one's nation' as well as to maintain harmony by effectively managing both change and diversity.

1.6 Chapter Summary

The chapter at hand has sought to introduce the main concepts and fields of enquiry to underpin the present dissertation; namely, notions of national culture, organizational culture, human resource development. The chapter to follow is to engage a review of the more specific literature concerning Qatar's national vision and Qatar's Commercial bank. Such a literature review provides a speedy and cost-effective approach to develop an analysis that can underpin the present empirical study. At the same time, gaps in the research to date coupled with key content themes that are deemed particularly apt for illuminating upon the research aim can also be identified.

2. Literature Review

2.1 Chapter Introduction

The present chapter is designed to develop a review of the literature as regards the topic of human resource development (HRD) so as to align certain, more pertinent initiatives stemming from Qatar's 2030 National Vision with that of Qatar's Commercial Bank's development of its human resources.

Considering that the present dissertation to underpin the prevailing study is focused upon the need to align the organizational culture of Qatar's commercial bank with the publicized long term national vision and culture of Qatar, HRD initiatives are deemed to be significant to the alignment and are therefore to be duly identified.

The main reason being is that HRD initiatives are proposed by the present dissertation as the most strategic mechanism for a successful alignment of the bank's organizational culture with that of Qatar's wider, more contextual national culture.

2.2 The Role of the Environment, Nation and Organization in HRD

When developing a suitable HRD strategy to bolster a nation's people towards involved performance there are many forces that act to shape the way human resources contribute to the working world (Boxall and Purcell, 2003; Marchington and Wilkinson, 2005).

Indeed a key force to shape the role of human resources at work in a more contemporary context is the flux observed in terms of the global labour markets, patterns of employment, flexibility and fragmentation in the workplace, as well as changes in legal and institutional frameworks (Marchington and Wilkinson, 2005).

As an illustration of the changing labour markets to frame the global playing field of employment, access and opportunity, and pertinent to the prevailing context of enquiry, especially as the context is on a par with the Commercial bank of Qatar under study, "The principal growth area has been the service sector. As a whole, including both public and private services, this grew from around 10 million in the late 1970s to well over 20 million now" (Marchington and Wilkinson, 2005: 39).

To evaluate therefore the interrelated role of the wider environment, national and corporate culture, and as already briefly touched upon in the introductory chapter, it is

advocated that researchers understand the inherent differences that exist between that of organizational culture and that of national culture; especially as the sway of cultural context arises from the edge of one's immediate consciousness to become embedded as a profound immersion, via the acts of ritualistic norms, value judgments and heroic figureheads.

To illustrate the finer subtleties, national culture has been defined as “the body of values, practises and identities deemed to make particular nations different from others” (Schlesinger, 1997: 372). Accordingly, national cultures may differ in terms of beliefs, values and norms, which may invariably clash with the corporate culture proposed as an important mechanism for the onslaught of globalization (Schneider, 1988). In terms of Qatar it is apparent the culture is transcending from that of collectivist to individualist (Adulami and Zedan, 2012), yet is still renowned for its power distance (Slackman, 2010).

Nevertheless, it is apt to argue that what is applicable to that of more national and regional cultural environments shall act to be applicable to a corporate culture bearing in mind the forces of legal and institutional frameworks (Marchington and Wilkinson, 2005). Subsequently, although national cultures differ from corporate cultures mainly in terms of values, norms and beliefs the presiding culture of influence arising from the wider national environment in which an organization conducts its operations inevitably serves to impact the course of managerial decision-making and behaviour due to the programming entailed of the more ‘collective mind’ spanning an organization's members, its management, and researchers (Hofstede, 1984, 1991; Triandis, 1993).

Still is there a ‘Macro HR’ system or architecture of ‘best practice’ that can be subscribed to that can apply to all organisations, espousing a ‘win-win’ scenario for all involved (Purcell Kinnie, Hutchinson, Rayton and Swart, 2008)? Alternatively, could HR architecture be sculpted and modelled more closely to fit the prevailing business strategy via systems of high performance work systems (HPWS) and high-commitment management (HCM)? Either way, by balancing the constraints of today with the vision for tomorrow it is important to support organisational flexibility over time, especially as environmental conditions and constraints are invariably subject to change (Purcell et al., 2008).

Of particular interest to the present investigation is an evaluation of the ways in which the Commercial bank can ‘unlock the black box’ – in other words, how HR practices can impact upon work performance - by intertwining strategy with human resource management and development in order to impact upon organizational performance. In particular it is of use to better understand how HR practices, policies and perspectives can bring a change in performance by paying heed to the honed management of people (Purcell et al., 2008).

In line with Purcell et al., (2008) the black box is best understood as a study situated as part of a wider framework that advocates performance is a function of ‘Ability’ plus ‘Motivation’ plus ‘Opportunity’ (commonly coined ‘AMO’). In essence, what is conveyed is that people execute their jobs when “firstly, they are able to do so because they possess the necessary knowledge and skills; when secondly, they have the motivation to do so, and do it well; and when thirdly, they are given the opportunity to deploy their skills both in the job, and more broadly in contributing to their work groups and organisational success” (pg. ix).

2.3 Qatar and its 2030 National Vision

The present empirical study is to be contextually situated in the national geographic region of Qatar, and is designed to address how human resource development initiatives can engage a successful alignment of Qatar’s 2030 National Vision with that of Qatar’s Commercial Bank development of its human resources. Please see Appendix 1 for a branched diagram of the key issues underpinning Qatar’s National 2030 Vision.

Herein, the dissertation to be developed is primarily interested with aligning the organizational culture of Qatar’s commercial bank with the culture of Qatar as publicized through Qatar’s 2030 National Vision for the long term. The core ways and means that this can actually be achieved, and as purported by the present dissertation, are by engaging specific human resource development initiatives that allow for desired balance and alignment. Thus for the section at hand, Qatar’s 2030 National Vision is to be further discussed.

A key proponent underpinning the Qatar 2030 National Vision is conveyed in its published literature care of the General Secretariat for Development Planning (GSDP,

2008), which states from the perspective of a Qatari that “The welfare of our children, and of our children yet to be born, demands that we use our resource-wealth wisely. Qatar must continue to invest in its people so that all can participate fully in economic, social and political life. Qatar must invest too in world class infrastructure to create a dynamic and more diversified economy in which the private sector plays a prominent role. This requires continuous improvements in the efficiency, transparency and accountability of government agencies” (pg. 8). Accordingly, a key contingent of the Qatar 2030 National Vision is to invest in its people and allow for equity and access so the people of Qatar can of fully participate in their nation’s economic, social and political life.

To elaborate, to encourage enhanced social and economic development from a human development perspective more focus seemingly needs to be awarded to encouraging greater equity and access to employment opportunities. In particular a key segment of society to award such focus to is women. Accordingly, a key statement to consider as advocated by the Qatari National Vision 2030 is that “The State of Qatar aspires to advance and develop the social dimensions of its society by nurturing Qatari citizens capable of dealing effectively and flexibly with the requirements of the age they live in, and by preserving a strong and coherent family that enjoys support, care and social protection. Women will assume a significant role in all spheres of life, especially through participating in economic and political decision-making” (GSDP, 2008: 19), on a par with addressing the gap apparent in applications of Hofstede’s (1984) masculinity-femininity dimension, where male supremacy is deemed to prevail in Qatar.

2.4 Human Resource Development Initiatives

To explain the ways and means for aligning the Qatar’s organizational culture with that of Qatar’s 2030 National Vision, in light of the reviewed literature so far, HRD strategies in pursuit of equality, accessibility and the fair management of diversity are proposed to be particularly beneficial to the nation of Qatar. To bring about the desired change and implement the Qatari vision and thus invest in the people of Qatar the study of human development is advocated. “Human resource development (HRD) is an emerging field of practice and research. Broadly concerned with the human element of an organisation, HRD has historically focused in issues related to the

development of workers and the organization with regard to training, career development, and organization development” (Bierema, 2009: 68).

As initially touched upon in the prevailing chapter HRD initiatives encompass a variety of mechanisms to include an evaluation of an organization’s culture, assessments of employee motivations, addressing gaps apparent in career development, the practice of talent management, managerial style, incentives and rewards, compensation schemes as well as employment policies and procedures (Purcell et al., 2003). Also of relevance are vocational education, training and skills development (Marchington and Wilkinson, 2005).

As part of the study by Purcell et al., (2008) a span of HR policies and practice were found to prevail in turning people management into successful organizational performance. The authors identified eleven core policies and practices in their development of a ‘Black Box’ model; namely, “recruitment and selection, training and development, career opportunity, communications, involvement in decision-making, team working, appraisal, pay, job security, job challenge/job autonomy and work-life balance” (Purcell et al., 2008: ix). Purcell et al., (2008) explain how performance-related HR policies influence people to implement a measure of choice and preference as to ‘how’ and ‘how well’ they execute their role and responsibilities. By encouraging the incidence of discretionary behaviour employees were found to apply themselves more so and thus bettered their performance.

Ultimately the reason for such an occurrence as explained by Purcell (2008) is due to fact HR policies and practices develop favourable employee attitudes/feelings of commitment, a sense of motivation, and an experience of satisfaction. A key finding to consider as underpinning the HR-performance connection is the prevalence of a ‘Big Idea’ grounded by an obvious mission espousing core values and culture, expressive of what the firm represents and endeavours to achieve. Be it an issue of mutuality or even employee commitment such big ideas need to be ‘measured and managed’. Thus particularly pertinent to ‘customer-facing’ organisations values need to infiltrate all parts of an organisation, interconnecting the relations that span customers with that of culture and norms of behaviour, a premise for how employees should conduct themselves is proffered.

Indeed, with specific reference to the foreseeable impact of the Qatar 2030 National Vision on Qatar's commercial bank, the specific evaluations to engage from a human resource development perspective are those mechanisms by which the bank would be able to successfully and strategically align itself with the Qatar national vision. To aid analyses and from the above-identified options, the specific domains of organizational culture, vocational education, training and development, and that of career development are proposed to be particularly useful for engaging an aligned workforce.

McDonald and Hite (2005) explain that in today's day and age, the character of employment, organizational change and career development is ever-increasing and fast, and particularly so over the past ten to twenty years or so. The authors further elucidate on the fact that in the face of such change the development of a life-long career has seemingly floundered and is the subject of particular interest if viewed from a decidedly HRD perspective towards matters of analysis and diagnosis. In part, McDonald and Hite (2005) propose a framework for the reintegration of career development into the over-arching functionality of HRD to advocate precise learning-oriented activities reasoned to better fit the needs of both individual employees and organizational entities, and especially in such uncertain and tumultuous times.

Also as touched upon, alongside the changing nature of labour markets and patterns of employment, further forces to be reckoned with include the flexibility and fragmentation of the world of employment along with changing legal frameworks and institutional frameworks too (Marchington and Wilkinson, 2005).

What is more, in spite of the fact lean firms operating in the face of ever-escalating global-wide competitiveness vie for an already limited supply of primed employees to accomplish their strategically-driven goals, changing attitudes and perceptions concerning career-inspired progression and the character of working life have led to an incidence of doubt and uncertainty on matters of career development as both a conceptual notion as well as an everyday practice (McDonald and Hite, 2005). If truth be known, "the idea of career development seems at odds with many current workplace issues: high unemployment rates, job losses due to workforce reductions or technological advances, an increasing compensation gap between skilled and

unskilled workers, persistent inequities in job opportunities, and loss of employer and employee loyalty” (McDonald and Hite, 2005: 418).

In terms of vocational education, training and the learning of skills, it is potentially of worth to benchmark Qatari nationals against an international backdrop of other likeminded hopefuls seeking to build to culture of lifelong learning in the workplace (Marchington and Wilkinson, 2005).

Undeniably however, no investment in one’s human resources is without its costs; hence in managing the scope for issues underpinning HRD, there are certain costs to avoid at any cost, and centre mainly on those that relate to incidences of non-attendance and also the frequency of employee turnover (Dex and Scheibl, 1999; Galinsky and Johnson, 1998; Yasbek, 2004). Of course such costs are susceptible to the process of measurement and may be considered as a warning sign indicative of ailing HRD.

What is more, and as pertinent to the incidence of expatriate workforces and the national Qatari labour supply, it is important to note that “diversity, if managed skilfully, may be a source of creativity and innovation; but the often-heard assertion by diversity trainers and others that diversity per se is an asset and a positive resource needs to be examined more carefully” (Iles, 1995: 45).

With reference to the global domain, Darling, Darling and Elliott (1999) representative of the Chartered Institute of Personnel and Development (CIPD) raise a valid discussion concerning the mechanisms afforded from that of a trainer concerning the matter of diversity for that of HRD by engaging the global commercial bank HSBC as a case study example. Wise to the fact that the educational system is a viable means for affording a system of learning and development, the banking sector as core services industry is a suitable employment sector able to comprehend the value espoused by that of an effective system of HRD. As a sector imbibed by much diversity such a service sector is able to instil many new approaches to that of learning and development and is able to trade-in the former concept of ‘one-off, one-time training’.

As an afterthought, and essentially in an ideal world, the sourcing and anticipation of the more appropriate skill sets to accommodate the call for change in an ever-evolving economy has become particularly frail in substance and not so defined when bearing in mind the increasingly borderless to characterize the globe and its business today (Ohmae, 1990).

Of relevance to the present appraisal of HRD in more multicultural environments it is also important to consider the prevailing attitudes and policies that have been drawn up to encourage greater incidences of equity and access. Indeed equity and access without gender-based discrimination is considered as fundamental parameters of interest for activating effective encouragement and engagement of HRD (Bierema and Cseh, 2003; Bierema, 2009).

Still, whether such a perspective is deemed to be feasible or even a plausible reality in the present day and age of certain cultural norms and value judgments is highly questionable. Yet if the more appropriate segment of the population to take up jobs in Qatar are not being targeted, such as women for example, because of traditional attitudes towards women in the workplace (Hausmann, Tyson, and Zahidi, 2011), and considering the Qatar government heavily subsidizes Qatari nationals so that they can live comfortably (Embassy of the Republic of Cyprus in Doha, 2013) it is possible that many feel they may not need to work as they can live comfortably enough as it is? If this is the case, and particularly so for the 'traditional head of the family', then attitudes towards women in the workplace may need to change, especially if the Qatari government intends to employ more Qatari nationals. For more on Qatar's gender gap and for statistics specific to Qatar, please see Appendix 2.

As another key force observed to be defining HRM in the newly developing domain of economic dominance, 'transactional' forms of HR management and development are substituted for more 'strategically-driven' forms of HR management and development. In particular, change is called for so as to support new forms of competitive advantage managed through an alignment of HR-driven strategies when coupled with commercially-driven strategies endorse competitive gain.

Once again, a key HR topic to afford such change is the effective 'management of diversity', a cultural trait characteristic of multicultural Qatar. Other national cultural

studies to include those in India, reveal that a positive relation exists spanning more formalized HR practice with that employee diversity, along with the prevalence of diversity upon more performance-oriented outcomes at an organizational and individual level (Woodward and Saini, 2006). For instance, HRM in more culturally traditional national economies are expected to engage a better frequency of employee demonstration and representation, and one that is on an international scale thanks to the effective management of diversity, in addition to engaging a superior attitude to that of 'corporate social responsibility' (CSR).

The aforementioned further ties in with the notion of leadership, a fundamental facet of implementing and enacting HR policies, practices and values (Roepke, Agarwal, and Ferratt, 2000). Roepke et al., (2000) sought to evaluate the alignment of IT (information technology) HR with a business vision applying the 'leadership initiative' to develop and leverage human capital to bolster the needs of 3M's business. Key challenges faced in developing and implementing programs to translate a vision into a reality were those of developing new roles and competencies for leaders to propagate.

In other words, these managers 'bring policies to life'. It is not enough just to have performance-enhancing HR policies and practices – what also matters is the way they are implemented. Managers have discretion in the way they practice good people management. In the sense of, for example, communicating, solving problems, listening to employee suggestions, providing coaching and guidance, treating employees fairly, and showing respect" (Purcell et al., 2008: x). Ultimately employees are expected to 'go the extra mile' for the firm if managers behave in ways that inspire and promote positive employee attitudes (Purcell et al., 2008).

