

National College of Ireland

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I hereby certify that this material, which I now submit for assessment is entirely my own work and has not been submitted in whole or part for assessment for any academic purpose other than in fulfilment for that stated above.

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Chapter 1 – Introduction to Literature Review

In my Organisational overview and Literature Review, I have set out the type of Industry I work in. I have took you through the history of the organisation, we are still a very young Company and I find it amazing how quickly we have grown pan European and now globally. I have given the reader an insight into a couple of mergers and acquisitions that we have completed just to understand the pressures our employees have and still are under. I have outlined our businesses and locations and the amount of employees that we have. I have outlined a very high level SWOT analysis on our Company just to give the reader an indication of how our business is operating in today's climate. I have also completed a paragraph on the general Banking environment.

Moving along then to the Literature review, my topic is on Employee Engagement. I have discussed where engagement has stemmed from, such as psychological contract, motivation and commitment. I have brought it right up to date as to what employee engagement means to a Company. My main definition used contains a lot of elements and I believe captures the essence of employee engagement. I have discussed the roles of Senior Management, Managers and Human Resources in engagement and also put in some information regarding disengagement. I have discussed the power of the Customer, how their expectations have changed with the wider choice in obtaining goods and services. Following on from my literature review and organisational review, I then focus on my research and take the reader through my findings.

Chapter 2 – Literature review

Organisational Context

2.1 Who are Elavon and how have we evolved

Elavon is a Financial Services Company which operates in the payment services arena. We specialise in processing payments on behalf of sponsoring banks and merchants and also complete other complex payment methods.

We initially set up business in 2000 as a joint venture between Bank of Ireland and Nova of the U.S. and our operating name was then euroConex Technologies Ltd. In 2004, Nova bought out Bank of Ireland and shortly after this Nova itself became a wholly owned subsidiary of U.S. Bancorp. In turn, we became a wholly owned subsidiary of US Bancorp. US Bancorp is the sixth largest commercial bank holding in the United States.

Over the years we have completed a number of mergers and acquisitions. In 2004, we acquired the Alliance & Leicester portfolio which was a significant milestone in the achievement of our growth strategy to become a significant pan European payment processor. This acquisition increased our employee base and our merchant portfolio (customers) significantly. In 2005, we purchased Citigroup Card Acceptance and continued to expand in Europe. This was a major acquisition for our Company. Over the course of the last 9 yrs the Company has evolved into one of the top 3 payment services providers in Europe.

In Dec 2006, Elavon Financial Services was established and we are now a self-sponsoring bank. This enables us to establish in any geographical market globally without the cost of using a sponsoring bank to assist us in entering the market.

EFS is a fully operating bank which comprises of Finance, Risk and Compliance, Human Resources, Credit and is located in Cherrywood, Dublin. Elavon Financial Services (EFS) is our European Headquarters and oversees all our businesses including Elavon Merchant Services, Multiservice Aviation in the Netherlands & Powertrack which are located in Belgium & India.

Elavon Merchant Services are based in Ireland, UK, Spain, Germany, Poland and Norway. Elavon Merchant Services comprises of Operations, Sales, Systems & Technology, Business Development, Credit & Risk & Human Resources.

Powertrack have offices in Dublin, Brussels and India and provide online business to business payment solutions for shippers and carriers.

Multiservice Aviation operated from the Netherlands and the U.S. support the Aviation industry by offering branded and private label cards.

2.2 Employees

Elavon have just under 1000 employees throughout Europe with 350 based in Ireland. We support 13 different languages but the primary language used in the company is English and it's a requirement that all staff must speak fluent English. Elavon Merchant Services have three main call centres in Europe; they are based in Ireland, Frankfurt and Poland.

2.3 Competitors

Our main competitors are Barclays, AIB, Credit Agricole and First Data to name but a few. In some markets there are hundreds of very small players but in other countries it's a very consolidated market with three or four main providers. In today's competitive environment, Elavon's purpose is to stay one step ahead of its competitors. With increased progression in technology and our competitors envying our product, excellent customer service, our technology platform and our employees the pressure is on to remain best in class.

2.4 SWOT analysis on the Company

I have completed a very high level SWOT analysis on our Company as follows:

Strengths

We have the backing of US Bank who have a lot of cash in reserve to invest. US Bank currently do business in 24 states in the U.S. and have no intention of expanding to other states. They see all their growth in Europe and beyond, so the Board are fully committed to investing and growing the payment service business. U.S. Bank currently have 7500 employees in Elavon North America and in Europe working exclusively in the payment processing area. We have a lot of expertise, business acumen and years of service coupled with unrivalled customer service.

With such a strong workforce we are well equipped to move into the next generation of payments and welcome the challenge. We are seen as a Leader in the marketplace and other companies are approaching us to sell to us. Our Sales team are hitting double digit targets as our competitors fall to the wayside. Business Development is a key focus for us and we are taking advantage of the current market situation by investing in new business development staff in Europe and growing organically.

Technology - Ireland is the technology hub of our business, we have forty staff working in IT Systems Development & Support. We have invested significantly in new Stratus boxes which are used to process payments. We have developed a new technology platform for our Business known as the International Processing Platform (IPP). This new processing platform took us eighteen months to develop and was a huge investment for our Company. This new technology sets us apart from our competitors and will allow for efficient processing of international, cross-border transactions in place of domestic processing and is a key challenge for the European industry in creating a Single European Payment Area (SEPA). This new system will enable us to respond quickly to security requirements and technology advances enabling international merchants to enjoy the benefits of a single acquiring relationship and accounting function. We are now reaping the rewards in terms of speed of processing, economies of scale & customer satisfaction.

Customers: From a customer point of view, recently we have rolled out electronic statements, this is more cost effective for us as a Company and the customer's have their statements much quicker. We have four call centres handling customer queries, Arklow, Frankfurt, Warsaw & Knoxville (not forgetting our U.S. counterparts), they are 24/7 and open 365 days, this is great for our customers as they can always speak with someone and not get an automated response.

Weakness

We are very much affected by currency exchange rates. An example of this is with our Dynamic Currency Convertor product (DCC). With the population spending less and not using their debit or credit cards, as a Company our processing figures have decreased. With the global downturn, we could see the trend in spending across the majority of businesses take a nose dive. However, we could see an increase and upward spiral in processing in terms of groceries and fuel.

The cost of business is increasing in certain jurisdictions such as Poland as their economy is not contracting as much as other areas.

Opportunities

We are entering new markets such as Asia, with the backing of Elavon Financial Services. With our new International Processing Platform (IPP) this puts us five years ahead of our nearest competitor. With consolidation in the marketplace, we are being approached almost weekly to consider new portfolios. This is due to banks disposing of their processing business and concentrating on other areas of banking.

As Elavon specialise only in payment processing we are in a very strong position to purchase businesses and to migrate them onto our new technology platform and start processing immediately. We are an ever changing environment, large enough to compete on a global scale but small enough to react quickly to take advantage of growth opportunities or expansion.

Threats

We are regulated by the Financial Regulator and have to adhere to similar regulations in each country. From the inception of the Company we have always adhered to the

highest standards and must adhere to laws & regulations set out by the authorities. As a Company we must remain vigilant at all times. For example, there is always the threat of hackers in this industry. This would mean ruination for our Business and could close us down in a matter of days; through the great work of our Risk and Compliance team throughout each country we monitor such activities closely.

All our employees complete code of ethics training, anti money laundering and terrorist financing and information security to ensure they understand the risks and are compliant with any legal requirements.

As a Company, this year, we had no choice but to decrease our costs. This led to our travel budget being reduced significantly along with all budgets have been cut back. Some of our employees have Managers in the U.S. or in Europe and this has an impact to the team if their Manager cannot travel.

If there is attrition in the Company, it is very hard to have backfills approved. This has a knock on affect to the particular Department as each member of staff will need to take on additional responsibilities to make up the loss. This adds additional pressure, stress and dissatisfaction to an already stretched employee.

What has happened in the General Banking Environment?

We have seen a sluggish economy with cost of energy and food remaining high, an increase in unemployment and consumer discretionary spending down. Banks continue to take measures to strengthen their capital base but some have not been successful such as Washington Mutual & Wachovia. Governments around the world were forced to act. Material losses related to disruption in capital markets. We seen credit costs continue to rise and home prices declining. Foreclosures and mortgage delinquency rates reached new highs in 2008.

Our position in the global recession is very strong. US Bancorp has a strong balance sheet in terms of liquidity and capital; it exercised prudent risk management and diversified revenue streams. It continues to invest in future growth.

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In terms of Sales, our targets are very high and this in turn impacts on our Sales Staff and puts huge pressure on them.

In Operations, our Service Level Agreements (SLA's) are constantly monitored; each call agent is being monitored from start to end of the day. We must keep our service levels at a particular standard and they cannot drop below this level. This puts pressures on our Operations Manager, Team Leaders and especially our Call Agents.

Using all the above as a backdrop, we have seen significant change for our Irish office. We have been involved in the rapid growth into the European market and now into the Global marketplace. In this project, I will be concentrating on our Irish office and want to get a handle on how such rapid growth and expansion has affected our employees as with change you have employees that embrace it but it could trigger negative reactions with some. I have discussed how we have grown significantly and a lot of the good news stories, but our Irish office has not escaped the global downturn. We have seen Departments move to our Polish office. This has impacted on our employees as they have lost not just colleagues but friends. Even through reassurance about the Company, there is doubt in the minds of employees, they do fear for their future as they have to support their families, pay their mortgage and bills.

This year the Company has rolled out employee engagement and I want to get our employees opinion on this topic, see if they understand it and see if we can achieve engagement within Elavon.

Industrial Context

2.5 Introduction, Aims & Outlines

I want to take you through history to see how employee engagement has evolved. I will be discussing motivational theories, psychological contract and commitment theories from Maslow and Guest to name but a few.

2.6 What is Employee Engagement - Definitions?

IES defines engagement as: ‘a positive attitude held by the employee towards the organisation and it’s values. An engaged employee is aware of business context and works with colleagues to improve performance within the job for the benefit of the organisation. The organisation must work to develop and nurture engagement, which requires a two-way relationship between employer and employee.’ (Robinson et al. 2004, p1).

According to Blessingwhite : Engaged employees are not just committed. They are not just passionate or proud. They have a line-of-sight on their own future and on the organizations missions and goals. They are “**enthused and in gear**” using their talents and discretionary effort to make a difference in their employer’s quest for sustainable business success. (Blessingwhite, 2008 p1).

They also state that employee engagement is a complex equation that reflects each individuals unique personal relationship with work. Therefore, it's hard for Companies to please everyone and to ensure their communication techniques are understood by all and that all employee's are on the same page. (Blessingwhite, 2008 p1).



2.7 History of Employee Engagement, how has it emerged?

Motivation

Motivation can be defined quite simply as 'the force or process which causes individuals to act in a specific way'. (Maitland, I, 2001 p.1)

Throughout the years, we have seen many theorists write about Motivation. Need theories such as Maslow (1954), Two-factor theories by Herzberg (1959) expectancy theory – Vroom, 1964, to name but a few.

Maslow developed a hierarchy of needs and attempts have been made to apply these to the workplace. Physiological needs concerned with pay and benefits, safety needs linked to job security, sick pay and pension schemes etc, social needs whereby the employee feels a sense of belonging, friendly and helpful colleagues, self-esteem needs such as recognition and praise from your Supervisor/Manager and self actualisation needs satisfied by providing fulfilling and interesting jobs.

Herzberg's two-factor developed further on this theory. He argued that hygiene factors do not actually motivate but need to be satisfied so as not to demotivate employees. He believed that the job itself is the main motivator in the work environment.

Vroom's expectancy theory

This further developed the above two theories and put forward an add on known as the 'Expectancy theory' he believed that there were two parts of motivation, an **individual's wants** and their **expectations of achieving them**. (Maitland, I 2001 pp 1 –5)

Motivated employees are crucial to a company's success – this has never been truer than today, when margins are thin and economic recovery remains elusive. These hard bottom-line realities may also mean that managers can't rely as much as they might have in the past on using financial incentives to drive employee engagement. (Field, A, 2008) – NEED TO GET SOURCE

Psychological Contract

The definition of a psychological contract is ‘a set of reciprocal but unwritten expectations between individuals and their employers’ (Wiley, D. 2008). The psychological contract has a role to play as long as it is recognised, managed well and nurtured. (Beilby, 2008, p1). The term psychological contract was first used in the 1960’s but became more popular following the economic downturn in the early 1990’s. There has been a shift in employee relations from a ‘community’ approach such as through trade unions and collective bargaining, towards a focus on the individual relationship employees have with their employer. (CIPD, 2009)

John Smythe states that a change has occurred between the old social contract between employers and their employees. Until relatively recently, employees were able to exchange their compliance and loyalty in return for the security of a job for life and benefits. This old deal is dying as employers are now no longer in a position to offer secure permanent roles. Companies no longer want compliant people they want staff who will engage their creativity at work and add value to a company’s offering. In terms of the employee, they no longer wish to fulfil the old social contract model, people want “employability” and a say in both their work and how the business changes. They want to work for a company with ethics, values and a brand promise that they can at least sanction, approve of or have affection for. Employee engagement is therefore a new model of social contract between companies and employees. It means opening up decision making and change to employees who will add value, and not faster, more persuasive propaganda. It gives staff a say in what will add value to the business and create an attractive and creative place to work. Employers benefit by having a flexible, committed and highly motivated pool of talent who have a strong sense of purpose about their work. Company mission statements no longer appear to be of vague intent, but actually a lived-in truth.
(Smythe, J, 2007)

The Changing Psychological Contract – what employees now want.

It is recognized that ‘human capital’ is a source of competitive advantage in many cases over and above technology and finance. The traditional view of a ‘job for life’ has changed dramatically. Employees nowadays build a portfolio of skills and competencies that will help develop their careers. The nature of jobs has also changed, organizations have downsized and delayered, which stretches our employees roles. This is certainly true for my Company. . As employees’ expectations of what they want and expect from their employer increase, people are more likely to move employment if they do not believe that they have the opportunity to develop. (Cook, S 2008 pp 7 – 8)

Psychological Contract & Communication

The psychological contract reinforces the need for Managers to become more effective at the communications process. Consultation about anticipated changes will help in adjusting expectations and if necessary renegotiating the deal. (CIPD, 2009)

Public interest in the psychological contract has been stimulated by fears about job insecurity. Survey evidence suggests that such fears have been exaggerated, employers should nevertheless be paying more attention to restoring employees’ trust in their organisation. This means clarifying what’s on offer, meeting commitments or if necessary explaining what has gone wrong and monitoring employee attitudes on a regular basis. (CIPD, 2009)

Commitment

Guest (1997) suggested that commitment and flexibility provided by highly involving action lead to behaviour changes among employees. Because the employees show high levels of motivation, commitment and organizational citizenship, they adopt better performing behaviours, leading to lower absenteeism and turnover rates, increased productivity and higher levels of quality. (Armstrong, 2008 p56). Enhanced employee commitment should in turn feed into improved work performance, reduce staff turnover, and make it easier to recruit good employees because the employer has a positive image. (CIPD, 2009)

2.8 Why is Employee Engagement important to the Company?

The Power of the Customer

Best practice organisations today recognise the power of the customer and work to create loyal customers. The customer now has a wider choice in obtaining goods and services, this is through increased competition, globalisation and the power of the internet. Their expectations in terms of customer service, price etc has increased. If they receive a low standard product or service they will tell others and word will spread about how bad a brand is. If they receive excellent customer service or product on the other hand they will spread the good news and continue to be a customer . (Cook, S 2008 pp 5 – 6)

2.8 What do Employees expect from their Employer

In order for an employee to be happy in their role, they expect to have a clear job description, manageable workloads and some personal control over their work. They need to have positive relationships at work, support from their Supervisors and work colleagues. (Guest, D 2007) The challenge for employers today is to provide the environment where employees want to go above and beyond their job description and to give discretionary effort. The challenge is to attract and engage customer-focussed employees as they are the key in ensuring that a Company will prosper. (Cook, S 2008 p7). Therefore, the idea of creating a workforce that is happy, motivated and comprises of people who want to and do give their best makes logical and commercial sense.