Purcell et al., (2008) discuss a case study concerning the Nationwide Building Society which developed its vision and mission upon the principles of fairness and putting the clientele first. Committed to mutuality new performance measures are established around three core criteria: the customer, the business and the employee. Moreover, Key Performance Indicators (KPIs) set every year and primarily at corporate-level following a three-year plan measure performance around the three core criteria to gauge employee satisfaction, competence, and effective communication processes as illustrations. Indeed a key benefit of performance measures is the way in which they

engage employees further down the organisational ladder with more corporate-level objectives. Similarly important is recognition rather than reward and the constraint of culture whereby employee ethics are found to be a good fit with the organisation and relationship-building is deemed to be particularly important.

To underpin the analysis from a theoretical perspective the theory of psychological contracting is deemed to be of particular relevance to the study at hand (Boxall and Purcell, 2011; Rousseau, 1995; Schein, 1978). In particular, to align the culture of the Commercial bank with the wider Qatar 2030 national vision, “The theory of ‘psychological contracting’ represents an attempt to analyse attitudinal variables that need careful management if a positive motivational climate is to be built, and sustained, in an organisation over time. This is not so much about ‘what’ rewards are attractive, but about ‘how’ the reward system should be managed” (Boxall and Purcell, 2011: 219). A psychological contract can be defined as a reciprocal relationship matching organisational with individual needs (Boxall and Purcell, 2011; Schein, 1978), progressing from a transactional contract of little psychological content to a more open-ended relation imbued with much relational content filled with emotional content as well as economic exchange and whole person relations geared towards growth and development (Boxall and Purcell, 2011; Rousseau, 1995). Please see Table 1: for more on the continuum of transactional to relational contracting.

Table 1: The continuum from transactional to relational contracting

Transactional Contracts	Relational Contracts
Specific economic conditions (e.g., wage rate) as a primary incentive	Emotional attachment as well as economic exchange
Limited personal involvement in the job (e.g., working relatively few hours, low emotional attachment)	Whole person relations (e.g., growth, development)
Close-ended timeframe (e.g., seasonal employment, 2 to 3 years on the job at the	Open-ended timeframes (i.e., indefinitely)

most)	
Commitments linked to well-specified conditions	Both written and unwritten terms (e.g., some terms emerge over time)
Little flexibility (change requires renegotiation of contract)	Dynamic and subject to change during the life of the contract
Use of existing skills	Pervasive conditions (e.g. affects personal and family life)
Unambiguous terms readily understood by outsiders	Subjectivity and implicitly understood (i.e., conditions difficult for third party to understand)

Source: Rousseau (1995: 91 & 92).

Similarly, other HRD theories to underpin the current empirical enquiry include Systems Theory Applied to Human Resource Development (Swanson, 2001), Torraco's (2000) 'theory of knowledge management', theories to manage organisational change (Armenakis and Bedeian, 1999), theories to manage cultural diversity in organizations (Cox, 1994), and the 'theory of responsible leadership' in a stakeholder society (Maak and Pless, 2006).

All in all, as can be seen from the review of the literature, a vast number of HRD initiatives are available to the Commercial bank for realising its business goals through times of progress and change.

2.5 Qatar's Commercial Bank

"Commercial bank has played an integral role in the growth and prosperity of Qatar for several decades, providing leading banking services of trusted value. The banking sector continues to be of strategic importance to the economic development of Qatar and Commercial bank remains committed to playing a central role in the development and diversification of Qatar's economy. I believe that we can look forward with confidence to generating strong growth in the years ahead" (Qatar Commercial Bank AR, 2011: 5).

According to the Commercial bank's website (CBQ, nd) the Bank's main operations in to be found in the domains of 'retail' as well as 'wholesale' banking in order to develop strategically driven investments via its associates and also its subsidiary

concerns. The banks also “plays a vital role in Qatar’s economic development through offering a range of personal, business, government, international and investment services”. The bank pledges that what they ‘do’ is just as significant as ‘how’ do it. In particular, they pledge that anything is possible, a philosophy that drives the way in which the Commercial bank choose to approach their business dealings and affairs. In particular, the bank’s services seek to provide support to individuals, along with providing support to the public sector of activity and commercial operations irrespective of size across Qatar as well as the international playing field.

In terms of HRD equity, access and overall development concerning women in the commercial bank of Qatar “In line with Qatar’s National Vision 2030, Commercial bank recognises the vital role that women play in the nation’s development. The Bank views the empowerment of women as a key element in the development of society and strongly supports the role of women in education and business. The Bank has been an active participant in The British Council’s ‘Springboard for Women’s Development’ and the Qatar Business Women Network. The Bank also provides financial assistance to the Al Bayan Education Complex for Girls” (Qatar Commercial Bank AR, 2011: 29).

As a consequence of conducting its commercial affairs in Qatar, the private banking enterprise is pledged to assimilate the wishes of the ruling monarchy and council of ministers, and therefore fully embrace Qatar’s 2030 National Vision.

2.6 Chapter Summary

To conclude the chapter at hand the prevailing review of the literature has sought to uncover the finer details of human resource development (HRD) in an effort to identify the certain, more relevant HRD initiatives the Commercial bank does apply, and also is able to apply, so as to align Qatar’s 2030 National Vision with that of Qatar’s Commercial Bank’s development of its human resources. A key topic raised to underpin the review has been that of the HRD initiatives constituting a viable means for impacting organizational performance. Thus in pursuit of equity and access, particular focus is to be awarded to the effective and fair management of diversity in the workplace.

3. Research Design and Methodology

3.1 Introduction

To offer an appropriate methodological framework to address the identified research aim and research objectives that underpin the current empirical study, the chapter at hand informs of the finer particulars to underpin the research design. Specifically the research is driven by the social sciences and socially-infused behavioural domains of scholarly investigation. To convey a concise and broad display of the research methods deemed most fitting, a cross-sectional line of enquiry is to be pursued, driven by an interview-based approach towards the gathering of data necessary for answering the research questions and objectives.

To convey the relevance of a fitting methodology for one's research enquiry, a blueprint that can be easily duplicated, tested, supported or refuted is ultimately sought after. The research philosophy to ground the empirical enquiry, along with the procedures to follow is therefore particularly significant to the accomplishments borne from one's research design. In light of its importance the topic of an appropriate research philosophy is further developed in the subsection to follow.

To therefore summarize on the main aim, the research at hand endeavours "to analyse and evaluate the alignment spanning the human resource development initiatives of the Commercial bank of Qatar with that of the state of Qatar's national vision 2030." To also recap on the main research question, the query particularly driving the study is to determine: "What particular human resource development (HRD) factors can assist in aligning Qatar's 2030 national vision with that of Commercial bank of Qatar?"

In light of the former-stated research aim and research question along with the literature review presented in the chapter before, subsequently-drawn hypotheses are to be tested with reference to the collected primary data. As driven by the research objectives elucidated upon in the literature review, the hypotheses to seek data for are as follows:

Research Questions:

- A. How does the wider culture of Qatar impact upon the organizational culture of Qatar's commercial bank?
- B. How does the Commercial bank of Qatar make use of specific HRD initiatives to meet the objective 'investing in the people' of Qatar as outlined by Qatar's 2030 national vision?
- C. Could the Commercial Bank of Qatar do more to reposition its efforts in order to align its culture with that the Qatar 2030 national vision?
- D. What core challenges and obstacles does the Commercial bank face in reinventing its HRD business goals to successfully align with the wider vision arising from the Qatar national domain?

To begin with the present appraisal seeks to ascertain whether significant differences exist in terms of benefits actually borne from human resource development initiatives by aligning Qatar's commercial bank culture with that of Qatar's national wider cultural domain. For further insights into the chosen research philosophy and research approach, please see the subsection to follow.

3.2 Research philosophy and approach

The research philosophy that is selected to underpin the current study is that of interpretivism (Adcroft and Willis, 2008). To provide an explanation, the investigation embarked upon is oriented more so towards that of an inductive line of enquiry due its primary function being that of contributing novel research ideas and new routes of enquiry. Accordingly, interpretivism is chosen for its particular appeal in developing the more exploratory perspective which can be managed via the conduct of structured interviews spanning Qatar's commercial banking staff.

Indeed, a key objective is to ascertain and explore the perceptions upheld by Qatar's commercial bank staff. Perceptions are particularly sought after in terms of how the bank staff perceive the bank's commercial, organizational culture may be best aligned to Qatar's 2030 national vision via the deployment of HRD initiatives. It would also be particularly illuminating to evaluate the managerial perspective underpinning the

deployment of HRD initiatives to render not only perceived alignment, but actual alignment too. Please refer to Appendix 3 for the semi-structured interview questions that have been used to ground interviews across key members of management in Qatar's commercial bank.

Decisions concerning who exactly to include in the sampling frame can be determined by paying heed to either probability sampling methods or non-probability sampling methods (Churchill, 1999). To provide further explanation, probability sampling decides on a sample that is identified via the deployment of probabilistic calculations and theorems. For example, such a sample would reveal that the probability of eventual selected is equivalent across all population members (Tull and Hawkins, 1993). In opting for a precise method, a variety of options can be chosen from, and encompass that of cluster sampling, simple random sampling, area sampling, and stratified sampling (Craig and Douglas, 2000; Churchill, 1999).

As an alternative approach, non-probability sampling is driven more so by that of theory whereby respondents of a population are selected due to the possession of a particular trait or characteristic or because they satisfy a certain sought-after function. The possession of the required traits or characteristics serves to augment the likelihood of eventual selection. The actual selection of respondents that impart the sought-after traits can be managed via the means of employing judgment, or by opting for convenience or for fulfilling a pre-determined quota (Craig and Douglas, 2000; Churchill, 1999).

For the study at hand, non-probability, judgment sampling was opted for due to its applicability when conducting research that is theory-driven. Hence, respondents were selected by engaging sound judgment of interviewing bank employees who were familiar with Qatar's 2030 National Vision and suitably positioned to speak from a more strategic perspective on the HRD initiatives currently in operation and to be operating at the Commercial bank. Moving on to the section to follow, a description of the more desirable modes for gathering empirical data, which can be analyzed for novel insights and new lines of enquiry is given.

3.2 Research methods and strategies

There exist a vast range of research strategies that may be put into practise, which driven by one's prevailing research objectives and empirical enquiry, can allow for a rather in depth understanding. In particular, the variety of research methods and strategies that actually do exist, ultimately allow for an informed elucidation of a more rational and sound tact to develop upon and can underpin any kind of empirical enquiry (Churchill, 1999; Saunders et al., 2000).

As an illustration, to provide some ideas of the extensive array of research methods and strategies available, differing parameter and design options prevail (Churchill, 1999; Gamoran and Berends, 1987; Huselid and Becker, 1997; Kerlinger, 1986; Pettigrew, 1990; Somekh, 1995; Weiss, 1995; Yin, 1994; Zimmerman and Pons, 1986). For the study at hand, case study research (Churchill, 1999; Yin, 1994) is opted for. The main reason for why focuses on the fact that the study at hand is concerned with evaluating how the Commercial bank as a commercial entity endeavours to align its business goals with the wider Qatar Vision. Also, as the study seeks to address research aims and questions that are specifically grounded by more inductive, exploratory forms of research enquiry a case study can provide the required depth and detail. Hence, an in-depth case study of the Commercial bank is deemed suitable for the research purposes proposed.

In line with the above rationale, one's empirical study may be conducted as a consequence of exploratory purposes, as well as descriptive or explanatory purposes, deemed as relevant to a feature of a perceived certainty or perceived experience or incident (Churchill, 1999; Saunders et al., 2000).

In discussing the differing types of research design, exploratory investigations are particularly constructive for identifying new lines of enquiry and insightful empirical directions (Churchill, 1999). The exploratory research design is presently opted for by using the bank as a case study. This tact is deemed best in light of the contextual novelty investigated whereby the Qatar commercial bank seeks to align its culture with that of the wider national culture. Such research as specific to the nation of Qatar is still in its formative stages and precise elucidations have not as yet been embarked upon, with very little known as to how the commercial entities of Qatar will fare in aligning its business goals with the Qatari 2030 vision. The case study approach

therefore helps to draw out a richness of opinion and insight that provides a deeper, more interpretative explanation. Via the conduct of interviews one is able to extricate fairly in-depth insights that are profoundly personal and voluntary (Churchill, 1999).

As a point of comparison, descriptive-style research studies are primarily designed in an effort to convey a more precise assessment of frequency-type styles of data as well as the relations, patterns and trends that are identified when evaluating those traits and characteristics that relate to specific kinds of individuals, groups of individuals, locations or procedures (Churchill, 1999; Saunders et al., 2000).

Causal forms of research steeped by more explanatory causes are primarily concerned with evaluating cause and effect relationships that span differing factors and variables (Churchill, 1999; Saunders et al., 2000). In such styles of investigation “studies typically take the form of experiments” (Churchill, 1999: 99). The latter two research designs are proposed for future research study efforts, when more about the prevailing phenomenon under present enquiry is more transparent and less ambiguous.

In particular, qualitative research findings as gleaned from holding interviews are to be analysed with reference to the methodological tact known as content analysis. By employing a critical approach to evaluation main themes arising from the transcripts are to be duly identified and subsequently reported on.

3.2.1. Research Population

When considering the research population for the purposes of addressing the present research objectives it is important to note that when, “designing the sample, the researcher must specify among other things, (1) the sampling frame, (2) the sample selection process, and (3) the size of the sample. The sampling frame is the list of population elements from which the sample will be drawn” (Churchill, 1999: 65). For the study at hand, these factors are driven by one’s research design and most preferred research methodology. Considering that the present study is concerned with conducting a case study approach grounded by an exploratory paradigm the sampling frame, the proposed study seeks to gather insights into employee perceptions; hence, bank staff members are the sampling frame to be selected for interviewing. In terms of the sample selection process, judgement sampling was employed as driven by

deliberated reasoning, and the size of the sample was confined by the parameters of availability and time.

3.3.2. Research sources

To ensure a reliable and valid point of reference for the purpose of comparisons, an all-inclusive review of the most relevant literature as gathered from secondary-level data sources, to include academic journals, scholarly articles, textbooks, newspapers, periodicals, corporate websites, and annual reports has been referred to. Nonetheless to offer novel insights and further explore the reviewed literature, primary-level data is to be gathered for the current study as gleaned from the conduct of structured interviews engaging responses from management and bank employees.

3.4 Research limitations

Limitations accompany all research efforts and invariably when managing research to a deadline, time can become a significant restriction on the scope and span of an empirical investigation. In view of particular temporal limits the research at hand has been cross-sectional as opposed to longitudinal in design. Indeed, a longitudinal design of study would have allowed for attitudes, opinions and perceptions to be tracked over a period of time. Such a design would have allowed for times-series of data to be gathered as gleaned from say panel data for example. Such would allow for an evaluation of change that transcends a simple snapshot of reality that cross-sectional studies are more renowned for (Churchill, 1999). Hence, time is deemed important to the research question because transformational change is a core underpinning of the present research enquiry, and the Qatar National Vision is set for total implementation by 2030. This suggests that tracking change and progress over time would be most insightful to the present research enquiry. A further constraint is that of finances.

Furthermore, the actual collection of data has proved a challenge. This is particularly apparent when scheduled interviews run out of time or need to be moved. Hence it is always important to build in a contingency plan, as planned schedules for the collection of data may not always run as expected and plans may invariably need to change at the last minute. A key limitation of interviews is that of the potential for interviewer bias as well as incidences of social desirability whereby the interviewee responds in ways s/he feels the interviewer wants the interviewee to respond.

3.5 Ethics

Further issues to consider are that of ethics and ethical conduct. These are concerns that are built from a morally-driven ideology and instruction that helps to guide the researcher's attitudes towards the collection of data and the behaviours understood as most apt and appropriate. Indeed when embarking upon empirical research "some of the major ethical issues that arise within the researcher's three domains of ethical responsibility: (1) the researcher-participant relationship, (2) the researcher-client relationship, and (3) the researcher-research team relationship" (Churchill, 1999: 44 & 45). Of the three mentioned relationships the domain of ethical responsibility most significant to the present study is that of the 'researcher-participant' relationship. In particular, it is important to pay heed to the respondent's wishes and requests, and mainly in terms of ensuring ethical conduct in terms of confidentiality, privacy and the storage of personal and sensitive data.

Similarly, coupled with the pursuit of proper conduct the research community is also particularly sensitive to how gathered data is both stored and reported on, especially to safeguard respondent identify and confidentiality. As an illustration it is imperative that personal and confidential data that identify a respondent are kept safe and are free undue disclosure.

3.6 Chapter Summary

The chapter at hand has discussed the topic of research methodology, strategies and approach deemed most fitting for the study at hand. Opting for a cross-sectional design, the study is exploratory in nature grounded by an inductive philosophy in order to draw out new lines of research and empirical lines of enquiry. Indeed, the proposed research is deemed to be of great value and especially worthwhile to the citizens of Qatar (as well as the world over) with the aim to draw out key the lessons that can be learned in terms of how best to invest in 'one's people and one's nation'.

4. Results, Analysis and Evaluation of Findings

4.1 Introduction

The chapter at hand addresses the analysis of empirical data gathered from conducting face to face interviews with four key departmental heads of Qatar's Commercial Bank. These four departmental heads are (i) Becky Wender Head of Talent Management; (ii) James Kneller HR EGM Human Resources Executive General Manager; (iii) Helen Lloyd Head of Organizational Effectiveness; and (iv) Khalid Heji Head of Qatarization. In adopting the case study approach the interviews are featured in Appendix 4 in their entirety, whereby key arguments are extracted and featured in the section to follow as part of the main data analysis, the "Data Analysis Table of Key Excerpts from Interview Respondents". Please read on.

4.2 Data Analysis Table of Key Excerpts from Interview Respondents

Interview Question	Head of Talent Management (TM)	Human Resources Executive General Manager	Head of Organizational Effectiveness	Head of Qatarization
<i>Bank's vision; 5 years from now?</i>	Most profitable Arab bank; a full synergy GCC	Most profitable Arab bank; earning per share, return on capital	Most profitable Arab bank; maximizing return to stakeholders	Most profitable bank in the region by 2015; key objective in HR is developing talent especially Qataris – skill development and leadership
<i>Why not the biggest bank? Head of TM says:</i>	Cannot compete with Qatar National Bank; key is to deliver returns to shareholders			
<i>Organisational culture of Bank</i>	Power distance perspective: power resides in Group CEO's office, and GCEO – visionary leadership. Little employee engagement. Departmental	Mainly Asian employees. 35-40% Arab speaking. Resistance to change: Culture of passive obedience and passive resistance: difficult to drive	A mix of both local and regional and to some extent international. Approx. 60 different nationalities. So multicultural yet grounded by Arab roots. 'Glo-cal' advantages, i.e.,	A culture of mutual respect and tolerance. Bank operates a metropolitan system, with over 60 different nationalities employed by the bank

	diversity, multicultural employees. Seek greater employee cohesion to get behind vision	performance. Autocratic 'Top-down' Culture equals much dependency little autonomy. Multicultural composition of staff render perceived differences in ideal bank operations and leadership. Locals demanding.	in knowledge transfer. 'Cb family' – a sense of belonging, unity.	
<i>Bank's vision: to align with the 2030 Qatar National Vision or deviate from it?</i>	It aligns, because the 2030 vision talks about Qatar being a country that can become a knowledge society rather than just reliant on gas. Hence, Cb plays key role in providing Qatari's skills in an economy fuelled by knowledge too	There's ambiguity around any vision as by its very nature it doesn't define everything you need to align. For such a wealthy society the challenge is to motivate people with a purpose, what a need to work. Need to lead and manage to engage with the value of society.		I like to focus on the human development element of the vision; bank is playing a good role in developing local talents; since we seek quality and not quantity, to have quality people we have to be patient. Key: effective implementation.
<i>Qatar lacks expertise in local caliber; does this sets boundaries/ limitation to what the labor</i>	I don't think this bank is about tokenism, it not just about hiring any locals so our numbers can look good, if you genuinely want to transform and you genuinely buy into the 2030 vision, you have to make the investment and development and training and recruitment to enable you to do that.			

market can offer you?				
How do you balance meeting the high financial expectations of Qataris and their performance capabilities? Head of HR EGM says:	Sure it increases your labor cost, therefore detracts from your cost/income ratio. To increase the number of locals (the Qatarization percentage), is going to disproportionately increase your cost, on average, the equivalent FTE Full Time Employee Qatari vs. Expats, Qatari will be 70% more expensive on average if you look across the bank. If you see the balance as an investment (and not a cost), you have got to train and develop, which we are very committed to. If you want to succeed in this market place, there's no doubt you have to connect with the local market, where most of the wealth is, in which case, having a greater number of local employees is an essential part of that strategy.			
Your level of satisfaction with the investments you are making in local talents? Head of HR EGM says:	It is too soon to be able to measure the return. We have seen in the last year, for the first time in a very long time, our ability to appoint 5-6 senior Qatari into key business roles. The fact that they are capable of doing that role they will all benefit from being a key part of this society. I mean the investments we made in things like accelerated leadership and future leader program gives us an immediate payback, so I think there is a demonstrable return on that investment.			
National culture of Qatar?	Culture is greatly diversified. your experience in living in Qatar is completely about what nationality you are		I think you have got to live here for many years to really, really understand its culture. I think I have a reasonable understanding for some who has been here for less than 2 years.	Qatar is changing, progressing. Call for change management, embracing cultural diversity. Private sector bank not so desirable a destination in terms of employment for Qataris, they prefer government posts – not so demanding in terms of performance requirements. Still the government is working on changing local mindsets, and attracting youth

				who can bridge the cultural gap as a global segment.
First impression of Qatar in operation? Head of TM says:	Gentle, law-abiding, respectful. Balance between conservative ethic and eagerness for the future			
Any adjustments necessary for Bank's culture?	Culture can be tweaked. Pretty much the tone is set from the top. Things can be done to align to vision, get a sense of purpose. From that the culture will change a bit. Effort is needed.	Culture needs to change from being very immediate, focused driven, and autocratic. It's partly changing due to changing cultural mix as we Qatarize further; leadership style in will change too	I think we need to evolve the culture, so I don't think it's a case of the culture is wrong. We need to change it. International perspective needed. Need to have talented credible nationals in senior positions because they are role models	
Why is it important for the bank to comply with the 2030 National Vision? Why is it important to adapt strategies inspired by the 2030 national vision?	From a human development perspective, a Qatari bank founded by Qataris means it is important. Is our brand promise too; by doing more for Qatar public relations are catered for. Seek Ministry of Labour approval too.	From a socially responsible perspective in a society like here in Qatar, a high network society, it's important you demonstrate you support to the core vision of the country. There is no choice.	It's very important to Cb because we are the commercial bank of Qatar, we are not Cb based in London. Our fate is completely intertwined with the fate of Qatar. Make investments like accelerated leadership program, the future leaders programs, the graduate program.	Any organization would be proud to implement the 2030 vision, because...we work in Qatar, and any advancement made in the country is a development for every single Qatari and every single organization. Cb is socially responsible.
State of	Not an	There's not		Surprised by the

<i>Qatar's labor market in terms of supply and demand? Satisfy bank's needs? Challenges?</i>	attractive employer. First choice, oil and gas. Also government sector as there's high wages, less working hours and lots of other Qatari nationals. The government is held in great esteem. We are third choice. Also we are a conventional, not Islamic bank. Religious advisors not encouraging. Also not a role for Islamic women in customer-facing posts	enough supply. If you are a talented Qatari graduate you have 30 jobs to choose from when entering the marketplace. You might go to government as there are lower performance requirements, longer holiday, much easier hours, progression opportunity. Still an amazing thing about Qatar is their investment in education; as a result growing number of graduates are coming into the marketplace. One big driver (cost) of retention is career development and progression.		younger generation. We've various development programs with demanding enrolment requirement; majority of people we met are impressive. Assess many traits: leadership skills, English, maths, problem solving, communication. Strikes me how quickly young locals can learn and adapt to nature of dynamic organization, they demonstrate good knowledge around advanced technology, business requirements and education. Technically young Qatari's are very intelligent; right guidance, coach and mentor them.
<i>What is the commercial bank missing and what are others doing right when it comes to employment opportunities</i>	In spite of much government support from a business perspective many Nationals may assume	QNB is a state bank and we're a private bank; that makes difference. Size helps, the way they calculate	QNB are a government bank; they might be a more attractive employer than a private bank like the Cb. Also QNB	

for Qatari nationals? For example, QNB Qatar National Bank, why are they more successful in achieving 50% nationalization ratio and Cb is struggling to stay at 25%?	that they are working for an expat bank, even though its Qatari owned. The same cannot be said for Qatar National Bank. Although some would seek the unique culture of the bank, it is changing as many nationals are being promoted to senior roles	numbers helps, but they are a very different organization. They have different commercial factors, so cost of funding is much cheaper and endless. Therefore the bank can continually grow, able to bring in more and more locals	senior team are locals, not so in Cb. Need to change culture, bring more locals in to senior levels, training and development. Ensure right people at the top. Task at hand: develop a really good, strong, local cohort	
What are you doing as a bank to position the bank with the national vision?	With respect to HR strategies, human development initiatives: talent management strategies; fantastic training and development opportunities irrespective of skill/qualification to fully participate in the knowledge economy. Graduate programs: a bachelors degree in international finance after	Via a strategy to provide well-paid jobs to local Qatari talent; reward competitively. To provide the best possible development programs, particularly with investments in ALP and FLP. The new graduate program, the youth programs too. Best training and development; career progression; promotion, exposure to	With respect to HR strategies we talk about excellent leaders, and by that we mean a cohort of excellent national leader who are able to play a big part not only in the growth of the bank but more societal country growth. It's an environment people can flourish, i.e., pay, rewards, career management, training, education, meritocracy.	

	4 years; internship/ sponsorship, structured learning	key front line roles		
Can you further elaborate on the ways and means you are going to execute the strategy? Head of organizational effectiveness says:	leadership development; accelerated leadership programs; job rotation; individualized development programs; future leaders program in association with Cambridge university; personal development; Banking Associates Program; Relationship management			
Blueprint of vision impact on Non-nationals? Head of TM says:	The vision is quite clear about the need of expatriate workers; Qatar can't do all of this in its own, and therefore it needs to be a place for expats to come in and add their contribution. At the moment 'grass is greener on the other side'; we want to be 30% Qataris by the end of the year and 40% in 2 years			
How to respond to unhappy, unproductive workers? Head of TM says:	Creating a fair work environment. So engaging 75% expat is important as well as the 25% Qatari nationals			
Qatari labour market satisfactory for bank's needs?	Not only are we not an attractive employer, I'm surprised by how few people go into further education. That's exactly way we have these programs. For those that have life looked after for them the challenge is 'motivation', a 'purpose'.		Issue Cb has is with labour approvals. As long bank can get labour approvals, you can access anybody. Problem: turning down the labour approvals of people who have lived in this country since some nationals were even born. Is this fair and equitable? I would argue	

			that it isn't.	
How do you sustain/respond to market/ wage fluctuations? Sustainability measures for bank should compensation trends increase staff cost again?	No choice. It's an operational cost.		It's accepted if you want a local you will have to pay a premium; that's okay up to a point. It is a problem, when you're paying huge amounts for non experienced staff everybody else is trying to poach. A bidding war.	
How does bank deal with limited supply of Qataris? Not being able to get labour approvals?	Unique programs of career development		Need to convince labour department we are serious about this, and I hope they see the bank is making great effort in terms of recruitment and development	There are different ways, head hunting experienced locals with the required skills is one way, or try to attract fresh graduates as they complete their education; sponsorship too. Take care with assessment programs and selection.
You mentioned retention in several occasions, is retention an issue in the commercial bank? Head of Qatarization says:	Yes it is an issue. We lost a lot of qualified Qatari people, due to the 'long hours' job nature and the highly demanding work place, inexperienced locals feel frustrated and leave us as a result. We also lost a huge chunk of Qatari employees when we closed down our Islamic branches, some people as I mentioned earlier have strong beliefs in Qatar. Maybe the cultural differences played a big role in pushing locals away from diversified employers. Even if they leave it builds a knowledge economy, our sense of corporate citizenship is therefore still at play.			
To train and develop Qataris to meet vision do gaps exist?	Need to attract right people of right quality not just fulfill a quota. Recruiting		To address gaps we need to compensate and engage.	

	enough people is the challenge.			
<i>With the structure of training programs, career advancement opportunities bank offers, where are areas of strength or development? Head of TM says:</i>	We are very good at the high end staff. I think what we are missing currently is helping young talents to manage their own career (career tokens). More work to do on formalizing career structures.			
<i>How long do expat staff remain with the bank, compared to a local employee? Head of Qatarization says:</i>	The more senior you are the longer you are likely to remain in the bank. Quite honestly the majority of Qatari fall under the junior to mid management level, so yes the juniors is where we normally lose more people than in any other category. We also lose many of our local staff to the competition. This is exactly why I said we need to educate the middle management on how they can play a role in retaining the locals and establish an association. As a private bank, we don't have the privilege of matching the oil and gas/government wages.			
<i>How do you rate satisfaction with investments you are making with Qatari nationals with respect to recruitments or career development? Head of Organizational Effectiveness says:</i>	The price of admission; you have to accept that. Bank's cost/income ratio stands up well. But 80% of locals prefer to work in the government.			
<i>Does the 2030 national vision meet the needs of all people of Qatar? Men, Women?</i>	It is a sustainable plan that is strategic and amazing for Qatari	There's inevitability of ambiguity around any vision. What strikes me,	Re; balance of efforts: it would be definitely with nationals, and it should be. The	

Nationals and non-nationals? Does it align? Deviate?	identity	there is quite a strong passion amongst young people below 45, passionate about that vision; they have great pride. They are engaged with the idea of contributing to society to that greater vision.	demographics on their own don't stack up, when you have got 300, 000 Qatari nationals and an economy that's growing between 6 – 12% a year. You are never going to be able to do that with just Qatari nationals, impossible!!	
Thoughts on labour investment, i.e., career fairs. Head of TM says:	It is inspired by the Ministry of Labor. Want to get into schools early, and show them opportunities.			
How to increase Qatari percentage in the bank when there's a greater demand for non-Qatari? Head of TM says:	Cannot force Qataris to do jobs they do not want to do. Ambitions of Qatar attract ex-pats, who are also needed.			
If vision is fulfilled how is bank to be influenced? Head of TM says:	A bank full of Qatari nationals. Yet are there enough people to lead, join in?			
The outcome of the vision will influence the bank's human development activities. Any key measure to gauge the		I don't think there will ever be a time set down and measure what you achieved because the world changes. And	Genuine world class banking, genuine world class people, genuine, diversified world class industries, i.e., education,	Growth and internationalism. We are expanding; by 2030 we are going to become an international bank. We recently became

<i>anticipated impact?</i>		you always want to achieve more and more.	hospitality, medicine etc.,	a major partner in a Turkish bank as well as expanding the GCC region UAB and NBO.
<i>So are there areas of development in the national vision or is this the most sophisticated strategic plan you have ever seen? Head of Organizational Effectiveness says:</i>	Terrific strategy, terrific vision but it's extremely long term. Strategies do not always mean great execution.			

To critically appraise the data it is necessary to re-introduce the research questions, and draw out the key themes and content that suitably address the research questions raised. Please read on.

A. How does the wider culture of Qatar impact upon the organizational culture of Qatar's commercial bank?

To evaluate how the wider culture of Qatar impact upon the organizational culture of Qatar's commercial bank, it is important to assess the bank's vision to ascertain if it is some way influenced by the wider vision of the national domain. A key facet of the National vision is to develop the skills of the local Qatari people to manage them and their talent. Imbibing the Qataris with the skills of leadership is similarly important. In support of these human development perspectives, the Head of Qatarization states:

"As HR department we play a very important role in order for the bank to achieve our vision. Because the HR is where you manage and develop people. The key objective in HR is developing talent within Cb, particularly Qataris."

Adherence to the wider culture of culture is also deemed to be 'a given' feature of operating in Qatar. Being thus representative of the Qatari populace it is expected that the wider socio-political domain is duly incorporated by the bank via adoptions of the

‘stakeholder approach’ to business. In support of this the Head of Talent Management states:

“We are a Qatari Bank, we are founded and owned by Qatari nationals and if you look at our new brand promise it about positioning ourselves as good stake holders in the country, it important for our customers, for our employees to feel like the bank is a good Qatari bank although I feel that some of our employees feel like we can do more to feel like that.”

What is also significant, is that the wider national/ cultural domain of Qatar has developed from being collectivist in orientation and still propagates the influence of networking and a network society. In support of this, the HR Executive General Manager states:

“I think in a society like here in Qatar, high network society, its important you demonstrate your support to the core vision of the country. If you want to succeed in this country, then you go to be part of what that country and its people want to achieve. You don’t have a choice, the more you do, the more connected you are with that vision, and the more successful you may become.”