2.9 The crucial importance of employee engagement

Charles Woodruffe states that ‘more and more organizations - especially those in the service sector – have become attuned to the idea that there is not much point in employing people at all if you are not going to take steps to make them want to give their best to you.’ Organisations that believe their employees will be motivated and will automatically give a great performance simply because the Company has hired

them and pay a good salary are mistaken. This thinking is faulty and outdated.
(Woodruffe, C 2006)

Successful organisations are characterised by strong values and a strong guiding vision that communicates what behaviour is appropriate and what is not. Organisational culture is a system of shared values and beliefs about what is important, what behaviours are appropriate and about feelings and relationships internally and externally. Values need to be unique to the organisation, widely shared and reflected in daily practice and relevant to the company purpose and strategy. Engaged employees will help promote the brand and protect the employer from the risks associated with poor service levels or product quality. (CIPD, 2009)

2.10 Different Roles within the Organisation to nurture Employee Engagement

Role of Senior Manager

Senior Managers must be strategic and lead the Company. '*Leadership is a process whereby an individual influences a group of individuals to achieve a common goal*'. Leadership defined (Northouse, PG pg 3). This is an interactive event between leader and follower and will not exist without influence. Leadership involves influencing a group of people who have a common goal and directs the group of individuals towards achieving the common goal and creates vision for change. Most importantly, from experience within my own Company, Senior Managers must be approachable.

Role of Manager/Team Lead

Kotter (1990) argues that the primary function of management is to provide order and consistency to organizations, whereas the primary function of leadership is to produce change and movement.

Bennis and Nanus (1985) state that to manage means to accomplish activities and master routines. Mike Johnson (p1) states that in order to engage employees, Managers have to, 'treat people as what they themselves see themselves as – individuals with needs of their own.' (Johnson, M 2004 p1)

We must ensure our Managers have the necessary people skills and are comfortable to deal with all issues. By having such Managers increases the trust in employees.

(p19) In order to build trust amongst our employees, we must communicate openly and honestly and without distorting the information and ensuring the right meaning is portrayed. Managers must show confidence in their employees in the work they carry out and must adhere to promises and commitments they have made to employees. They must become listeners and value what the employee says and respond as to whether or not they agree or disagree with the employees viewpoint. This is basic stuff but Companies continue to get this wrong. (Johnson, M 2004 p1) We should be paying more attention to restoring employees' trust in their organisation. This means clarifying what's on offer, meeting commitments or if necessary explaining what has gone wrong and monitoring employee attitudes on a regular basis. (Cook, S 2008 p92)

Role of the Human Resources Department

HR need to be the keeper of the organisations key assets (employees). They need to create and oversee the processes and programs that recruit, deploy, develop, retain, engage and manage people throughout the employment life cycle. (From HR function strategy and design. (Towers Perrin, 2009 p1) HR professionals need to support the line manager in order to create genuine engagement with their employees. (Johnson, M 2004 p24)

2.11 Dependencies of Engagement within the Organisation

Communication

Communication is an absolute must for organisations. Communication is about sharing information, trusting people to understand the information communicated and it's about listening. Managers/Team Leaders have a very important role to play in communication. Good communication is about consistency; people are more likely to listen if there is a regular flow of information that they trust. We have many modes of

communications now such as e-mail, Company intranet site, sharepoint, notice boards, Company newsletters and employee engagement surveys or attitude surveys. There needs to be a Department responsible for communication, to ensure it works properly within an organisation as it's dependant on information being passed down from Senior Managers & Managers to their teams and also for it to feed upwards. . (CIPD, 2009)

Trust

Employees expected to be treated as a competent employee and be trusted to get on with the task in hand. They want some freedom in order to complete their tasks. They want their employer to keep promises and commitments, if this is not done there is no trust. Employees expect co-operation from their Supervisor and peers and this ties in with trust also. (Johnson, Mike 2004 p19).

2.12 Why Companies cannot engage their employees

The Future Work Forum state the five leading root causes of the inability to engage employees are:

- Lack of inclusion – employees do not know what's going on
- Feelings of deprivation and loss – they see colleagues being made redundant
- Perceptions of vulnerability – they worry about losing their own jobs
- No positive attachment with their boss or senior figure, when the person who hires them moves on, which proves the old saying that you join a Company but leave a boss
- History of the employee/employer relationship (can include perceptions drawn from other employees' experiences). (Johnson, M 2004 p21)

2.13 Disengagement

We are now trying to engage employees in a time of huge disengagement. These factors are recession, unemployment, reduced job security and lower value jobs being exported. (Wiley, D. 2008)

2.14 Measuring Engagement

When developing engagement strategies the first step is to determine what is happening now within the Business. The Business can enlist the assistance of an external Company to assist them with their engagement surveys. They let the Survey Company know the industry that they are in and what elements they wish to measure. The Survey Company advise them with regard to advice on what elements to focus relating to industry type and possibly best practice. The Company will compare the results of the engagement to Companies in similar industries to check against a benchmark.

2.15 Keeping a focus on Employee Engagement

It is crucial that the Company complete regular (perhaps yearly) pulse survey checks on engagement to ensure levels remain high. The Company can identify if the engagement gaps originally identified have improved and may possibly identify some new gaps or patterns.

Chapter 3

Methodology

3.1 Research Aims & Objectives

Research Aims and Objectives

My aims and objectives for the methodology were to gain an insight into each of my interviewee's roles within the Department they worked. I wanted to understand if there were demands and pressures associated in their roles. In terms of employee engagement, I wanted to assess their knowledge on the subject and whether they believed that employee engagement is important to our Company. I wanted to determine who they believed were responsible for engagement within the Company. I ultimately wanted to tie back my interviewee's answers to the research I had carried out and find out if Elavon are successful at engaging their employees. I wanted to find out their ideas as how we could improve employee engagement and ensure it's survival within the Company.

3.2 Choice of Methodology

I decided to complete personal interviews on employee engagement within our Irish Company. The advantage of the personal interview method is that the interviewer can explain and clarify complex questions and probe for additional information.

(Domegan & Fleming 2003, p. 184).

3.3 Interviewee Selection

I decided to target at least one person from each Department to get a good spread of opinions on employee engagement. In our Ireland operation, we have the following functions, Operations, Systems & Technology, Finance, Credit & Risk and last but not least the Human Resources Department. When I approached my selected potential interviewees and explained what I needed them for they were delighted to help me with my project and made themselves available within the same week to complete the interviews. I wanted to get different views on employee engagement and therefore selected not only employees from different functions but also employees at different levels or grades within the Organisation. Having worked for

Elavon for the past seven years, my interviewees trusted me not to report any findings back to the Business. I assured each of them that this would not be done.

3.4 Interview Questions

I decided to conduct semi-structured interviews, this meant that I had a set of prepared questions but could alter and expand these whilst conducting the interview. My first six questions focussed in on gaining an understanding of the employees role and their Department. All our Departments work very differently but must gel together in order to achieve the overall organisational goal. I wanted to understand the different pressures and the Leadership within each Department. I then created questions specific to the subject of employee engagement and adapted my questions from my literature review. I wanted to understand if my interviewees understood employee engagement and what its function was within the Organisation. I wanted to understand how Department Managers managed their staff and if they were attributing to employee engagement or not. In terms of the questions specific to the topic of employee engagement, I focussed in on questions around the components of engagement, its dependencies and the stakeholders in employee engagement etc.

Once I developed my questions, I spoke with an ex-colleague and explained my project to her. I explained my research findings and where I believed that my project would lead me. I told her that I intended to interview one person from each Department in Ireland. I then asked her to review my prepared interview questions to ensure they were firstly clear and concise, they would assist me in tying back to my research while obtaining the reality of employee engagement within my Organisation. Once she had reviewed same, we spoke at length about the questions and I made some slight adjustments to the wording of same. I also had to be vigilant of my interviewee's to ensure they would be comfortable in answering my questions and that I was not putting them in an awkward situations or uncomfortable situation. I needed to be mindful of ethical considerations.

3.5 Sample of Interview Questions:

Company Overview

Please give me a brief overview of your role & Department. How many are in your team.

Administrator for Risk & Compliance. Team - 11 people.

Who are your customers - internal, external, U.S. Bank, European exposure?

Employee Engagement

What in your opinion is employee engagement? or What is the meaning of an engaged employee?

At what stage should we think about employee engagement? When in the employee relationship should the Co. think about engaging employees.