B. How does the Commercial bank of Qatar make use of specific HRD strategies to meet the objective ‘investing in the people’ of Qatar as outlined by Qatar’s 2030 national vision?

The Commercial bank makes specific use of HRD strategies to meet its objective of ‘investing in people’ by engaging a sense of loyalty. In particular, according to the Head of Qatarization, this is managed with a:

“focus on the human development element of the national vision...playing a good role in developing local talents in the bank”.

Unique programs of career development and talent management are also advocated for full participation of Qatari nationals in the ensuing knowledge economy to come into fruition. In support of this the Head of Talent Management states:

“Our HR strategies are around talent management strategies. We are all about recruiting Qatari national in any level of skill and experience and giving them a fantastic training and development experience so that they can succeed in their careers here and fully participate in a knowledge economy.”

Other HRD initiatives are identified, and encompass imbuing Qataris with opportunities in education via sponsorship, as well the bank paying greater attention to its programs of selection as well as assessment, In support of HRD initiatives paving the way forth, the Head of Qatarization states:

“There are different ways, head hunting experienced locals with the required skills is one way, or try to attract fresh graduates as they complete their education; sponsorship too. Take care with assessment programs and selection.”

C. Could the Qatari commercial bank do more to reposition its efforts in order to align its culture with that the Qatar 2030 National Vision?

It appears that more could be done to assist the Commercial bank reposition its efforts to align its culture with the Qatar 2030 National Vision. Indeed, particular focus could be awarded to bolstering the ‘employee engagement’ via methods of psychological contracting. In support of this, the Head of Talent Management states:

“I don’t think there is high level of employee engagement though, I think do more in it. The issue is not the power distance I think there are other things that can be done to get employees more engaged in the organization. As far as individualism vs. collectivism I think there is just different groups within the bank”.

As a related argument the Commercial bank could also address issues of equity and access by addressing its power distance, along with its focus on its leadership. In support of these observations, the Head of Talent Management states:

“From a power distance perspective, I think very much the power resides in Group CEO’s office, and GCEO. And I think he has a real desire for that to be more

disbursed throughout the organization... he needs that leadership to be more diversified to be more spread out through the organization.”

Another aspect for the organization’s culture to embrace is that of successfully managing change, managing diversity and evolving its culture. To support the call for managing change and successfully evolving, the Head of Organizational Effectiveness states:

“I think we need to evolve the culture, so I don’t think it’s a case of the culture is wrong. We need to change it. We need to grow it...”

D. What core challenges and obstacles does the Commercial bank face in reinventing its vision to successfully align its HRD business goals with the wider vision arising from the Qatar national domain?

The core challenges the bank seemingly face include the labour shortages, namely, the imbalance spanning a qualified Qatari labour supply to meet its labour demands as driven by the wider socio-political domain of Qatar. Training and development needs to be tailored to attract the right talent, and not just fulfil a quota. Thus according to the Head of Talent Management, although the bank it not the most ‘attractive employer’:

[They] “Need to attract right people of right quality not just fulfill a quota. Recruiting enough people is the challenge.”

Accordingly, the challenge may invariably boil down to a ‘numbers game’. In particular, and according to the Head of Organizational Effectiveness:

“The demographics on their own don’t stack up, when you have got 300, 000 Qatari nationals and an economy that’s growing between 6 – 12% a year. You are never going to be able to do that with just Qatari nationals, impossible!!”

Another core challenge is that of the cultural diversity that seemingly characterizes not only the national culture of Qatar but also the organizational culture of the Commercial bank. Thus as explained by the Head of Qatarization:

“Maybe the cultural differences played a big role in pushing locals away from diversified employers. Even if they leave it builds a knowledge economy, our sense of corporate citizenship is therefore still at play.”

The case study format aimed at investigating the human development initiatives of the Commercial bank of Qatar has been adopted to evaluate the scope for alignment with that of Qatar’s national 2030 vision. All in all, from the above analysis factors to accommodate include organisational culture, employee motivators, career development gaps, talent management practices, and leadership/ management style to assist the Commercial bank in aligning itself with the wider national vision.

4.3 Extraction of Main Content and Themes

The key themes to be extracted from the core analysis include a common consensus across management as to the ‘big idea/ picture’ underpinning the Commercial bank’s role in bringing Qatar’s 2030 National Vision to fulfilment. The organizational culture operates on an autocratic, top-down philosophy and the bank’s culture is somewhat imbued with ‘passive resistance’ and passive obedience. The multicultural makeup of the Commercial’s bank’s staff in some ways offers a potential pathway to creativity and innovation thanks to its diversity. Still such diversity, only if managed successfully will reap positive gain. Indeed, any vision may instill ambiguity, yet key challenges reside in imbuing the people of Qatar with a sense of purpose, and a real feeling of motivation to become a member of staff with the Commercial bank.

The problem is that relative to other employers in Qatar, like the government, as well as the oil and gas companies, the Commercial bank is not perceived as a very attractive employer. Still the bank is not one to promote ‘tokenism’ just to ‘make up the numbers’ and therefore align its targets with that of the Qatar 2030 national vision. Accordingly the bank seeks to infuse a sense of leadership and pursue parameters of career development and progression to afford greater attractiveness and retention. Thus by paying attention to providing educational opportunity, sponsorship, personal development, structured learning and promotion, and all thanks to meritocracy, the apparent bidding war for a decidedly limited supply Qatari nationals is somewhat addressed and potentially alleviated in the longer run.

The present chapter has drawn out the main themes of interest from a content analysis of qualitative data; namely interview data spanning four key members of the

Commercial bank's management team. Focused on promoting meritocracy as opposed to tokenism the Commercial bank endeavours to set its sights on the Vision as an opportune challenge rather than an adverse obstacle. For a summary of the main argument, discussions and conclusions please see the following chapter.

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5. Conclusions and Recommendations

5.1 Introduction

The aim of this study was to address the following:

Research Aim - To analyze and evaluate the required alignment spanning the human resource development initiatives of the Commercial bank of Qatar with that of the state of Qatar's National Vision 2030.

The analysis and evaluation drew out many insights and directions for further research by elucidating upon the value of talent management, programs to train and develop leaders, along with the management of change and diversity.

This research aim was addressed by paying heed to the following research questions. To discuss the key findings it is important to evaluate the research questions in accordance with the literature; please read on.

Research Questions:

A. How does the wider culture of Qatar impact upon the organizational culture of Qatar's commercial bank?

In accord with Purcell et al., (2003) it is important for the Commercial bank to develop and manage talent as well as pay heed to the values of a stakeholder society (Maak and Pless, 2006) and the collectivist, network society (Hofstede, 1984; Triandis, 1991) of Qatar.

B. How does the Commercial bank of Qatar make use of specific HRD strategies to meet the objective 'investing in the people' of Qatar as outlined by Qatar's 2030 national vision?

To make specific use of HRD initiatives the Commercial bank can invest in the people of Qatar via recruitment and selection, talent management (Purcell et al., 2003), career development (Bierema, 2009; McDonald and Hite, 2005), as well as skills development (Marchington and Wilkinson, 2005).

C. Could the Commercial Bank of Qatar do more to reposition its efforts in order to align its culture with that the Qatar 2030 national vision?

It does seem that the Commercial bank can do more to reposition its efforts to successfully align its culture with the Qatar 2030 National Vision by addressing its engagement of employees as well as its leadership style and power distance issues (Hofstede, 1984, 1991). The bank is also advised to manage and track Qatar's shift from collectivism to individualism (Aldulami and Zedan, 2012), in order to bring about more HR equity and access (GSDP, 2008).

D. What core challenges and obstacles does the Commercial bank face in reinventing its vision to successfully align its HRD business goals with the wider vision arising from the Qatar national domain?

In light of Qatar's 'local' labour shortages and reported animosity towards expats being the preferred choice of employee for Qatari posts (Slackman, 2010), the Commercial bank is advised to manage its cultural diversity to bring about creativity and innovation as well as attract the right people in terms of its HRD.

Ultimately therefore this dissertation is supported in its view of translating the 'Black box' of human resource development into more measurable and manageable initiatives designed to engender organizational success in terms of performance. Furthermore, in light of the limited supply of Qatari nationals, engagement, organizational culture, career development and progression abound as key HRD initiatives to take heed of.

It is also apparent that tokenism is not to be opted for, as the Commercial bank seeks to build its business on a system of meritocracy. To do this requires the proper training, educational opportunity, and tailored systems of mentoring. Similarly, although some call for equality seemingly transpires from the National Vision, it still does not mean the people of Qatar are essentially ready for it. In particular, although women are encouraged to partake in employment, not all families would condone, let alone allow their daughters to participate in customer-facing posts. Ultimately the Commercial bank has a public relations (PR) image to manage to position itself as more attractive as an employer, full of international opportunity and scope for reaping the benefits of managed diversity.

Indeed the Commercial bank is driven by profitability and ex-pat expertise; however it is an operation in Qatar and recognises its position in the wider environmental domain. Accordingly, it is fixed on reaching its targets to recruit more Qataris and aims to train and develop new recruits accordingly.

It does seem the Commercial bank faces stiff competition in enticing Qataris and may find itself in many a bidding war. To advocate the bank reposition its efforts would be to not only entice the younger generation but to also ensure more senior members of Qatar are positioned in senior jobs to engender greater attractiveness and cultural alignment and eventual symmetry.

Without a doubt the Commercial bank's culture is being significantly impacted by Qatar's national vision and in ways where greater opportunity is being offered to the Qatari people to get involved in its growing knowledge economy. Whether or not the Qatari populace want to cooperate and engage is down to the specific applications of HRD initiatives the Commercial bank can successfully introduce and implement.

5.2 Key Discussions and Conclusions

In discussing the labour supply the percentage of employed nationals in 2011 account for 5.9% against 94.1% of employed expatriates. This massive growth is due to the immigrating flow of foreign workers needed to accomplish comprehensive development process. This can result in shortage of locals within the work force of any organization in Qatar particularly the private sector. The physical number of Qataris is small which makes the hunt for qualified and experienced Qataris even more difficult.

Qatar is also growing increasingly dependent upon foreign expertise due to its rapid economical growth and lack of national expertise. As a result, the ministry of labour and social affairs is applying pressure on businesses within the private sector to increase their local workforce by at least 30%. In general, this increased the demand on local candidates; however, the eagerness to employ nationals was at some point a numbers game to fulfil the local legislations, quality was found to be compromised in some cases "Locals were hired but not given any responsibilities or opportunities for growth".

The increasing inflation rate had the government focus on the cost of living compared to the wages rate. Since the 2030 national vision aims to increase the standard of living and improve the well-being of all Qatari, the government decided to increase Qataris wages by 60%. This increase created a gap between the experienced and qualified expatriates compared to highly paid inexperienced locals. The Commercial bank of Qatar faced a huge increase in overall payroll which led to an escalated HR expenses. The bank treats this change as an inevitable cost, if not long-term investment for operating in Qatar.

The level of academic achievements characterising the current generation might create lack of desired qualifications in the labour market. High school leaver's account for more than 60% of local candidates within the Commercial bank. On another note, the majority of Qatar's population consist of wealthy families whom are either born rich or enjoy managing successful business. The fact the many Qataris can survive without the need for a job might hinder their eagerness to pursue higher education and develop their skills. That's mainly due to the fact that salaries are high and businesses are in high demand of Qataris. Hence, the majority of locals don't work to live which is a huge demotivator. Work appears to be a practiced only because one is not socially accepted without a job and not because it is a necessity.

Ultimately in light of the above the Commercial bank seeks to find ways to engage employees by imbuing new recruits with a sense of purpose, belonging, cultural asymmetry, and motivation. Leadership is deemed an important facet of future successful alignment in view of the top-down, autocratic culture apparent in the bank.

5.3 Recommendations

As a series of recommendations to offer the Commercial bank is advised to focus its HRD initiatives towards the younger populace who are very much enthused by the wider national vision. Similarly, expat forces are still a necessity; hence, a tailored management of diversity is advocated for Qatar to remain competitive, innovative, and creative.

What is more, ways to deal and manage with Qatar's limited supply of nationals can be managed by paying particular heed to head-hunting, selection, recruitment and career development.

5.4 Limitations

Limitations framing the study relate primarily to the constraints of time, financial resources and the fact that only an exploratory study could be conducted. For example, in terms of time, it would be preferable to conduct a longitudinal study where opinions and attitudes could be tracked over time. Instead only a snapshot of the phenomenon investigated could be appraised.

5.5 Chapter Summary

The chapter at hand has sought to provide a summary of the key issues and areas of discussions underpinning the Commercial bank's ambitions to align its business goals with goals stemming from the wider national environment of Qatar. To drive a knowledge economy it is commendable Qatar is so dedicated to the progression of its people; hence for the Commercial bank to remain in step with Qatar it too seeks to provide key opportunities for the Qatari people to progress and develop as part of its mission as a private business and corporate family.

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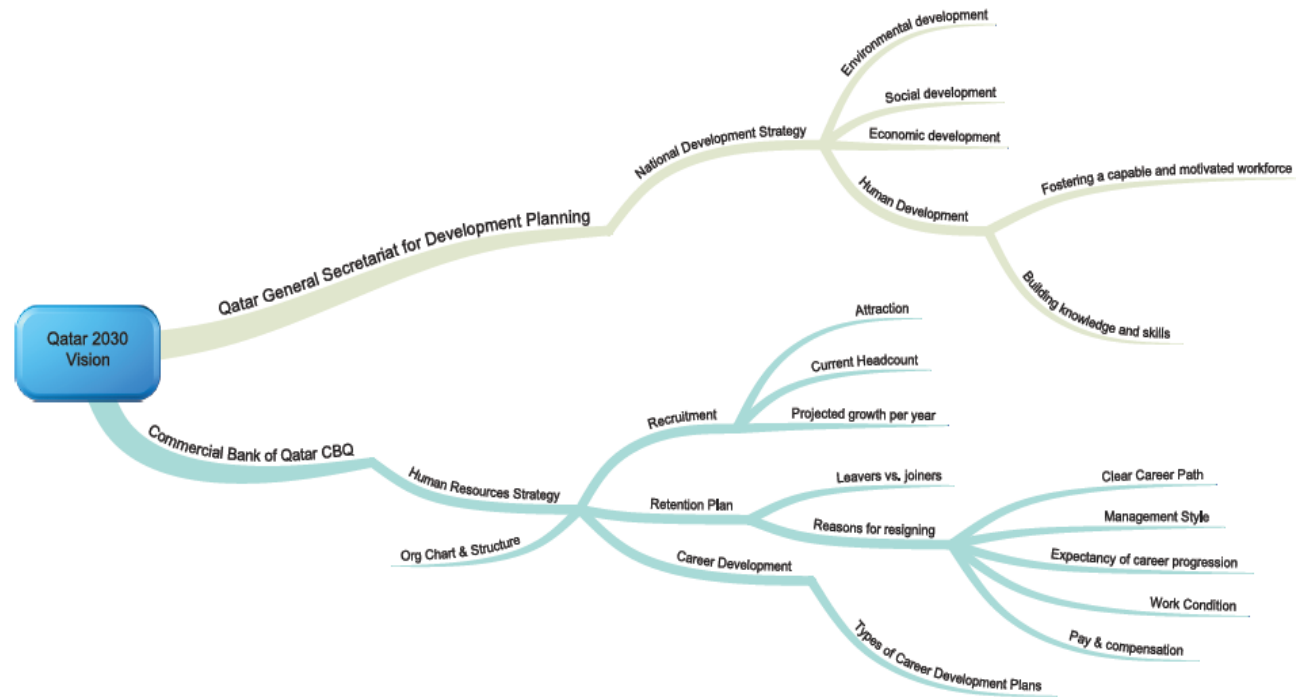
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Appendices

Appendix 1: Qatar's National Vision



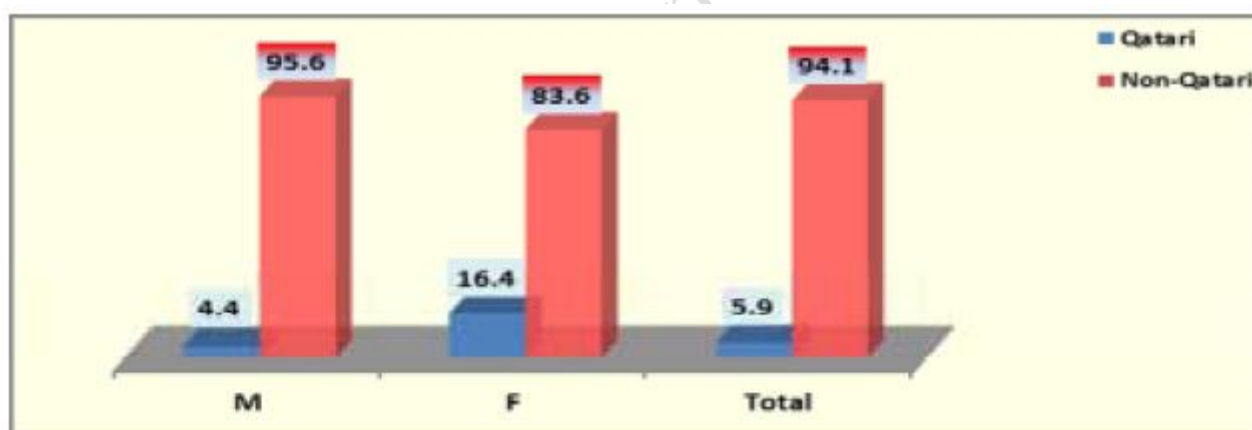
Appendix 2: Qatar Gender Gap and Population Statistics

Economically Active Population (15 years and over) by Gender and Nationality, 2010-2011

	Qataris		Non-Qataris	
	2010	2011	2010	2011
Male	4.2	4.5	95.8	95.5
Female	17.2	17.3	82.8	82.7
Total	5.8	6.1	94.2	93.9

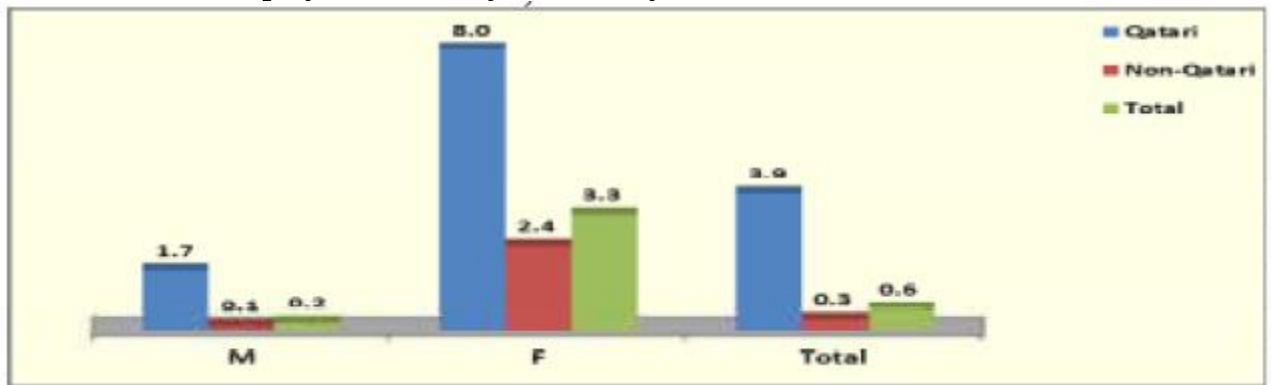
Source: Statistics Authority (2012); labour force survey by sample, October 2011.

Percentage of Employed People by Nationality and Gender, 2011



Source: Statistics Authority (2011); labour force survey by sample, October 2011.

Unemployment Rate by Nationality and Gender, 2011



Source: Statistics Authority (2011); labour force survey by sample, October 2011.

Appendix 3: Interview Questions

What is the respondent's...

(i) Age:

(ii) Gender:

(iii) Position in the bank:

(iv) Length of service:

(v) Educational level:

Q. What is Qatar's 2030 national vision?

Q. Where does Qatar see itself in 5 years time?

Q. Where does Qatar see itself in 10 years time?

Q. What is the Commercial Bank's of Qatar's vision?

Q. Where does the Commercial bank of Qatar see itself in 5 years time?

Q. Where does the Commercial bank of Qatar see itself in 10 years time?

Q. What are the main ways and means, Qatar's commercial bank can develop its human resources to comply with Qatar's 2030 national vision?

Q. Who does Qatar's 2030 national vision target?

Q. Who does the Commercial Bank of Qatar's vision target?

Q. What is the current state of the Qatar labour market in terms of supply and demand?

Q. How well does the Qatar labour meet the bank's HR needs?

Q. Does Qatar's 2030 national vision meet the needs of the people of Qatar? [Or does it meet the needs of a hidden political agenda?]

(For example do equal opportunities for employment apply across say men and women?)

(...As with Qatar national and foreign settlers?)

Q. Does Qatar's Commercial bank meet the needs of the people of Qatar? [Or does it meet the needs of a hidden political agenda?]

(Again...do equal opportunities for recruitment, promotion, salary level, in-house training apply across say men and women...?)

(...As with Qatar national and foreign settlers?)

Q. Discuss the meaning of Human Resource Development with respect to:

(i) Qatar's 2030 national vision...

(ii) Qatar's commercial bank...?

Q. How does Qatar's 2030 national vision offer a sustainable competitive advantage to Qatar's commercial bank in terms of developing its supply of human resources?

Q. How does Qatar's 2030 National vision for Education and Training align with Qatar's commercial bank vision for education and training?

- Is there room for improvement?
- Are there any anomalies?

Q. How does the bank align its HR strategy to meet the objectives of Qatar's 2030 national vision?

Q. How do you best describe the culture underpinning Qatar's commercial bank?

Q. How do you best describe the culture underpinning Qatar and its vision?

- How do the cultures align?

- How do the cultures deviate?

Q. How do the ethics underpinning the Qatar 2030 national vision align with Qatar's commercial bank? Please give examples.

Q. What adjustments does the bank need to make to position itself with Qatar's future national vision?

Q. Please finally provide some key HRD measures to gauge the impact of the Qatar national vision on the Qatar commercial bank.

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Appendix 4: Interviews

Dissertation Interviews

First Interview: Head of Talent Management

Q.1 What is the Commercial banks vision and where do you see it taking the bank 5 years from now?

“so the vision and the strategy that is beneath it, and this has sort of been formulated from the beginning of last year to this year I think shows a bit of direction from where we have been before, and its around vision for 2015 and beyond is to become the most profitable Arab bank. There are 2 key bits to that, a (profitable) and this moves a bit from being the biggest and focus around delivering value to our stakeholder and shareholders, and as opposed to growing and growing and growing. And the second bit is about being an Arab bank. So I think the real intention around not just being a Qatari bank but really building on using our bank in Oman and Sharja and turkey to become a full synergy GCC”

Q. 2 Being an Arab bank is understandable but why not the biggest Bank?

“I think it’s a bit of a reality check because Qatar National Bank QNB is a so big that we unlikely to ever compete with them in sort the size or share of market, but we have always done and have been doing historically is deliver fantastic returns for our share holders. It doesn’t matter if you are big or small.

Q. 3 How do you best describe the organizational culture underpinning the commercial bank?

“From a power distance perspective, I think very much the power resides in Group CEO’s office, and GCEO. And I think he has a real desire for that to be more disbursed throughout the organization. But I think the organization is quite demand in control and I think everyone looks up to GCEO to have the answer because he normally does. He is a very powerful and a brilliant leader, and as a result he’s the one that has the vision in his head. He’s real hope particularly for delivering business of the group he needs that leadership to be more diversed to be more spread out

through the organization. I don't think there is high level of employee engagement though, I think do more in it. The issue is not the power distance I think there are other things that can be done to get employees more engaged in the organization. As far as individualism vs. collectivism I think there is just different groups within the bank, I think your experience if you walk into a branch, in fact into different branches, would be very very different, so I don't think there's one commercial bank way of being, it will be always about who your branch manager is, and I think to work in a branch would be very different if you worked in risk department. So I think its quite hard to generalize on that. Also national culture is quite strong so there is part of the business who will be more Indian or Pakistani. I don't think at this point we have the organization fully engaged and harnessed behind the vision. And the purpose of the bank but there are lots of stuff that we got planned to try and work on that"

Q. 4 Speaking of the Banks vision, do you think its something that will align with the 2030 national vision or deviate from it?

"I don't think it deviates, I think it aligns, because the 2030 vision talks about, Qatar being a country that can become a knowledge society rather than just relied on just the gas. Therefore, becoming a financial center, is a huge opportunity for Qatar, therefore to have strong banking institutions, I think its only good for the 2030 vision. I think if all the stuff that we are doing to deliver that vision happens, then we need to be up skilling the people of Qatar to be able to play in that knowledge economy so I think we are pretty aligned"

Q. 5 Would you say you are familiar with the national culture of Qatar?

"Again there not one culture because I think its such a diversified place and I think you there's the Qatari culture, the Arab culture, you then have the kind of western expat culture, so my experience of being in Qatar is probably from a social perspective, just the way my compound is, you know, my daughter goes to a an English school so its quite western in my experience to some level, so its different depending in where you are. However, I have insight of the Qatari culture but I would not say I'm an expert.

But I do think your experience in living in Qatar is completely about what nationality you are.”

Q. 6 What would your first impression be in terms of how the country overall operates, i.e. in the UK, the country seems to have a rule for almost every thing, there are strict laws and regulations, people don’t seem to be comfortable with the fact that the future is unknown and avoid uncertainty through the regulators.

“it’s very gentle country, its interesting you saying that, its very law obeying compared to the UK. I feel very safe here. So there’s this since of being a very respectful culture, a very interesting balance between conservative and eagerness for the future, as an expat here you can feel that sort of intention of the country to becoming a world leader and also being very careful to look after the Muslim values and the values of the Qatar community. Some time you can feel the tension in cases like places having alcohol or not. You things like that, and I do definitely worry about how the world cup would be here. How could Qatar deal with a whole load of football fans how are going to be drinking and don’t respect women the same way there are respect here.”

Q. 7 Would there be any adjustments you see necessary to the organizational culture of the commercial bank? Or do you think that culture cannot be changed.

“ I think you can tweak the culture, but I think culture is a very powerful thing in an organization and lots of organization attempts to change the culture doesn’t always work, culture wins often. Pretty much the tone is set from the top but I do think there are things that can be done to make people more aligned around the vision and getting that sense of what are we all here to do and from that the culture will change a bit. Its generally something very hard and takes a lot of efforts to really and fundamentally change the culture of the organization”

Q. 8 Why do you think its important for the commercial bank to comply with 2030 National Vision, particularly the human development element?

“We are a Qatari Bank, we are founded and owned by Qatari nationals and if you look at our new brand promise it about positioning ourselves as good stake holders in the country, it important for our customers, for our employees to feel like the bank is a good Qatari bank although I feel that some of our employees feel like we can do more to feel like that. But there is also a very pragmatic piece, which is around ultimately the ministry of labor approvals, that we need labor approval to do things. The more we are seen that we are a good bank for Qatar the more we should be able to build a positive relationship”

Q. 9 How would we describe the state of Qatar’s labor market in terms of supply and demand? Does it satisfy the bank needs? And what challenges does it present?

“ I think the ministry of labor and the bank have a similar view which is to have more Qatari nationals working in the bank, but it’s difficult because we are not an attractive employer to people. The first choice of people will be oil and gas and government sector because there’s lots of money and less working hours and lots of other Qatari nationals, the government has held in great esteem and we are kind of third choice and also because we are a conventional bank and not an Islamic bank. So we just made a whole lot of graduates employment offers and we had a couple turned down because on religious reasons. So when candidates talk to their parents or at the mosque or their religious adviser, they say that its not appropriate for you to work. So also because I think there are lots of customer facing jobs and there are some fathers who don’t want their daughter to do customer facing jobs”

Q. 10 If you compare the working nature of the bank with oil and gas sector, its understandable, but looking at your biggest competitor QNB Qatar National Bank, not only do that outperform the Commercial bank financially, but they also doubled your percentage of Qatari within the bank. 25% CBQ vs. 50% QNB.

What is the commercial bank missing and what are others doing right when it comes to employment opportunities for Qatari nationals, which is a major pillar of the 2030 vision?

“ I think they have a lot of support from the government from a business perspective. About the nationalization piece, a lot of our nationals might feel that they are working with an expat bank, even though it's Qatari owned, where you don't feel that if you work in QNB. Actually, some people in our leadership program find an advantage of the culture here that it can offer you a richer experience given that it's an expat bank. In any case, I think it's changing though, if you see a lot of the senior moves in the last two years, huge amounts of Qatari nationals have been promoted the leading roles in the bank.”

Q. 11 Practically, what are you doing as a bank with respect to HR strategies and human development initiatives to position the bank with the national vision?

“ Our HR strategies are around talent management strategies. We are all about recruiting Qatari national in any level of skill and experience and giving them a fantastic training and development experience so that they can succeed in their careers here and fully participate in a knowledge economy. So essentially, the strategy that I have set up since I came here, is the idea that we can bring people from high school in the (banking associates in collaboration with The North Atlantic College) a new one we are launching this year is our graduates program where people can join us, study and work part time and at the end of the 4 years if they are successful they would get a degree, a bachelors in international finance. So we are saying if you want to come and work with us at high school it's absolutely fine with us, we will educate you and we will train you up. And for undergraduate's people who are already studying, we will sponsor them and give them the opportunity from internship. All of this is a Qatari national only, but the idea is that all of these programs (particularly the 3 – 4 year programs) are intended to really give people a fantastic induction and early start their career and help with their acceleration, and then once they finished their education then we have an emerging talent program which is called 'future leaders'ss with a very targeted investment in a small number of Qatari nationals. So the idea is some come with a minimum education qualifications and we can through our very

structured learning accelerate people all the way through to the top of the organization.”

Q. 12 If we follow this blue print of what the national vision aim to achieve and develop Qataris only in a very diversified bank where 75% of its workforce is expats, what happens to the non-national capabilities? Are we looking at a foreseen unwanted consequence, or this is part if the negative implications of the vision?

“I think the vision is quite clear about the need of expatriate workers, Qatar can’t do all of this in its own, and therefore it needs to be a place for expats to come in and add their contribution. So I think we want to be 30% by the end of the year and 40% in 2 years time, we want to work towards a place far more balanced. I think the risk of focusing in all Qatari nationals is the expats motivation seeing the Qatari being looked after and paid more money and career opportunities. And then you got the Qatari who feel they are working in an expat bank and they are not happy. So you have the situation at moment where everyone is not happy. And they feel that some else in better than them. The real risk for both the organization and the nation if you don’t value your expatriate workers.”

How are we going to respond to this situation given that unhappy employees are not productive employees?

“We are still going to look at who our core workers are but we are still have a lot of jobs in the bank done with expats which can easily be done by Qatari nationals so I think we need to get to place where we are clear around, what are the roles where you need expert on technical skills in which case we need expats in those roles to teach and coach and develop, and we also need to think about where are the roles that can be easily done be Qatari nationals, and then sort of moving other people out. But generally creating a fair work environment is something that we are working on to do for everybody. So engaging 75% expat is important as well as the 25% Qatari nationals.”

Q.13 How satisfied are you with what the Qatari labor market can offer the bank? Can you easily find desirable qualifications?

“No I think going back to not being an attractive employer. Looking at the high school leaver’s category, there is such a mix of capability that I see and I think more work can be done there. I’m surprised by how few people go for further education in Qatar. If you look at the number of men going to university level is pretty low. That’s exactly way we have these programs. In other parts of the world people see education is a way of freeing them and giving them opportunity, here in such a wealthy country, people have the opportunity anyway. So how do you really motivate people to peruse further education that’s a real challenge. A lot of our candidates will approach us with lots of different offers and they are not brilliantly educated with no experience. I understand we people are not motivated to study or work harder. But I don’t think we are going get to the top of the organization just because you are a Qatari. However, you can have a pretty fine life so that’s a real challenge to the country on how to really get people to participate in education. You got these amazing American universities in QF (Qatar Foundation) but actually if you look at the Qatari take-ups, they are actually quite small, simply because they are competitive to get into even though its free education for locals. Its a huge privilege to born Qatari but there are also trade offs aren’t there? If you look at what makes people happy in life, a lot of research is that people won’t have goals to strive from and by taking away the need to strive and work creates a person without a purpose. From a psychological point of view, people like to have a purpose and something to work to achieve, and proud of that they have accomplished and I think it easy in here to be promoted but not that since of inner pride that they actually have worked hard for it.”