Do you believe that engagement is a two way process?

3.6 Materials used

I used a voice recorder to capture all my interviews. This meant that I could concentrate on the interview, listen attentively, maintain eye contact and monitor my interviewee's reactions. I was also able to adjust my questions where necessary while in the interview in order to obtain sufficient information for my project. I have a very small recorder and after the initial switch on to record, both myself and the interviewee forgot about it and were not distracted by the device.

3.7 Data Analysis Section

I typed up all my recordings and found this really time consuming. Some interview took me two hours plus to complete and I am known for my speedy typing!!

Once all my recordings were typed, I went back to my original soft copy interview sheet and copied each individual's answer to each question and pasted all responses

under the relevant question. I completed this in order to have each question displaying all the answers received underneath to assist with analysing the data. Even though this was a very slow process I did find it a worthwhile task. I also added in the additional questions that were asked and noted down the answers underneath.

I then analysed all data and read through my findings several times in order to identify any themes or patterns that were emerging. I gained an insight into employee's thoughts on their jobs and roles and this opinion dovetailed with employee engagement and the elements that make up employee engagement. I then tied this information back to my research and was able to progress with my recommendations and conclusions. From a Company perspective, I can further develop my findings and work on this information in order to prepare a report for my Company. I want to identify the gaps within the Company in terms of employee engagement, propose how we address these issues and make improvements for all employees as well as the Organisation. Once this has been completed I want to work on rolling out the ideas and making changes for the good of all concerned.

3.8 Any Fears

I did have some initial fears about my questions, was I asking the right questions. Will the employee give me closed answers or will they expand on the answer provided.

Will my interviewees feel they can talk openly and believe me when I say their answers will not be fed back to HR or Management unless they wished me to do so in order to improve something within the Business.

I was afraid that my recording device would 'crash' so I had a safety pin attached to my clothes at all times in order to reset it. I am pleased to say, I didn't encounter this problem.

3.9 Problems Encountered

I am pleased to report that I did not encounter any problems, everything ran like clockwork. My interviewees were great and provided me with so much information. The one problem was that they wanted to keep talking but I had to be mindful of the time and also of the work involved in typing back the notes. The majority of my interviewees said they enjoyed the interview, it was good to talk!

Chapter 4

Analysis of Data

4.1 Introduction

As I have mentioned in my previous chapter, my interview questions focussed in on employees roles and their Department's roles. I wanted to gain an understanding of the employees' roles and their Department function in order to gain an insight into the demands or pressures they are experiencing on a daily basis.

In terms of my opening questions where I asked employees to provide me with an overview of their roles, all except one of the employees spoke about their role with such enthusiasm and I would even say a sense of excitement in their voices. They came across as though they thoroughly enjoyed every minute of their job. Yes, they are under tremendous pressure but over the years they have learned to discipline themselves and cope with the pressures each day brings. They roll up their sleeves and get on with the task in hand. They also stated that they look forward to the challenges that the Company may present them with.

4.2 Analysis of Business Specific Questions:

Who are your customers - internal, external, U.S. Bank, European?

In relation to this question, my operations person – John deals with Ireland & Warsaw only. Aine manages the whole Bank of Ireland relationship, who are a very big customer of ours and vice versa. Barbara deals with all internal relationships including America and all our European offices, she also deals with external auditors and the Financial Regulator. Ann Marie, Cassandra, Janet & Derek deal with all customers to include U.S. Bank and all our European offices. Finally, Olive as our Receptionist deals with all internal customers as well as external customers and passes these through to the relevant Departments. So overall, I have picked a good mix of employees to focus my research on.

The reason that I asked each employee to explain their roles, the roles of their Department was to assess what each person does. I wanted to get a handle on how busy and demanding their roles are. By asking this question, I have learned so much and have such respect for the employees in these roles. It has been a real eye opener.

I then focussed in on whether the Department was under any stress or pressure? Within our Customer Service Area – Operations Department, there would be pressure on our new team leaders. We expect so much from our call agents and this part of the business is driven by Service Level Agreements (SLA's). This Department must meet targets on a weekly, monthly, yearly basis. If they do not reach their targets, Senior Management are asking questions from the top end, they also have customers screaming down the phone if they do not answer calls in a timely fashion and have people on hold for a long time, so it's two fold. With SLA's their area is accountable for exceptional customer service and the Sales Team use this as a sales pitch to get a new merchant (customer). Sales say things like, 'we can offer unrivalled customer service' which feeds into our values. Each day a Supervisor is in charge of watch screens which display the SLA's and that's their only job for the day. If the call volume or SLA's slip below level, it's this persons responsibility to get the levels back up by going on the phone themselves, transferring the calls to one of our other call centres, which are based in Germany & Poland and to ensure that all our call agents are ready to take calls in Arklow. All our call agents are being watched, which is a pressure in itself but this is the environment that Customer Services operate in, this is understood within this Department but is alien to other Departments.

Other Departments are under pressure with regard to deadlines, in terms of our Credit Department they have planned deadlines and prioritise in order to meet these. With Finance, month end is especially tough and they put in whatever hours it takes to get through these very difficult three day close. With Interchange, they have deadlines also and must meet targets in order to roll out new products. Another pressure that they encounter, is if there is a fault with any product, they must ensure it's fixed rapidly otherwise as a Company we could lose millions. This team are responsible for 7500 products which they state is a great job but they have lots to do. There are also timezone differences also, which means that some of my interviewees, when they arrive at their desk would have a huge volume of e-mails to get through from the U.S.

which they must deal with firstly, before starting their daily job. There are huge pressures with all roles, except our receptionist, but people are happy to get on with their job and no complaints were mentioned at the interview.

I then asked each person how their Manager/Team Leader helped them with such pressures. I got a great answer from Compliance, whereby their Manager based in the U.S. got on a plane to take care of an issue. When he arrived in Ireland, he rolled up his sleeves and as a team they all tackled the problem and got it sorted. Ann Marie has great respect and pride for this Manager, she never seen a Senior person do anything like this before. The Senior Manager got a great buzz out of this also and still talks about the great time he had with his team in terms of resolving an issue together. It was a touch situation/problem at the time, but as a team they persevered and fixed the problem for the benefit of the Organisation. Within our customer service area, team leads need to talk to any underperforming agent on a daily basis. In credit and finance, the team leader steps in and helps prioritise workloads if necessary.

In terms of Organisational change, roles being outsourced to Poland, redundancies in the past, how has this impacted on teams?

With teams moving to Poland, it did create animosity within some Departments, but it was a good business decision and should have been dealt with years ago. Ireland sees other countries as a threat and vice versa, whereas this should not be the case we should all work together closely. Ireland was the first business in Europe and we should be proud of the well educated employees that we have and the amount of talent we have as a Company. Within Operations, the redundancies of the past hit them particularly hard as a whole team was wiped out which made no business sense at all. This impacted on the whole of Operations as they not only lost colleagues but friends, the remaining Operations team had to pick up the work but nobody knew how this area functioned. The first the business lines knew about this business area being eliminated was when employees were put on notice, it has taken about two years for the Operations Department to settle back down and they will never forget the hurt caused by the removal of the Department and the loss of the people within it. Other

opinions were that harsh business decisions are made, but we must continue to work and not let it affect us. The atmosphere in our Arklow office at the time of the major redundancies was terrible, we were at our lowest as a Company. Arklow is a small, close knit community and this will not be forgotten in the Community in a long time. Communication is the key with such decisions and as a Company my interviewees felt this was severely lacking.

4.3 Moving into my chosen project area – Employee Engagement.

I asked each person what in their opinion was employee engagement?

I got back statements to include, involvement in what you're doing, two way communication and two way listening also, trust, asking employees for their opinions. The employee knows what they are here for and contributes to this, they value what they do and look forward to coming to work on a daily basis. Recognition for what they do was also mentioned. One interviewee did not know the answer to this question.

Between all the answers, they tie in with my literature research and the IES definition which I used.

How can our Senior Management team build employee engagement?

A round up of opinions stated that we are getting better as a Company, through communication, our new training programmes such as our new Scholarship programme whereby each participant has a mentor. Our Business Focus Forum – this is a group which act on behalf of employees and bring queries to the Senior Management table and feed the information back. Through the development of new communication tools, such as our new 'Facebook' type technology which is currently in pilot. The CEO's of EFS & EMS provide quarterly updates and this is great for the business to hear. All answers related to communication from newsletters to our new sharepoint system. Through living our values. I had one negative answer, whereby a Senior Manager who is now the CEO did not even say hello to a person who they met

in the smoking shelter over a period of 2.5 years. No conversation happened at all, my interviewee came to the conclusion that this person was downright rude but other employees told her that he was ‘old bank’ which she stated in her mind this did not matter what you were, you could have the courtesy to say hello. From going into the role of CEO, she has since seen this person smile and start to make an effort. He seems to be thriving in his new role and doing a lot for the Company, but it can be hard to forget the past.

What is the role of HR in employee engagement?

I was shocked with this but there were a lot of pauses with this question and I did not prompt my interviewees. Each interviewee did believe that HR had a role in engagement. Some comments made were that HR completed a supportive role to the Business. They worked in tandem with the Business to put improvements in place. They need to be involved especially in yearly performance management and to keep employees informed. Training was another key role for HR for example, training how to manage conflict, team building etc. HR are the liaison between staff and Management and are also responsible for Compensation and Benefits. Their role is to encourage engagement throughout the Business.

Would you agree that the Line Manager has an important role to play in Employee Engagement?

All employee agreed that they had the most important role within engagement as they had direct reports to talk with daily. The employee must build up a rapport and is responsible for the employees development. You need to have a proper relationship with your Team Lead or it’s not going to work. Within customer service area, it is key and it’s important for the Team Lead to communicate the positive and not always the negative news to their team. The team lead is on the ground, working with employees on a daily basis and escalate any problems back to the Manager/Senior Manager who do not work as closely with people on the ground.

Would you agree that if Leadership, do not walk the talk, we will not have commitment from our employees? If Leadership is not in place it's not going to work?

All employees agreed wholeheartedly with the above Leadership statement. You lead by example, you must show respect and enthusiasm in the role of leadership or how can you possibly expect your employees to follow.

What are the key drivers of engagement for employees?

Honesty and commitment from above, a positive workplace, varied work load, respect from Managers and peers. Recognition, a simple thank you not necessarily a monetary reward. Employees need to feel appreciated and recognised for what they do. Managers need to deliver on promises rather than fobbing people off. Get employees more involved and have more training available for them. Good communication. Not getting sacked in the current environment. Keep employees motivated and keep morale up. Support and a good team to work with. Good communication inform people if there is an acquisition coming down the tracks. Keep communicating the business results. A good working relationship with no conflict.

What can we do to improve engagement levels?

This all comes back to communication, recognition, career development path, more fun activities outside of work, support and a good team environment.

At what stage should we think about introducing employee engagement?

All answers stated day 1, the minute the employee walks through the door. When probed further regarding the recruitment process. A lot agreed to this. They said you would know straight away with regard to the fit of the person for the team. You know from an interview perspective straight away whether a person wants to work or not, you know by their attitude in the interview. We need to be careful not to oversell the role or the Company or else the employee will not be engaged down the line and will become demotivated. Another point raised was at the interview stage the interviewee would be motivated anyway so they thought from the first day at work was the answer. For existing employees, we need to keep the momentum going, although we

may find it hard to engage some people that have been here a long time and have seen it all before and have lost faith with Management, this does not apply to all staff.

Do you believe that employee engagement is a two way process?

This question had been addressed in practically all my interviews in previous questions. All agreed with this statement.

Do you believe employees in Elavon have the opportunity in influencing decisions?

Mixed reactions received to this question, some believed they can but only at a Senior Management level. Some said employees are free to express opinions but they are not necessarily taken on board. A couple of people stated that it depends on who your Manager is, if your Manager is open to feedback. The Interchange Department work closely with Senior Management and it's part of their role to make decisions which Senior Manager respond to. The Company is starting to change around this point for the good and starting to become more open and will listen to employees. One person said no, but then stated that the Scholarship program was open to decisions and looked for the students to identify a problem area, come up with a project plan and implement this.

Do you think employee engagement is important or are people just glad to have a job?

Given the year that's in it, I would say people are just glad to have a job but due to this people are more engaged. You will always get the worker bees, who just want to come in and do their days work and then go home, we need people like this to keep the business going. Even with the current climate, it is very important as a Company to engage our employees. Some answered both, financially dependent upon a job but engagement makes a better quality of job and the business will get more out of an employee who's happier.

Does the Company value your contribution in terms of reward and recognition?

The majority of interviewees agreed that yes, in terms of their Manager saying thank you. With monetary value, this has now changed due to the current climate. With

regard to our performance management system, this is not a fair system and needs to be reviewed as it seems to be based on statistics. With reward, thank you is said and you are given feedback. Interchange's opinion was yes and no, sometimes you would hear thank you, other times someone may have done a really good job and there would be no word of thanks or praise which brings people down. The Customer Service team introduced a reward and recognition program which addresses this for the good of the Department.

How does employee engagement benefit the employee

Good working relationship, the employee feels part of the business makes them feel more involved, if you don't try to engage your employee you may forget about it. It keeps employees happy which in turn produces good work. It empowers the employee.

How does employee engagement benefit the employer

A happy agent is a productive agent, the Company has gone from being a gloomy place to work to a positive workplace which impacts on the employee in a positive way. A happy employee is key, if they are engaged they will perform better, they will come up with results you are looking for. They will trust more, nothing but good comes out of this for both parties.

How can engagement survive in Elavon and ultimately take on a life of its own?

Everyone needs to get on board and keep the Company as positive as it is now.

Senior Managers need to show a way forward and keep communication going and interact with employees. Continue to keep doing what we are doing and strive to improve all the time. Need to involve agents on plans for the future for the Customer Service team. This could be a battle for Elavon. Everyone needs to be involved. It's up to everyone to engage, the opportunity is there and it's everyone's responsibility. It will survive through communication, team work, support and living the values.

4.5 Concerns

From my research, I am very concerned for our Receptionist in our main office in Ireland, she was unable to answer most of my questions. She is not included in Senior

Manager presentations regarding business updates. She did state that it's important to have support from the Manager, which she has. I don't believe she has any team support as she is based in the Reception area by herself and doesn't get a chance to mingle or become part of the team. Perhaps I am passing unfair judgement, maybe she is happy in her role, completing her daily job to the highest standard and she did state that people are nowadays glad to just have a job. The Department that this person reports to are merging with another team, this has been communicated to all affected employees but she could not tell me name of the merging Department.

4.6 Overall

With regard to my research, employees did understand Employee Engagement. They thought about how it could work and they do want it to work within the Business. It is dependant upon two way open communication, trust, commitment from all parties, team work and support for all employees. Equally employees must be willing to complete their role with enthusiasm, strive for career development if they so wish. The HR function must support Senior Management, Line Management and employees through being available and approachable, through our policies and procedures and ensuring communication happens within the Business. Our Ireland office have been hit very hard in the past in relation to redundancies and some departments moving to Poland. This has caused considerable hurt and pain for our employees, although we will never totally get over this, the healing process is nearly at an end. Ireland is now starting to pick up and be positive again and this is down to our Senior Managers and Leadership within the Business. As a Company we need to value our employees, get stronger with communication, keep people involved and then engagement will work but we must continue to nurture it.

5.1 Conclusion

In conclusion, we can see from the answers provided by my sample interviewees that they long for employee engagement within Elavon. They have demonstrated that employee engagement originates from Motivation and Psychological Contract theories, they did not come outright and say this, but by listening to their answers they have mentioned, commitment, morale, satisfaction with the workplace, two way communication. We have such a dedicated team in Elavon, who work so hard and yet they are not thanked for their contribution. When I started this project, my main aim was to investigate if our employees were stretched to the limit and under severe pressure – I have found out that they are. I was then going to continue by saying, so how can we expect to have an engaged workforce if they are so overworked, working late nights, pressures from U.S. Bank with time differences etc. However, by completing these interviews our employees relish in challenges and enjoy tight deadlines, that pulls them together as a team, they love completing the task in hand. So I am going to reiterate my definition below and look at the strengths and weaknesses of my Company. I am going to put forward my recommendations and will work with the Company, Senior Management, Managers, Team Leaders, employees at ground level and Human Resources in order to keep engagement levels high and ultimately to make it survive at Elavon.