Q.14 The biggest goal of the national vision is to increase the standard living of locals and look after their week fare. People recognize the impact of inflation on their daily life and cost of living. As a result, to have a balanced income to cost ratio, the government increases Qatari wages by 60% across the board. As a bank how do you sustain and respond to the market fluctuations. Will the bank simply accept overestimated staff payroll? Or will the bank prefer to be seen as under-paying employer?

“But you have no choice do you? We realize the need to have locals in the bank and we have no choice but to accept what the market offer. Otherwise we would be totally uncompetitive, we are already unattractive as an employer. We do pay good compared to everybody else excluding oil and gas. Our basic salaries are very high. So it’s just a necessary part of operating in this market, it makes it expensive. The fact that Qatar is over banked anyways, most of our revenue growth will be outside of Qatar where there’s more opportunities”

Q. 15 Qatar has a small population, so I presume this presents a challenge in recruitment and what makes even harder is that the number of employable locals is therefore even smaller. How do we deal with this problem?

“I don’t think you can differentiate on money. I think what can do is genuinely differentiate on our programs and training and experience that the people. Other banks can match salaries but I don’t think they can as quickly match career advancement opportunities. People can promise career development and career path but I think what we can say that we can deliver on that promise. We got the rotation worked out, the programs worked out. So we can really be clear with people. And for anyone new coming to the bank into one of our programs, we can really offer something genuine and different I think we have some catching up to do with some of our existing staff , most people will be tempted by the total figure in the bottom of their offer letter but we don’t necessarily want those type of people. We want people who come here to seeking a great career opportunity.”

Q. 16 In alignment with the vision, the bank seems to have adopted a familiar approach of training and developing locals. Where would you see areas of development, gaps, or weakness in this approach and what can you do to make it better?

“ Well I don’t want to end up repeating myself, but still the problem is being able to attract the right people with the right quality because even if someone is really clever, if they are not prepared to work and show up to work then this is not good for us. We don’t want people to come and work for us and do nothing just because they

have a Qatari passport. We want people who can come here and value to the bank and genuinely participate in knowledge-based economy. You here terrible stories in other banks where people are paid and they don't even go to work. Being able to recruit enough people to deliver on our target is a biggest challenge."

Q. 17 Do you think the 2030 national vision meet the needs of the people of Qatar? [Or does it meet the needs of a hidden political agenda?] For example do equal opportunities for employment apply across say men and women? As with Qatar national and foreign settlers?

"The national vision is fantastic, seeing that the ruler of Qatar is thinking strategically and sort of learn the lessons from Dubai and other places who kind of lost their Muslim feel and sold their souls. You know, these is taken seriously and how do you best use this amazing wealth that we are given so that it sustains past the life of gas because the gas will run out at some point, not for a long time but it will run out. So I think it hugely strategic and amazing, there is a big plan around how do we really make Qatar a sustainable leader in the world so it is very ambitious."

Q. 18 The ministry of labor is doing everything they could to push organizations to hire more Qatari nationals. For example, the national career fair, and the Commercial Bank as an annual sponsor is investing a fortune in the career day out of which you end up hiring 10-15 inexperienced high school leavers. What are your thoughts around that kind of investment?

"We hired 8 people from last year. We are actually all pushing the same direction. The ministry of labor wants us to do something that we know that we want to do anyway but it's difficult because all of the stuff we talked about before. So that's the challenge, we all want the same aim, which is the high nationalization target. But there aren't enough people in addition to the difficulty of attracting people to us. We actually feel bad for being punished for something want to do but can't achieve. Anyway, that's our job to do. Get in schools early and raise awareness to working in the bank and pick the intentions of students early and show them all the career opportunities they can have and how they can get their degrees through us, and some

of that takes time, a couple of years to start feeding this idea and the benefit of working in the private sector.”

Q. 19 The country does acknowledge the need of expatriate workers to fulfill its current and future ambitions. Hence, the increasing rate of expatriates entering the country outnumbers the growing percentage of qualified nationals available for employment. So how are we going to increase the Qatari percentage in the bank when there's a greater demand for non-Qatari entering the bank at the same time? Asking locals to reproduce is not an option

“In the UK we have a whole aid of people of different nationalities working and running our country and that's fine over there. But there are also a whole lot of aid job that people refuse to do in Qatar. Qatari refrain from doing, not just menial roles but even administrative, the reality is when you got such a small population, you are always going to have additional bodies to help do stuff. The bigger your ambitious are, the more expatriates enter the country the percentage of Qataris keeps getting smaller as a result of that.

Q. 20 Obviously, the national vision requires time and it is a work in progress. However, there's an expected outcome and consequently and impact on the bank, If the vision has been fully achieved, how do you think that bank is going to be influenced by it in 2030?

“Then you are going to have a bank full of Qatari nationals who are experienced and educated and able to lead the bank. If it works, the challenge is, are there enough people who are going to work in the private sector and gradually get to a leadership roles because there's just not many people keeping in mind that by that time the population would have increased and so would the percentage of non-nationals. The biggest risk is around a population that's so wealthy, are they prepared to put in the work that's needed to go through four years of Carnegie Mellon. You can promote people very quickly in organizations but the danger is that they will not be successful in leading something because the career progression they made was actually quicker than the time required to acquire the necessary skills. The worst thing is to have someone in a senior role where everybody knows they can't do the job, and then you

got people in positions of authority but they don't have any authority because they don't know what they are doing. The conversation I have most often with young people in the bank here is, you actually need to get stuck in and get good experience of how things work and how to do stuff, and if you don't have that, you'll get found out and I can think of some people in the bank that are feeling that. People know if your boss is credible or if they don't really know what they are doing, it about balancing the rights of Qatari nationals to have good development and accelerated careers with actually not over accelerating people so they can actually be successful, because it can be very damaging, and people go to work and they are anxious and it's a risk and can be very damaging to people to find yourself in a job which you can't do, and in this culture, saving face and being successful is very important."

Dissertation interviews

Second Interview: HR EGM Human Resources Executive General Manager

Q1. The Commercial bank vision, what is it and where do you see the bank 5 years from now?

"Commercial Bank's vision is to be come the most profitable Arab bank in the region, measured in terms of earning per share, return on capital, compared to the other top 20 banks in the region"

Q2. How do you best describe the organizational culture underpinning the commercial bank?

"I think, Cb is made up of... we got a big 50% of our population is got over 10 years of experience, and they are predominantly from the Asian subcontinent. So you have a very large work force who are very loyal, have done very well by being in this country compared to if they have been in their home country. But therefore slightly resistant to change but they will do as they are told, or their version of what they are told. You then have a mixture of... we got about 35-40% Arab speaking population here. The biggest dynamic of our culture here, is significant culture difference, and that plays out... a lot of people are working very harmoniously together, but there is

friction between some cultural perceptions of how the bank should be run. The bank is run in an autocratic style from top down. The downside is that the bank has become dependent on that, so there's very little feedback from down up and so there's often not enough examinational questioning of certain decisions, and therefore, in a culture where people might do the wrong thing, because they perceive that's what they have been instructed to do rather than wanting to do the right thing and question decisions and question judgments, etc. So I think we have a culture of passive obedience mixed with passive resistance, which makes it very difficult to drive the performance of the organization. If you look at our overall performance compared to other banks, actually is pretty strong, dependent on domestic corporate business. So we clearly have certain very core strength compared to our banking peers, but I think culturally... the fact that I've been nearly 40 years now in a region where historically there was huge amount expatriate recruitment, that's reduced a lot recently. We still have that strange dynamic and when you combine that when you are in a country with a local workforce who are very ambitious and are better and better educated, have role models in their society who are both wealthy... visually wealthy ... and therefore you have a society that has certain expectations of itself. Putting that to work, you have a workforce that are quit demanding, and who have huge number of options in their careers, therefore its quite difficult to make them stick in the organization. That makes for a culture of (rich diversity) is the phrase but with some contradictions that makes it quite difficult form a leadership perspective. That was long answer, my apologies"

Q3. Based on your description of the organizational culture, and its gaps. What adjustments would believe is necessary, if any?

"I think cultures develop more than change. I discussed this with Group CEO in a number of occasions, the need to shift the focus away from a dependency on decision making from the very top, which also means if you get the boss's signature you no longer feel accountable for your decision. If that doesn't work then you say (I had a conversation with the MD, he knows about it) as if some how this pardons you from making rational judgment about what you do. So that culture does need to change but it's very difficult to do that, because the business is very focused on driving

performance this year, as any commercial business needs to be. Therefore, within that setting, it's quite difficult to move away from the drug of being very immediate, focused driven, autocratic, which is where we are at now, but I think the culture is being interchanged. It's partly changing because of changing cultural mix as we Qatarize further, the leadership style in the organization will change."

Q4. Do you think the culture of Qatar aligns with the national vision or does it deviate particularly the human development element of the vision?

" So I supposed, implied by some of your comments... there's inevitability of ambiguity around any vision because by its very nature it doesn't define necessarily, everything you need to do to get there. What strikes me, there is quite a strong passion amongst young people below 45 for instance, passionate about that vision; they have great pride on where the country is going, and there is no doubt when you meet young people coming for education now... they are very engaged with the idea of contributing to society to that greater vision. It also very clear that politically and economically the country is being driven towards that vision. Investment in education, investment in technology, investment in sports and health, I supposed the first step of that is engaging the population in fruitful well-paid work. So they begin to contribute to that development, and I think the government does very well to do that. From a social and societal perspective, whether everyone is marching in that same direction somewhat is very difficult to tell. In any society there is an element who don't want to do that, there's an element who don't want to work. I supposed the difference here is that the wealth is distributed in society. Where as in the UK the government mix it all, here great wealth can be a disadvantage for people who want to go and contribute, and that's a challenge with any wealthy society (why should I get up in the morning, and go to work) yes you want to make a difference but you know... work is not like that, work is sometimes hard work (do I need to do that if financially I don't need to do it) takes a certain amount of drive, and I think this society is not any different to any other society that a large number of people given the financial opportunity not to do that, wouldn't contribute. However, there will be a good share of the population who are driven to succeed who want to come and give their best and work hard and learn and see personal growth as well as economical growth for the country. Therefore, you have to look for them and select them and employ them. But I think

also, that a vast majority of people who do want to contribute, and there's a difference in the way you do your job if you know if you lose your job your family will starve... but that doesn't mean that neither of you want to contribute. However, as an employer you have to make people feel far more part of the journey the business is going on. And they understand what your employees contribute in the context of a particular societal vision, and you have to lead and manage in a way that engages with the value of that society. So the fact that Qataris tend to be very hospitable, very courteous, very socially engaged, highly socially networked if you look at penetration of social media for instance. And therefore you have to provide a working place that meets those natural needs within that sort of cultural context. Its matter of engaging people, people do want to contribute, and therefore you just have to make sure that they contribute in the way meets those needs and norms and values.

So I'm not sure the society is misaligned, I think there's great pride, and you have the benefit of being a relatively small local population, that's highly networked, there's a certain amount of drive and commitment from families and groups to actually drive towards that. I supposed the hardest thing is to ... if I were to say to you (talk to me in percentages terms about the measure of success of this vision) it becomes harder. If you are not driving for a specific number sometimes its difficult to measure you progress. But I'm perhaps not best qualified to comment on Qatari society, because as with any society there's contradictions, but I have people surprisingly engaged with the idea of 2030 vision. Having spent the last 2 years in the UK I'm sure you found that there is not a 2030 vision there. People do like to know where they are marching... They may never even get there. I think there is lots of positives here, but like everything its always difficult to achieve. You have resources in your side which always helps."

Q5. How do you balance meeting the high financial expectations of Qatari nationals and their performance capabilities, given that the recent increase in Qatari remuneration is only going to inflate your staff cost?

"Sure it increases your labor cost, therefore detracts from your cost/income ratio. And if you also have a political requirement, to increase the number of locals, the Qatarization percentage is going to disproportionally increase your cost. On average,

the equivalent FTE Full Time Employee Qatari vs. Expats, Qatari will be 70% more expensive on average if you look across the bank. However, in any commercial organization, you can choose not to be in that market, and if you want to be in that market, then that's the rules. That's okay, that's the price of doing business here. That fact is, this is a very low tax economy, and compared to running a business in the west, it's much easier to run a business here. Apart from that, you must support local development. I actually am a big fan of doing that. Yes it affects our profitability, it affects our cost/income ratio, but that's the cost of doing business, therefore, you have to make sure the rest of the bank is more efficient, and that you utilized your local resources in a way that's most beneficial. So ideally on the front line, dealing with local customers, generating greater levels of income and connection with the bank to that society, and that's a big opportunity and if you have to pay more for that, so be it. If you see it just as a cost then you are not leverage the investment. If you see it as an investment, you got to train and develop which we are very committed to, that's how you actually do get people to be more sticky with the organization, and in return they get a greater opportunity to contribute. If you wanna succeed in this market place, there's no doubt you have to connect with the local market, where most of the wealth is, in which case, having a greater number of local employees is an essential part of that strategy."

Q6. How would you describe your level of satisfaction with the investments you are making in local talents?

"I think, its too soon, to able to measure the return. For instance, we have seen in the last year, for the first time in a very long time, our ability to appoint 5-6 senior Qatari into key business roles. The fact that they are capable of doing that role, they will have all the benefit of being a key part of this society. I mean the investments we made in things like accelerated leadership and future leader program gives us an immediate payback, so I think there is a demonstrable return on that investment. The ability is going to be, whether we can have every branch manager as a local, but like our corporate relationship managers are key risk people, that's going to be the key test, but I think its coming in the next 5 years."

Q7. The national vision is about providing locals with employment opportunities. In your evaluation, how would you describe the labor market in terms of supply and demand? And how does it meet HR needs?

“In terms of supply and demand there’s not enough supply. So if you are a talented Qatari graduates you would probably have 30 jobs to choose from when you come into the market place, and therefore, you might go to government because there’s much lower performance requirements, much longer holiday, much easier hours, and in terms of progression there are some interesting stuff to be done in government. Or you go to some where like the energy sector, which can pay extremely well, or to the Q companies where you have the benefit of being sort of quasi government and quasi private sector, so many choices. That by its very nature, dry’s up the cost of attracting the most talented locals, and therefore, from my perspective it means that we will always, never have enough good quality Qatari managers to bring in the bank, it’s never enough. And therefore it’s a disadvantage for us, I think now more than ever; we need more good Qataris to grow our business in this market place. So that lack of supply is a challenge, what I think one of most amazing things about Qatar has been their investment in education, and as a result growing number of graduates coming into the marketplace. When you meet these guys from the foundation Universities and Qatar University, very impressive quality now, and that is competitive with any market in the world, but just a huge number of them, and then you have a group of people who are school leavers, who are less educated, and require more investment and patience to get into a level of performance. There are some very good exceptions; it always to come across super stars didn’t want to go to university... but over the neutering them into the organization. At the same time, the available labor from the local market, that’s not employed is like any other society, the lower level of educated, the lower level of skilled are resource. Our needs to meet certain ratios, it creates perception for the bank that there’s not good quality Qataris out there, and when people come in and don’t perform. So how do you be fussy and at the same time meet the demand that you have for recruiting those locals. And how do you keep them because they are drown out of the organization through tons of other opportunities (you have a bad day, we’ll go and work for somebody else). The solution is, one of them will have to give, and it’s normally cost, one of the biggest drivers of retention is career development and career progression. Therefore you need

to make sure as an organization to invest in that to give people that choice. That's the best way to attract the best quality graduates, and invest in people's careers and do that better than your competitors, but it will drive up cost. I'm not sure there is much of an alternative."

Q8. Speaking of competitors, QNB Qatar National Bank, why are they more successful in achieving 50% nationalization ratio and Cb is struggling to stay at 25%?

"One is a state bank and one is a private bank, that makes a difference, and size helps, the way they calculate their numbers helps, but they are a very different organization. They have a very different commercial factors, so cost of funding is much cheaper and it's endless, and therefore as a bank like that you can just continually grow, that provides opportunity to bring in more and more locals. It is very difficult to compete with QNB, we have a reputation for actually paying better than QNB and I speak to a lot of people who say, (QNB's any performance criteria is time and attendance). I think QNB is quite an impressive bank and I'm sure there is stuff that we can learn from them. I don't think it's very easy for us to compare ourselves with QNB; I think it would be easier to compare ourselves with Doha Bank, international bank of Qatar, Khaliji Bank, etc. who we know don't have the same Qatarization ratio as QNB? It's a fair challenge; we couldn't afford their cost base."