5.2 Returning to my definition – what is employee engagement

IES defines engagement as ‘a positive attitude held by the employee towards the organisation and its values. An engaged employee is aware of business context and works with colleagues to improve performance within the job for the benefit of the organisation. The organisation must work to develop and nurture engagement, which requires a two way relationship between employer and employee’. (Robinson et al. 2004, p1)

From my research my interviewees have confirmed their belief in the above definition. From responses given, they have hit on each element of the definition such as development and nurturing or motivating staff. They do believe that engagement is a two way relationship. Through our performance management system and

communications from Senior Leaders, the employees are aware of business context and how their performance impacts on the overall organisational goals.

5.3 Company strengths from my research:

I now believe that our strength is in our employees. From speaking with my interviewees, listening to the enthusiasm in their voices, the way they speak so proudly of their roles and working under such pressures, as a Company we should be very proud of each employee and value their contributions. Our Company have been through some bad experiences, but it's time we got over this and worked to build a stronger company through employee engagement. We can do this by encouraging two way communication, by developing our Managers and Team Leads who in turn manage their team effectively and build their trust and confidence. We need to train all our employees and encourage a culture of team work and pride within the Organisation.

5.4 Weaknesses

I believe that our main weakness is in the area of communication from Senior Management right down to floor level. We have improved, but still have a long way to go.

5.5 Recommendations

In addition to my statements , I would also recommend focussing on the following areas:

Growth and Development:

We need to have career paths in place for our employees, we need to train our Managers/Team Leads to identify people of the future and to ensure fairness is addressed with respect to giving all employees equal opportunities.

Accountability:

We must hold our employees accountable for their performance. Managers/Team Leads must not forget to recognise their contributions and say thank you regularly or give praise when deserved.

Communication:

Senior Management must communicate the positive to the Business and not always concentrate on the negative. We must communicate a motivating vision for our future and continue to develop trust in our Senior Management team. In order to do this, the Company must keep employees informed throughout the year in terms of our progress, are we meeting targets, are we profitable.

We need to ensure Managers become effective listeners, there needs to be open and honest two way communication. This has been identified as the key for our business and I would agree. We need to communicate effectively in order for our employees to do their job effectively and to understand how their contribution affects the Department, other Departments and the Business as a whole.

Our Leadership, namely Senior Management and Managers, need to create a climate whereby employees have a voice and are listened to and encouraged to present their views and ideas for the good of the Company. We do have the Business Focus Forum in place, this communication tool did not work in the past as with a previous Senior Manager on the HR team vetted the questions and you only spoke when spoken to, if your name was not on the list, you did not dare speak. I am glad to say that this has moved on and is certainly not the case anymore, through careful management of the BFF by Senior Managers, Managers and employee representatives we can achieve so much for the good of both employee and employer.

Team Work:

We must continue to improve teamwork and cooperation across the Business in Ireland, Europe and with U.S. Bank. From my small research sample, we can see that all teams are involved with different countries and this is great but we must build on

this to make our Company stronger. Engagement is dependant upon team work and I received good examples of effective team work through my research. However, Managers need to ensure that all Departments support the power of the team, understand the make up or talents of their team and ultimately identify employees for future promotion and succession planning. We have well educated and highly knowledgeable employees in Elavon and need to continue to develop these and get them accustomed to different areas of the Business, perhaps give them an opportunity to work within all Departments for example within Operations. This will increase their profile, keep them motivated and prepare Elavon for the future also. This would be excellent development for the employee and would aid in ensuring retention for our Business and identify leaders for the future.

Policies & Procedures:

Our policies and procedures need to be reviewed as we are in incredible turbulent times that we have not experience before in the lifetime of Elavon. The main procedure to focus on right now is Performance Management to ensure Managers are rolling this out consistently and are not trying to obtain a perfect bell curve, which I believe is happening. If employees are genuinely completing outstanding work, they must be recognised and be given the reward they deserve. HR need to support Managers in this area. I would question whether HR employees completely understand this system or are they being controlled by Leaders, giving in to them and adding to the problem?

Performance Management:

As a company we have aligned each employees goals and objectives with the Departments goals and objectives. Each employee can see how their Department's contribution feeds into the Companies goals. This is part of our yearly review and as a Company we must ensure all our employees are aware of the overall goals for the Company. This acts as a motivator for our employees. They can understand how their job performance is critical to their Department and can see a clear link between their role and the overall mission of the Company. We need to ensure employees feel that their contributions are valued and that there is a link between salary increases/bonus's and performance.

Trust

We must ensure that the Senior Leaders within Elavon instil trust in our employees. This should happen not only in Ireland, but should also come from U.S. Bancorp, we must ensure the Senior Leadership over there communicates a vision for the future and communicates regularly to all businesses across Europe. This is completed quarterly but needs to continue especially now in the sector and environment that we are in.

5.6 How Employee Engagement can survive in Elavon

In order to progress as a Company and keep our levels of engagement high, I would recommend that the Company communicate a clear vision of where the organisation is going. This needs to be communicated from the U.S., from a European perspective and from an Ireland perspective.

We must ensure our Recruitment Policies incorporate employee engagement and that we hire the right fit of people for our Departments. We need to identify from the interview that the person is eager to work for us. Once hired, we must keep the person motivated through job roles, training and career development and the same goes for existing employees.

We must continue to work on engagement gaps and Managers are responsible for engagement within their teams. If there are any issues or concerns, HR will assist.

We must ensure all our employees are treated fairly and with respect, this would be expected on a day to day basis and especially at performance review time.

Finally, remember to say that little word, thank you. Such a small word but it makes such a huge impact.

5.7 Personal Learning

I have found the amount of information to read up on and to cut back on incredible. The most enjoyable part of the project for me was the interviews, I loved meeting

with the employees finding about their current roles and responsibilities. I have to say I am so surprised at the roles some employees carry out, such pressures, such responsibilities but they all thoroughly enjoy it. With the Operations area, there are so many good things happening down there, it's a shame I couldn't include everything that was said in this paper. This area, although heavily monitored for service level agreements, have such good plans for their people, such good feedback mechanisms and I would say they almost have engagement cracked. The only problem is at the end of the day you are dealing with human beings. I have thoroughly enjoyed this project, not knowing where to start, not anticipating the amount of time it required and finally completing it.

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Appendices

Interviews x 7

**Name Aine Lynch – Alliance Management,
Department Bank of Ireland relationship for elavon**

Are you in a Manager position now? Yes, but have no staff at all, with the new changes I report directly into Miguel Cuesta, but I manage the whole relationship for BOI.

Company Overview

Please give me a brief overview of your role & Department. How many are in your team. If BOI have any escalations or issues they come directly to me.

So before you would have had a team, but this time it's quite similar because you have a lot of customers to deal with?

My customer now would be branches or bank of Ireland directly so it's different in that way and it's more difficult because I don't have a team to manage and I must be more disciplined everyday, with worktime and hitting timeframes don't have as many timelines as I used to have or set routine everyday where when I was a T/L I did have a set routine, so it's very different that way.

You have been in the Company a long time and have had many different roles so you're a good person to pick for an interview?

Absolutely

How long have you been here overall
8 years my interview was 9/11 20 minutes after it happened.

Brief overview of your role and Department

Role is managing relation with Elavon & BOI, teamwise – nobody reporting, but have a group of 4 people. A virtual team because of the scatter of locations, it works really well, we keep in contact everyday, up until last week I reported into Melissa Schmidt and she's based in Boston so a 6 hour time delay for anything that you want to escalate.

Q So it's probably better now?

Much better, Miguel is there as we need them, it works but it's very hard as I have to discipline myself a lot because I'm working on my own but I find it good as well, if I want to get something done, I can do it straight away. It's very different, I'm still learning I'm only in it 5 months so it's still new.

Who are your customers – internal, external, U.S. Bank, European exposure?

(Manager only question) What challenges does the Company face e.g.

- Legislation
- Economic factors
- Global Downturn

Absolutely especially with the BOI relationship, before we would have been one of their key customer but with the economic downturn, they have a lot of other issues that have become more of a priority than us at the moment on the acquiring side. Now, they deal with their mortgage problem, it's definitely affected us on that side and on the referrals side, we don't get as many as we used to. From a legislation point of view, there has been huge activity in the market at the moment with high risk merchants such as furniture outlets, bridal boutiques, travel agents. Bridal shops because it's all based on delayed delivery, for example you might pay for your dress now your valued 2 or 3000 and while you wait for your dress to be delivered the shop goes into liquidation. It works the very same with furniture and travel agents, they are all high risk merchants. Before we would never have taken as much interest in them now it's a lot more detailed. Constant reviews being carried out. She keeps in contact

with credit & risk a lot because 90% of the Irish merchants that we have on our books are referred from BOI so anything we do to change those merchants affects BOI. If we decide to close them, if we decide to put them onto delayed settlement where if they take a transaction today, they wont get paid for 30 days, we withhold the funds. This all affects BOI because they have to manage that persons account and the complaints as to why they have been put on delayed settlement or why is their account being closed. So it's a whole relationship thing and trying to work together to understand the reasons behind decisions.

So the Company is really at risk of these merchants?

Absolutely, if anyone closes we are affected, so we need to be astute and watch out for the possibility and we close it first. This is where credit and risk's role is key at the moment.

Do you find your role stressful or pressurised?

Prompt: Profits, metrics, risk/fraud exposures, sales targets???

Not really, I find it really interesting, it's a totally different stress and pressure than what I was used to. I've come from managing a team of 14 people to just me, but it's a totally different pressure. With the 14 people, I had a Manager here on site to report to and to escalate to. I had to deal with those peoples issues, problems and concerns every day. It's gone from that pressure to me managing the portfolio for Ireland which is 90% of elavon's business and reporting into a lot higher up the chain. The likes of answering questions from Simon Haslam (CEO) etc so it's gone from one kind of pressure to another. You have to think a lot more before answering questions.

Would you be afraid to speak up?

No and I think this is due to the no. of years being here, because I know the areas a lot better and I know those people a lot more. Now would say I cant answer that now but will get back to you on it. The scholarship programme made a massive difference, dealing so close with Michael who used to be the CEO, he would put you on the spot

straight away and that has made such a difference. I couldn't recommend this course more for anyone to go and do, it has made such a difference. This was a whole year working with Michael as well as doing my own job. Made such a difference to my attitude towards work and to my confidence. I find I say things and then later on I analyse it in my own head.

What about the impact of organisational change for example, change in CEO, Departments moving, redundancies?

If you had asked me a year ago, I would have said terrible the atmosphere in Arklow was awful, everyone dreaded Michael coming to visit even Simon or Stewart (all mentioned are Senior Managers) or Cathy. Two times, people were chopped. Since I have come back from maternity leave there is a totally different atmosphere there is a buzz back in the place that was here years ago, it's now a lot more positive.

How has that happened?

I don't know, I think everything has calmed down so much and they can see a way forward. There is a lot more confidence in the place. We work together a lot closer now with Warsaw, it was hard for them taking the work from us, it looked like they were taking jobs from us. A no. of things has moved back to Arklow that would have been managed in Warsaw but I don't think that gets highlighted as much and it should do. It might be small things but it's not always one sided a couple of people that have come back from maternity leave have said the same thing, they can see such a more positive attitude. Anyone that would have a negative attitude, before it would have been dwelt on but now it's get over it and move on. It's not entertained anymore as much as it used to be. The fact that we have all moved into the one building makes a huge difference. Everyone is together again and there is a lot more commadory and that's something that we had years ago, but we lost it especially after the big redundancies. But I think it's changed an awful lot.

How does your Manager/Team Leader help your team cope with such pressures/stress?

Not applicable at the moment, haven't met her Mgr yet. Communication is great – e-mail, he's a very different manager. My two managers are very different, Melissa is your typical American so she's very out there and positive and uses a lot of buzz words. Miguel is Spanish, this is how we are going to do it, asks opinions, takes on board suggestions. They are both very different. He's a lot more straight, no dancing around things. Very different leadership styles. It's good to be able to move with the change, has had two different managers in five months.

Employee Engagement

What in your opinion is employee engagement? or What is the meaning of an engaged employee?

(Provide definition and see if they agree)

should be when you ask an employee something or for their opinion that it's taken on board, this was something that wasn't done her for a long time but it is now. A lot of the time there was decisions made and people on the ground running with it would never have been engaged in those conversations, but now I think there is a lot more involvement now than there used to be but then again it could be that I'm doing something that's so very different.

Two way correspondence hasn't happened here for a while, but were definitely getting there. It's not the iron fist any more for example this is how we are going to do it, if you have an opinion it's held with a lot more regard now. It has to be two way, the agents that have come on board now are a lot more open to change now than they were before, before change was seen as a negative thing.

How can our Senior Management team build employee engagement?

Prompt – communicate a clear vision of the future, build trust in the organisation, involve employees in decision making, demonstrate commitment to the Company Values, respond to feedback

Working on it with the new group and they do their monthly mailouts. Senior Management get together and create a newsletter, communication is helping. I can say this in a positive way so I don't have any issues, I get to talk to my Manager every day. Key = communication, there is a lot more communication, a lot more involvement. With me it's because I have changed departments so maybe there is a lesson to be learnt there. Maybe make changes across the board, maybe some Snr Mgrs could learn from other Snr Mgrs.

Do you think it's about career development as well?

Oh definitely, but not something that Snr Managers do, it's because I looked for career development that I got where I am. It's because I looked for it. Q- so if you hadn't done this, you could still be sitting at the same desk as 8 years ago? If I wanted to keep my old job I could have and keep doing what I was doing. Q – so it's up to Managers & team leads to spot the potential in employees. Yes.

What is the role of HR in employee engagement?

I find with HR that there is all these different courses thrown out there, such as Managing Conflict, team leader courses. I have done so many of them, then another one comes along but there is no follow up done of the one that was done beforehand. If something happens in between, sometimes the information is conflicting to what you learnt before. I know we don't have time to follow up, you can't learn a lot from this and one on one stuff is a lot easier to manage because everyone deals with things differently. We need a bit more but not in a training course perspective. Maybe deal with case studies that are relevant to us. For example there was a course rolled out last year Leadership Advantage, great hype at the start but it just sort of got left. So follow through on courses. A bit more maybe interaction would be a good word.

Would you agree that the Line Manager has an important role to play in engagement?

What behaviours should they display to encourage engagement? (Prompt, communication, listening, trust, commitment)

Yes, without doubt because the Snr Mgr they are busy and can't know everything that's going on and the person on the floor needs to be able to talk to somebody daily if they think it's necessary and the Line Manager is there to do that.

What behaviours should they display?

Having an heir of mgmt about them but not to the point that they cannot be approachable. If you can be approachable to people, know what's going on even in homelife as well, but not to get too personal, but just to know if there are problems outside of work that it does affect their work to take that into account. To have that interaction with them without getting too personal you don't want to become their best friend, but you do have to have awareness that they do have a life outside of work.

Do you think employees trust their Line Managers?

I'd like to think that any employees that I had did and I have always got positive feedback. Staff surveys were completed when I was in Back Office. You should always be able to talk to your staff, should never have a them and us type of thing. You have to have respect or they won't respect you.

Would you agree that if Leadership does not walk the talk, we will not have commitment from our employees? If Leadership is not in place it's not going to work?

Yes,

What are the key drivers of engagement for the employee? What keeps an employee engaged?

Prompt – challenging work, teams that work well, work life balance, clear vision from Snr Mgmt, career advancement, resources to get the job done.

Positive work place, varied work load, respect from their Manager and from their peers. Money doesn't always come into it a thank you can mean more than anything.

To feel appreciated for what they do, to be recognised for what you do.

Engagement & commitment go hand in hand?

Yes, you are working with these people every day, you are expecting them to keep this business going, for you to get results and to pass up the line. You wont get that if you don't have respect for them.

What can we do to improve engagement levels?

Prompt – training & development, role/job enrichment, career development

Communication – engage their ideas, if they suggest something, work on it act on it, don't let it go by the wayside. Communication is the biggest thing, it doesn't always come down to stats at the end of the day. Get them a lot more involved, give them not just their day to day jobs but get them involved in projects, key tasks to do. Show them a career development path by giving them other types of work. Goals are talked about at the start of the year, but not thought about or never gets followed through.

How can we improve that?