Q9. The national vision is becoming a part of the corporate social responsibility of many firms. Why is it important for the Cb bank to comply with it? What benefits would expect should you align your strategies in conjunction with the national vision?

"I think in a society like here in Qatar, high network society, it's important you demonstrate your support to the core vision of the country. If you want to succeed in this country, then you go to be part of what that country and its people want to achieve. You don't have a choice, the more you do, the more connected you are with that vision, and the more successful you may become."

Q10. From a very macro level, how dose the bank align its HR strategies to be positioned with the national vision?

“I think in several area, firstly, the fact that unlike many other banks who only extra allowance to Qataris we increase our salaries up. We deliberately made a strategy that we would provide well-paid jobs to local Qatari talents, and reward them very competitively. Secondly, provide the best possible development programs for Qataris, particularly with our investments in ALP, and FLP. The new graduate program, the youth programs we started running, along with few of the others. So I think, our strategies is simply to have a significant part our organization, staffed by well trained, well skilled Qataris, who are rewarded well compared to the market place, and to enable them to succeed though the very best training and development we can give them, but also career progression and promotion, and exposure to key front line roles.”

Q11. If you would analyze the structure of the training programs and career advancement opportunities the bank offers, where would you see areas of strength or development?

“ I think we are very good at the high end staff. I think what we are missing currently is helping young talents to manage their own career (career tokens) which is something that we are working on at the moment. I think we have more work to do on formalizing career structure within the bank. Activity moving more of the population to broadens their experience and skills. I don't think there is less or more career development opportunities across the hierarchy, I think you go high up the pyramid it becomes more individually tailored.”

Q12. Eventually, the outcome of the vision will influence the commercial bank's human development activities. Can you please provide some key measure to gauge the anticipated impact?

“The vision describes prosperous future for Qatar and we want to be part of that, so we fully support the 2030 vision, I thinks its absolutely crucial as a bank, we are able to contribute and direct ourselves towards achieving that. By the time you get about

2020 it will be time to have a 2040 vision. I don't think there will ever be a time set down and measure what you achieved because the world changes. And you always want to achieve more and more."

Dissertation interviews

Third Interview: Head of Organizational Effectiveness

Q1. The Commercial bank vision, what is it and where do you see the bank 5 years from now?

"The vision for the commercial bank is really about being the most profitable Arab bank, and I think you need to unpack that in a number of ways. So what does most profitable mean. It is around return on capital, because we never are going to be in absolute terms the most profitable, so that's about maximizing returns for our shareholders for our customer and our staff. The other word I think about is Arab, because this is where our roots are, in Qatar, this is a Qatari bank with bigger ambitions and just seeing that term (the most profitable Arab bank) in a sense has links to the 2030 vision, because that implies progression, it implies making commercial bank very much on the map in terms of its ambitions, which helps Qatar and is also around diversification, the work we have done in UAE and Oman the acquisition of the bank turkey. So all of that, in its own way, helps with 2030 vision around taking an emerging economy and turning it into a developed economy."

Q2. How do you best describe the organizational culture underpinning the commercial bank?

"I think it is an interesting mix of both local and regional and to some extent international, you know we have almost 60 different nationalities here, which in itself is a microcosm of the Qatar society more broadly where you have got the really league of nations in the country and so you have a real mix of people who have grown up in commercial bank and have only ever worked in CB and into its origination, you have people who have worked originally and have a broader experience, and you have people internationally and come from western banks and so on, all of them together

make the melting pot that is the Cb. By that I mean you have a very multicultural culture but it's still grounded in Qatar and still very much grounded in its Arab roots, which is what makes it different from an HSBC or Standard Chartered, who are global banks and you feel the difference in that culture. So that's first point, the second point is around combining the best of both, the local knowledge, the local experience, with some basic practice from outside of the country which again helps with the vision. It is getting better at things like knowledge transfer, because in my opinion, and its personal opinion and fully don't speak on behalf of the bank, but if you are an expat who comes in here, part of your responsibility is to ensure that you are transferring some of the global skills that you have got to the local population so they can learn and grow and develop over time and stand up and be ready for the really senior positions in banking the we want develop the local population into, so it's a work in progress I think, not there yet, but you can see directionally where its going which is quite nice and I also think its to the bank's credit, that is referred to as the (Cb family). You know what I mean? When you join people say (welcome to the Cb family, and that's quite unusual for a company that has this sense of family, particularly for a big family"

Q3. Given that expatriates account for over 80% of Qatar's population, transferring knowledge can be very valuable. It's not a secret that Qatar lack expertise in the local calibre, do you think this sets boundaries and limitation to what the labor market can offer you?

" Yes, I would agree, and again that's all part of the transformation journey, to go back to your earlier point the 80-20 or I think its actually about 75-25 that ratio need to be transformed over time definitely but it needs to be transformed in the right way, I don't think this bank is about tokenism, it not just about hiring any locals so our numbers can look good, if you genuinely want to transform and you genuinely buy into the 2030 vision, you have to make the investment and development and training and recruitment, to enable you to do that. There are really good signs that the bank is moving on that direction"

Q4. How would you best describe the culture of Qatar?

“ I have tried very hard to learn and understand, but I would never suggest that I’m an expert on Qatar culture. I think you have got to live here for many years to really really understand its culture. I think I have a reasonable understanding for some who has been here for less than 2 years, but every day I learn something new, its one of the good things living in here”

So up to this point, would you say the culture of Qatar aligns or deviates with the 2030 Vision?

“I don’t think it deviates, I think it aligns, and I think you will see it align even more, because if you looks of some of the things that the bank is doing for development, people like yourself benefiting from that, that is all about seeing talented nationals that can stand up and play a really big part in this bank and in this country in the future, so I absolutely see an alignment. But I think 2, 3, 4, years ahead when you start to see some of the initiatives of the bank have put in place, growing and coming to fruition that’s when we really see the true alignment of the vision.”

Q5. Having discussed the culture of Qatar, I would like to touch on the organizational culture within Cb, do you foresee the need for adjustments in the culture or is there not?

“I think we need to evolve the culture, so I don’t think it’s a case of the culture is wrong. We need to change it. We need to grow it, if you think of the bank 35 or 36 years ago, was capital of 10 million riyal capitalization operating with one branch and here we are in 2013, last year we made over 2 billion in profit and this quarter we made over 500 million in profit, and you kind of think that’s huge, it’s phenomenal. You think about the ambitions and the vision of the founders of the bank, it is just amazing. That does as bank starting of small and has growing pains and I think we have experienced some of those, and then it has to transform itself as it becomes even bigger, and if you look at the case of the commercial bank, we are becoming more international. So the culture needs to ... I don’t think its revolution, I think its evolution plus, if I can put it that way. We need to build more talented local national who are able operate internationally, which is kind of back to the point you just made. We need to build more of them which is back to my point about 25 – 75 ratio is not going to be good enough in this bank or any other bank in 4-5 years time. So we need

to make the investment and we are starting to make those investments. The other point I make is if you want to change the culture you need to get to positions where you can change the culture, so you need to have talented credible nationals in senior positions in the bank because they are role models, they are able to make decisions that impact on the strategy and the culture of the bank and I think we are seeing more of that as well”

Q6. Apparently this is why the government has set the vision. Developing the skill sets of the locals has become a major initiative. Speaking of the nation vision, what does it mean to Cb and why is it important for the country at the first place?

“It’s very important to Cb because we are the commercial bank of Qatar, we are not Cb based in London or based in New York. This bank was founded in Qatar, grown in Qatar; it’s the core the business and always will be the core business. Which once again makes us different from HSBC or standard Chartered bank, or anybody else who operates in this region. Our fate if you like, is completely intertwined with the fate of Qatar as a country. So if we don’t play our part that will have a negative implication on the country. That’s the first point, the second point, is I think the bank takes its responsibilities seriously, in the sense of the investments that has been willing to make talented nationals. I come from a UK and South African banking background, and I have world with lots of development programs and I have seen lots of investment, but I have never seen the level of investments been made in nationals that Cb has made. So you look at things like the (accelerated leadership program, the future leaders programs, the graduate program) these are serious programs with serious money and serious providers underpinning them, I mean Cambridge, HSE, the opportunity that some people had to go and study at places like Insead. It was a quite serious statements from the bank that are saying not only do we understand our role in the country, and the societal vision, we also are prepared to put our money where our mouth is and make those investments. Yes it’s a journey and if you were to ask me how far are we on our journey and are we far enough, I would say no we got lots to do, but it is a journey and it’s a journey that I think... if you think about Qatar’s journey to 2030, and the Cb journey to 2030, they are intertwined and they have to be”

Q7. From a very macro level, how does the bank align its HR strategies to be positioned with the national vision?

“ So if you think about... very high level... the HR strategy ... and it's not rocket science and it's not something that you wouldn't necessary see in other companies, but we talk about excellent leaders, and by that we mean a cohort of excellent national leaders who are able to play a big part not only in the growth of the bank but more societal country growth. We talk about an excellent place to work which is about the sort of environment where talented people can flourish, and that's probably more nationality neutral, because you are always going to need your different cultures and your different backgrounds to make it work, and then we talk about excellent organizations which is kind of on your most profitable space which says (you are not going to win as a bank unless you do it in a cost effective manner) there is no point of just throwing money on everything and hoping that some of it sticks. When we think about that at a very high level, how we align to the bank strategy, you then say (okay so what is an excellent leader look like? What does an excellent leadership look like?) And then you design the programs that are meant to build that leadership covert. When you are thinking about an excellent place to work you look at things like how do we pay and reward people, and how do we manage their careers or help them manage their careers. How do we give them the skills to be able to do the jobs they are doing today really well. How do we recruit in the first place the right people that are going to create that sort of environment? And then when you think about excellent organizations, how do we structure the bank to give people the opportunity, how do we performance manage people, how do we build meritocracy, all of those sort of things become important strategically, and all of them are done with an eye to the 2030 vision in the sense of, you've always got to ask yourself the question (as a bank that has bigger responsibilities in terms of the country is what we are doing helping to get to 2030? Is it hindering it? Or is it just neutral) some of the things we are doing is just neutral; I don't think we are doing anything that's hindering it, and a lot of them are around the training programs and the investment in education and things like giving people access to the CEO and the top team. All of these things are surely developmental for people in their early career, that really helps”

Q8. Practically, can you further elaborate on the ways and means you are going to execute the strategy?

“ If I thinks about the leadership development, so how do you create a cohort of talented local leaders who can play their part in Qatari society as well as in the bank. We have the accelerated leadership programs, which is where we’ve got about 5-6 more senior locals who have a completely individualized program. Based on where they are going, they are getting rotation in various parts of the bank, and they have all had the opportunity to stand up and do really big jobs in the bank as well as the development underpin it whether that’s attending courses in Insead, or giving them really focused coaching support, or whether that’s giving them the opportunity to work with more experienced people. So they all have a very individual intense program, and they are expected to do big jobs and they are expected to deliver. Next, we’ve got the future leaders program, which we do, in association with Cambridge which is more of a classic leadership development program, where they have a coach, they do financial modules, kind of a mini MBA, marketing modules, HR modules, most of the EGMS have come to lecture to them about how. So if they have a marketing module for that week, the chief marketing officer comes and talks to them about the commercial bank’s marketing strategy. When they had an HR module I went and talked to them about the HR strategy, so they are getting a nice blend of theory and practice. They are also getting personal development through things like coaching. Last week we did their disk profile, so they can learn a bit more about themselves and their own behaviors. We have a graduate program, which is about seeing how do we take new graduates and very quickly assimilate them into the bank. Give them a good general banking experience and then they can specialize from there. Banking Associates Program, which is more about the junior level. But also about giving the basic banking skills to enable people to have a career in the branch network. So that’s more kind of developmental, we are also looking at bachelors program, which is kind of a bachelor in banking. It’s kind of a scholarship, but a mix of attending classes at the university as well as on the job training. So that’s about building tomorrow isn’t it? How do you make today better, which is where your skills training comes in. We have I think we have some very good branch trainings around the teller skills and the CSA Customer Service Agent skills. We have done an awful lot of work on credit skills, and an awful lot of work on credit skills, because we are a

bank after all trying to build the credit side of things. We have done a lot of work on relationship management to help people's sale service relationship skills. We have done a lot in the more specialized areas, like treasury, audit, and risk, all of compliance and other areas have had what I would call deeper professional approach to their training. Some of that are things we do ourselves, our partner with others, and some of it is sending people of on seminars and courses. So what we are working hard to achieve is this mixture of (making me better at what I do today, as well as preparing me for the future jobs that I will hold in this organization)"

Q9. These programs can definitely account for the strength of the bank's human development initiatives. Are they areas for enhancements, what's next or yet to achieve?

"No I think there are areas where we need to do more, I still personally not happy with the level of deep credit knowledge that we have across the bank. So I think we need to do more. The corporate banking side of things is a big generator for the banks overall profit. So I think we need to do more in that space even though we are already doing a lot. The bank is branching out internationally, and that requires certain types of bankers and I think we need to do more there. Treasury is another area where the bank is branching out and we need or support that. The other thing is, we need to develop the skills to be able to operate internationally. So the whole point in trying to have UAB (United Arab Bank) and NBO (National Bank of Oman) or any alternative bank, is to leverage capabilities across geography, and not everybody can do that and that's in its self that we have to build. That ability to harness the geography, to harness the different market that we are starting to operate in, and to harness what that means to our customers, we need to get smarter at that too. There is a lot to be done here."

Q10. Do you think the 2030 national vision meet the needs of the people of Qatar? [Or does it meet the needs of a hidden political agenda?] For example do equal opportunities for employment apply across say men and women? As with Qatar national and foreign settlers?

“That’s a great question. I think if you were to see where to balance of the efforts. It would be definitely with nationals, and it should be. When you are bringing in senior expat, you are bring in an expectation that they already have a skill set, you need to develop that skill set you need to keep it current. But you are also saying you are here for a reason, and part of that reason is to pass on the skills that you have got as well as doing your day job. So I’m less bothered about spending loads of money on senior expats development. I do think though that, there is a big cohort of people in this country who were grown up here who are not necessarily nationals, and this their home in a sense. You can’t overlook those people, and say all of our training costs are going to be on the Qatari nationals. They may be called expats but they are not going anywhere, they have a long term commitment to this country, and in return to their commitment, there should be investment in their development. The demographics on their own don’t stack up, when you have got 300, 000 Qatari nationals and an economy that’s growing between 6 – 12% a year. You are never going to be able to do that with just Qatari nationals, impossible!! You have to have a talented, flourishing, well looked after expat population here to be able to support that, but it’s a balance. So I think it’s right that the bulk of it goes into nationals development, but you can’t ignore the fact that you need a stable, successful, integrated, multicultural element to your society as well.”

Q11. What does this balance tell you about the state of Qatar’s labour market in terms of supply and demand? Does it meet the Cb’s HR needs?

“Yes, the only issue that the Cb has are more with labour approvals, because at the government level, there’s agenda, and their agenda is to ensure that nationalisation happened and that’s a stated agenda and we all understand that. As long as this bank can get labour approvals, you can access anybody. The great thing about Qatar is because it’s really on the map and because it has been so successful economically, this country can attract people today that it would have never been able to attract 5 – 10 years ago. Not even 5 years ago, certainly 10 years ago in terms of global talent if I can put it that way but, and this is an important but, you cannot allow that to enable a company to copout of difficult decision, If I can put it that way. We know that there are lots of expat lame managers in this bank, where you say (here’s a talented young Qatari and I want you to train him or her, or we go to Dubai and get you an expat

who's got some experience) 9 times out of 10, they are going to choose the expat, and that's wrong. It might be right if you are looking for a specialist treasury banker that you can't physically get in this country, because the skills of locals in this files haven't developed yet. It might be right if you are trying to find a really senior auditor that you can't find here, but it's not right if you are looking for corporate relationship manager, or a branch manager, or somebody who works in HR. we as HR, and back to the HR strategy, have to be more proactive in ensuring that line managers are taking their responsibility very seriously, otherwise it's a complete copout to say (I need an RM Relationship Manager, so let me just go over to Dubai and hire someone from standard chartered in Dubai) that's not right, it doesn't help the vision. In fact, if anything, it hinders the vision. And if I may comment once again on the point around labour approval, it's become a major challenge which I think it's about the government saying, we are not comfortable with your nationalisation ratio, we don't think you have done enough and therefore we need you to do more. The difficulty with that... at a strategic level, I totally understand, at a practical level of you are turning down the labour approvals of people who have lived in this country since ... some of them were even born, you got ask if this is a fair and equitable way to do it, and I would argue that it isn't. I got to find a balance to says, (this is how we get companies to support the achievements of the goals without creating another social problem which is expats with no where to go"

Q 12. It seems to me like a dead end road. How does this make you feel (not being able to have labour approval) how does it affect the overall productivity of the bank and how do you respond in such event?

"I think we need to convince labour department that we are serious about this, and I think we are, and I hope that when they see that the bank is making great effort in terms of recruitment and development that it will say (we will relax the labour issue to help them out)"

Q13. Part of the pressure applied to companies for hiring locals is to establish job security for the nationals. This is one of the fastest growing economies in the world and the inflation resulted in boosting the cost of living. Hence, the government decides to increase wages by 60%, which is high enough to

outnumber the inflation rate. One of the negative implications this can have on the bank is staff cost. What sustainability measures does the bank take should the compensation trends apply an increase in staff cost once again?

“You have to analyze the compensation trends in a very careful way, and work out what it’s going to do for your overall compensation pot. But I think it’s accepted that if you want to get a local you will have to pay a premium and that’s okay up to a point where it becomes a problem, is where you are paying huge amounts of money for not very experienced staff and everybody else is trying to poach them and you end up in a bidding war. I think that a real problem in this country (I can be a tailor with a couple of years of experience, QNB will poach me for 5000 riyals a month extra and then Doha bank will poach them for god I don’t know how much and suddenly then tailor ends up earning a ridiculous amount of money) you don’t build a meritocracy that way, what you do is that you create a remuneration culture that is too track ... in fact we have already got that now, you can’t have the same salary scale for an expat as you do for the local because there such a big difference there. You are right, this increased Qatarization ratio is going to increase our overall payroll, it’s okay for the government, but for private company that’s makes them potentially less competitive. So how do you deal with it? You deal with by not just looking at compensation, as the only level in managing someone’s engagement with the bank. Salary is important, yes, but if QNB comes and knocks on my door for 5000 riyals month more, I’m going to be less likely to say yes. Because I’m happy at what I’m doing, I have a line manager who’s treating me well and is engaging with me and is developing me, then I think that I’ve got a career in this bank, that I can see prospect for promotion and development, that I’m having some really great training, I would think twice about leaving if everything else is in place to make me happy. So you can’t just look at compensation in isolation you need to look at everything else”

Q.14 How would you rate the level of satisfaction with the investments you are making in Qatari nationals with respect to recruitments or career development? You participate in the National Career Day subsidized by the government, which is a costly event and end up hiring small number of barely qualified school leavers? Do you agree? What is your thought about that?

“I would say that you could argue this is the price of admission and you have to accept that. By which I mean, (if you want to work here, If you want to flourish here, if you want to take advantage of the economic opportunities that this country offer, you have to accept that you will do things that you wouldn’t necessarily do if you were based in another environment. You look at the west, which is about cost cutting and making people redundant and trying to pay them less, and this country is not in this position. Actually if you look at the banks cost/income ratio over all, it stands up very well based on class. But you have to be really careful that it doesn’t move too much in the wrong direction where you end up with negative jaws thing, where your cost is going up and your income is going down and then ultimately those two line track and you go bust. So if the government isn’t careful about how they manage that and the impact that it has on private firms, you have seen researches that says something like 80% of locals prefer to work in the government anyways. So suddenly you got a pound that was 300,000 people, and then half of them actually want to work in the government, so suddenly you have only got few thousand people that you can actually employ. You are after them; all the other banks are after them, the petroleum companies are after them, you end up with as we say a bidding war. That’s not sustainable over the long term, it’s something that will have to be thought about at the appropriate time.”

Q15. You are operating in an over banked market, so the only way to be successful is to outperform the competitors. We have talked about all the challenges opposed by the government and the more attractive employers, but what about your biggest competitor. QNB Qatar National Bank, why are they more successful in achieving 50% nationalization ratio and Cb is struggling to stay at 25%? We are comparing apples to apples here.

“That’s absolutely the question that we have to be asking ourselves. Part of it is because they are government bank they might be a more attractive employer than a private bank like the Cb. Another reason could be that their top team is locals and you look at the Cb and you say (isn’t it interesting that as a senior team, this part of the bank seem to be all Indian, or English or Pakistani etc etc) which is to my earlier point, you want to change the culture, you have to bring in the right people at the top who have bought in to that. And I think over time that some of the appointment that

the bank has made...became very senior in this bank, that changes the culture. I also know our training and development budget and I know that we are spending more per head on learning and development of nationals than QNB does. It might be partly related to ensuring that the right people are at the top and they understand and they bring the right people underneath them. Some of it might be seen as a slightly tougher culture, I don't know (if I'm a line manager and there's no sanction against me for hiring a national or local, chances are I will employ an expat because they have more banking experience maybe. We should not be using this as an excuse, there are barriers and there are difficulties but that should not distract us from the task on hand which is to develop a really good, strong, local cohort. Your question about QNB is absolutely the right one."

Q16. Eventually, the outcome of the vision will influence the commercial bank's human development activities. Can you please provide some key measure to gauge the anticipated impact?

"If the overall vision is achieved, which is really about a really developed, world class vision across all parameters that will have a huge positive impact on Cb. Because at the moment, Cb and Qatar as well, Oil and gas rich county that's buying up half of London and has the world cup in 2022, that's kind of what people think. If the 2030 vision is realized, and it's a very ambitions vision, what you then have is genuine world class banking, genuine world class people, and genuine world class industries whether it was, hospitality, medicine, education, etc etc. So you have this diversified world-class economy, Cb can only benefit from that, because it will be seen as global leader in banking not just regional but in the sense of global based practice type of environment. But it has to make the investment and it is making the investment and it need the support from the various external stakeholders as well.. It has to be aligned."

So are there areas of development in the national vision or is this the most sophisticated strategic plan you have ever seen?

"It's terrific strategy, terrific vision but it's extremely long term and I actually got a huge admiration for a country that thinks in those terms because a lot of the western business and country are driven by financial performance and business outcome which don't allow it to make big bets on things on the way what that this country is

making and real long term bets and long term investments. However, great strategies do not always mean great execution, as we know. Unless we can really work together and see the progress over time, the danger is that great strategy doesn't become great execution. In banking we are not really used to thinking on those long term, and there is a big argument after the financial crisis that we should be thinking long term, and the oil companies are thinking 30, 40, 50, time horizon and as I say banks think in a quarterly time horizons. ”

Dissertation interviews

Fourth Interview: Head of Qatarization

Q1. The Commercial bank vision, what is it and where do you see the bank 5 years from now?

“The banks vision is to become the most profitable bank in the region by 2015, this is our main vision in the bank. Of course each department work in alignment with the vision. As HR department we play a very important role in order for the bank to achieve our vision. Because the HR is where you manage and develop people. The key objective in HR is developing talent within Cb, particularly Qataris. Because part of the 2030 national vision is to develop young talented Qatari. So the bank has been playing a very important role actually in developing Qataris for the past few years in terms of development, we have been working closely with more than one university in the UK that are well known widely and broadly (London Metropolitan Business School, Cambridge) and we send few people to Insead to further develop their leadership skills. So each category have a certain development plan, leadership program have a different path in terms of developing their skills. Fresh graduates have a different path in terms of their career progression”

Q2. How do you best describe the organizational culture underpinning the commercial bank and is it any different from the national culture?

“let me start with Qatar and then move on to the commercial bank. As Qatari national from the current generation, we are very lucky to witness the booming that has been

happening in Qatar; I was one of the people who felt the development. There are people who are aware of the development and there are people who are not aware, this is a culture issue, we always talked about awareness. To me for example, Qatar is changing, as long as you decide to develop yourself, economically, politics in some way or another, you will have an impact. Qatar has become very well known on an international level. As you can see the population is increasing every year, because of the accelerated intakes of expats. So all of these factors, having different people from different nationalities migrate to Qatar definitely affect some the culture, and the way we deal with each other and others. It will effect us mentally, so this kind of openness to foreign cultures is not easy to adapt to, there are locals who will easily adapt to change, specially people who lived abroad like yourself for and example, because you have been around and you were exposed to many different cultures, its easier for people like you to adapt, but of course, you have the conservatives who are reluctant to changes in tradition and culture etc. Conservatives will resist change for too many reasons, one is they fear the unknown, or maybe they are uneducated the same cultural constrains apply to part of Europe by the way. You have people who are open to other cultures, and you have people who are not very welcoming and have conservative believes. So this was about the culture on Qatar in general, so if I can move to the organizational culture. Cb is a private bank within the private sector; normally Qataris don't find the private sector as their most desirable destination unfortunately, however, going back to the developments initiatives in Qatar led by the government, and the vision of 2030 to develop Qatar's human capital. This will have a future impact on the upcoming generations who will find it easier to adapt to Qatar's new culture. The percentage of locals in the government sector outnumber those in the private sector, for obvious reasons, that exists in Europe by the way. The majority of people would prefer to join the government sector, because it's less demanding in terms of performance requirement. However, the government of Qatar is working to change that mindset and encourage young talents to join the private sector. Increasing the number of locals within the private sector helps close cultural gaps and difference within the organization, so now the people you see in the bank come from different background, they have worked overseas. The bank has a metropolitan system, operating with over 60 nationalities in the bank. So you have to be open to different culture and different behavior and different way of thinking, willing to respect other believes and religions of course. This type of atmosphere will help the organization

develop further. However, at the end, we have rules and regulations to ensure things run smoothly, so I can say culturally, there is a lot that's changing, conservative nationals are becoming more welcoming and willing to accept the change imposed by foreigners.”

Q3. Do you think the culture of the Cb is one that will help position the bank with the 2030 vision, does it align or deviate?

“Definitely yes, once again, I always like to focus on the human development element of the national vision, the bank is obviously playing a good role in developing local talents in the bank, and since we seek quality, and not quantity, understand that in order to have quality people we have to be patient, so we want to have the right people in, and develop the right people who are likely to remain with bank and become loyal to the bank... (paused) Yes, so that's why we are keen to increase the number of locals in the bank. To align with the 2030 vision, it's a matter of effective implementation of the strategy, and that's actually what we have been doing for many years, develop locals. We are very ambitious to increase the percentage of Qatari in the work force, we have set a target of 35% of the total work force in 2015, and that how I believe the culture in here aligns with the vision”

Q4. What are your thoughts around the local caliber and the quality of locals available for employment?

“I'm personally surprised by the younger generation, as I mentioned our target in here is to attract young graduated Qataris, and head hunt locals who are more experienced. The focus is predominantly is on the graduate level. We also have designed various development programs with a very demanding enrollment requirement, so the majority of people we met are impressive. We have assessed many characteristics, leadership skills, English, mathematics, problem solving, and communication, and based on assessment results they can join the relevant program to their skills. The majority of candidates pass the assessment, and it strikes me how quickly these young locals can learn and adapt to nature of these very dynamic organization, they demonstrate good knowledge around advanced technology, business requirements,

and education. This makes me happy to see smart people within this generation. In addition, the internet made the world a small town, you can have access to information half way around the world, you are much updated to things that are happening in the UK, the States and so on, the information is within your reach, hence its really up to you whether or not you want to develop further. As I told you technically the young Qatari nationals are very intelligent, it's a matter of providing them with the right guidance, coach and mentor them. We try very hard to achieve that, not only by hiring and developing locals but also to retain them. As for the senior positions, few locals have made it to the top; however, we plan to increase the number of locals within that range by head hunting. Unfortunately, there are key roles within the bank that require very specified skills that are not available in the labor market, and as a result, our only option is to hire expatriates who meet the job requirement. The aim then is to transfer the expertise and know-how into the Qatari nationals. We did however; promote around 6 Qatari into key position in the bank.

Q5. You have identified a gap in the market and recognized the absence of quality locals available for employment. The very small physical number of the population makes the hunt for talent even harder. So what's yours plan to increase the percentage from 25 – 30%?

“That's a good question. There are different ways, head hunting experienced locals with the required skills is one way, or try to attract fresh graduate as they complete their education every year. Basically the bank is investing and focusing more on those people. We track huge number of student in which we can offer them sponsorship, for instance, our target for this year is to sponsor 50 students plus 30 high school leavers planned to join the banking associate program, in which they enter 3-6 month training which will eventually produce, teller, customer service agents, etc. as soon as they finish the training to join the branches immediately. Again... yes, we do care about our selection processes and that's why we have carefully designed assessment, because we believe the assessment will provide you with early indication of what the capabilities the candidate can bring to the job. The assessment is tailored to particularly examine the skills required for the role. We also believe that offering locals personalized career development plans can be used as a strong retention tool. I also would like to express my sincere gratitude to the ministry of labor who we

provided us with ultimate support, and helped us greatly in fulfilling our HR needs. The MOL constantly provided a data base of local job seekers and follows up on the progress their candidates make”

Q6. You mentioned retention in several occasions, is retention an issue in the commercial bank?

“Yes it is an issue, at the begging we lost a lot of qualified Qatari people, due to the long hours job nature and the highly demanding work place, inexperienced locals feel frustrated and leave us as a result. We also lost a huge chunk of Qatari employees when we closed down our Islamic branches, some people as I mentioned earlier have strong beliefs in Qatar. In addition, some people leave the bank because as they say (people quit their manager, not their organization) so maybe the cultural differences played a big role in pushing locals away from diversified employers. However, I see the glass half full. The positive side of losing experienced locals who we have developed is that they will join another organization and this helps them diversify their experience, which collectively helps creating a well-equipped generation and therefore a knowledge-based society. That’s what our corporate citizenship drives us to do, and that’s how we position ourselves with the vision. I don’t speak on behalf of the bank in this point, as this is personally what I went through as a local student and part time employee. That’s why I think change is healthy”

Q7. How long does an expat staff remain with the bank, compared to the lifespan of a local employee?

“ The more senior you are the longer you are likely to remain in the bank. Senior executives for example who are occupying sensitive role tend to last longer in the organization. Then you’ve got the middle management; they are the people who actually run the organization, finally the third category of junior level. Normally we observe rapid movements within the junior level and higher turnover. This is exactly why I said we need to educate the middle management on who they can play a role in retaining their local direct report and establish an association with them (people quite their managers not the organization). Quite honestly the majority of Qatari fall under the junior to mid management level, so yes the juniors is where we normally lose

more people than in any other category. We also lose many of our local staff to the competition. Qataris are targeted by several organizations, which create a higher demand, resulting in inflated compensation packages. As a private bank, we don't have the privilege of matching the oil and gas/government wages for instance."

Q8. Why is it important to adapt strategies inspired by the 2030 national vision?

"Any organization would be proud to implement the 2030 vision, because at the end we work in Qatar, and any advancement made in the country is a development for every single Qatari and every single organization. To move forward with vision and execute it, you will need the help of these organizations, and every single person will be part of this. Our aim as Qataris is to collectively contribute to developing the country, and even the private sector should put their share of. For the past 25 year, Cb has always been socially responsible bank, and now 2030 is another ambitious vision where every one should contribute"

Q9. Eventually, the outcome of the vision will influence the commercial bank's human development activities. Can you please provide some key measure to gauge the anticipated impact?

"We are expanding, and by 2030 I believe we are going to become an international bank. We recently became a major partner in a Turkish bank as well as expanding the GCC region UAB and NBO. The bank's appetite for growth sets its ambitious to expand internationally, and hopefully by 2030 we see the Cb become international. It's a matter of implementing the vision effectively after all"

Ethics discussion and agreement

I have discussed the ethical considerations associated with my proposed research with my supervisor. The following points were covered:

1. Rights of participants: what participation involves, right to withdraw
2. Confidentiality of findings: who has access to the findings, anonymity of participants/organisation.
3. Data protection: making it clear how the data will be gathered, stored and destroyed.
4. Institutional reputation: ensuring that the research is conducted in a professional manner, including all written communication.

If my research methods change in any way, I will re-discuss any ethical issues with my supervisor.

Name of Student: Nayef AlBeshri

Name of supervisor: Joyce Jiang

Signed (student)

Date 29.08.13

Signed (supervisor)

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