I know Melissa's team were trying to track to development and to go back to a Team Leader and tell them, well your team haven't done this and it has been requested and we need to work on this. That's getting a little bit of control over it. It's up to the Team Leader to find the time to get developed and to try get employees involved that don't show any interest in it, get them interested in it.

At what stage should we think about employee engagement? When in the employee relationship should the Co. think about engaging employees.

Prompt – Recruitment, orientation, performance management, HR Policies.

From the very start, well you know from an interview perspective whether a person wants to work or not, you will know by their attitude, an interview can tell so much about somebody, now you can get it wrong too. But for the ones that you get it right for, you know from the start that they want to shine. They have a go forward attitude.

They don't just want to come in everyday do the work and then go home. You want to show them the positive in the Company and where we will be in a few years time as well and you can tell from there if they are willing to go with that.

What about current employees that we have here? How do we steer employee engagement?

For anyone that has been here a long time you are going to find it very hard, because they have seen and heard it all before so it would be really hard. Maybe a different approach as to how things were done previously and I don't know how you would do that, so if we were trying to move forward or get people engaged in the business it would have to be done very different. They have seen the ones that work and the ones that have got forgotten about and that's not anyones fault that's just the way things go. It would have to be done very differently

Do you believe that engagement is a two way process?

Yes

Do you believe employees in Elavon have the opportunity to influence decisions?

How do employees go about doing this. Do you feel your opinion is valued?

Totally dependent on who your manager is. Yes, if you have a manager that isn't open to new ideas or have the blinkers on and wont look outside that you wont get anything done.

Maybe the key then is to train the Managers/work with Management?

Yes,

What about say the BFF/groups?

BFF, I was on the very first one, there's a set of blinkers for you, back then we had to give our questions in before the meeting and they were vetted, if they weren't agreed to they weren't put out so there is a classic example. The questions never even got to Billy the CEO at the time and I know that for a fact because we said it to him once.

So what's the point of the BFF if it's supposed to be about open communication.

Billy said of course you raise issues, it's an open forum and we said no it's not. If

you weren't down on the list to ask a question, you said nothing. So I firmly believe it's dependent on who your manager is.

MK – I think that's changed now, the BFF has come on an awful lot?

I agree, it has yes. They discuss a lot more things, but then you have the other side where they discuss knives and forks, it's hard to balance it out. I know now if I say things it can make a difference and with Aisling (my previous manager) it made a difference because she had a lot of respect for what we said but that has to go up the line again and that's where you can lose it.

Do you think employee engagement is important or are people glad to just have a job? You'll always get people who are, what did Lawrence call them, the worker bees, they come in they do their job and go home again. You'll always have people like that, we need people like that to keep the business going – the plodders. You need people to come in to do the day to day, the mundane work, you have to have this to keep the business going. In the way things are at the moment, economic wise, yes people are glad to just have a job, you see that when there is shuffles around the Business and people need to be moved and w seen last year, people got put on notice, but then got into new jobs A couple of years ago people would have said no way I'm going, I don't want to do that new position whereas now the way things are, I'll do it.

MK With people put on notice, as a Company, we do our very best to accommodate them in other roles?

Oh, yeah, you're still going to get the negative ones but I think it's good to show that there is an active interest being put in to find that person a job.

Does the Company value your contribution in terms of reward and recognition?

Reward is not always monetary, but from this perspective, but I know we are in economic times and all that, but I do believe that needs to be looked at for next year, if not people are going to start getting uneasy, I think this will be the second year in a row.

MK – This year there were no salary increases, there were bonus's based on your performance?

Yes, but the performance needs to be looked at too. I know for a fact, sitting in Managers meetings that you were told that if you had 3 people on an HE (highly effective) that you were going to have to move one of them, that's too many. It makes a mockery of the system. If you get a person that constantly performs and at the end of it you cannot reward them for that it makes a mockery of it.

Maybe we should take a look at the ratings and expand these, if you are highly exceptional you must be in the wrong job and should move up?

Yes, but they are not being. I have seen it when people were HE, they were genuinely & constantly pushing to get stuff done, coming up with ideas but out of the three, you are told that you have too many, so you have to move one down.

Who would say this HR or Management?

I only know that it comes from Management, I don't know what interaction there is between HR & Mgmt. I know at the end of it Mgmt meet with HR and present them with the figures and that's when it comes back and you are told you have too many and that's not on especially when you take the time out as team leaders to do the reviews.

MK – I would agree with you 100% for a Company that promotes and tries to give people opportunities

This is where it goes against the whole mockery of the system. Your promoting this IPA (performance management system) but at the end of it you wont get anything for it.

So we have to have a neat bell curve? We cant have 3 over here upsetting the curve?

Yes, statistics can be unreal and it totally depends on who you go into. From an operations perspective they are always looking at saving money but then you talk to someone in the canteen who works in a completely different Dept, their Manager is based in the States, they constantly get rewarded and constantly get money, so I suppose, maybe I'm contradicting myself by saying it doesn't come down to money everytime but for someone that you are telling all year that you are brilliant at what you do and if we had a higher position we would place you in it, you may give them

extra responsibility when you go on annual leave or something, getting them to step up, they manage really well at the end of the time, you wont get anything for it.

MK – sure that's a complete demotivator, it has to be?

Yes, we have lost a lot of people because of stuff like this, not so much now because of the recession. It is very demotivating.

MK – we should try to step in, to see if we can move people around the business to give them new things to do?

In Customer Service, they do have the R & R (reward & recognition programme) where they are rewarded monthly, but that's very much based on figures you cant do that in other departments. You cant have that many people on it, so it makes a mockery of a really good initiative.

Are your contributions valued by your Team Leader? How do you know this?

No, a simple thank you is not said enough and I have brought this up only lately with sales, you are pushing and pushing to get stuff done, the least you can do is send a thank you. That doesn't happen, that shows lack of respect for the people you work with, I think.

How does employee engagement benefit the employee/employer?

EE – it makes them feel a lot more involved in a business. They need to know where the Company is going. When I came back off of leave, I was told we were in the black in January, Feb & March but nobody knew that and the way things are at the moment it needs to be out there – as positive as possible. Communication again.

ER – happy workforce is a productive workforce, if you don't have that, we have seen that here, it's gone from somewhere really positive, to somewhere that was really negative, black & doom & gloom, whereas now it's getting back to being positive again and you can see that in the stats downstairs they are all up again (customer service statistics).

How can engagement survive in Elavon and ultimately take on a life of its own?

By acting on all of the above, everyone needs to get on board and to be as positive as it is now and to keep that going but to show movement as well, not just to keep it going, that we are all trying to keep our jobs at the moment, maybe try to show a way forward and show where we plan on going with things. Back to communication really, it always comes down to that. You cant communicate with people enough, it's not just about having weekly meetings and going through stats, its about talking to them every day going around and asking them.

And what you said – trying to look forward – communicating a vision, I know there are quarterly meetings?

Yeah, we are doing this and showing stats the whole time, but it's the interaction as well, telling people where you are going with things. It's always about communication, if you do not share things. The fact that we were in positive figures at the start of the year was not told to employees, especially now and to take the worry away from people.

Barbara Osborne

Title: Risk officer

4 years with Company.

Company Overview

Please give me a brief overview of your role & Department. How many are in your team.

High level risk & compliance, responsible for overseeing all risks and controls within the Company so we have a self assessment that we run out across all Departments so that we check that the risks and controls are managed correctly. We look after all the external auditors, we have different programs in place throughout Departments, e.g. IFSRA, (Irish Financial Services Regulatory Authority) the one that looks after Information Security, look after operational losses certification, loads of certification with US Bank.

MK – so protecting the Company. Yes.

Who are your customers – internal, external, U.S. Bank, European exposure?

External auditors and coordinate with all the Business on getting their request items. European & US Bank. All US stuff is SOX & Operational Loss Reporting. Then US bank will come in and audit us once a year. Also Simon Haslam & Gareth Doree – head of Operations, where we do the self assessment testing. We tell them whether we see any gaps or control issues.

(Manager only question) What challenges does the Company face e.g.

- Legislation
- Economic factors
- Global Downturn

The challenge for us would be to make sure that any gaps in controls that they were remediated. Put remedial action in place if the external auditors come in place and if they find anything wrong. Our role would be to remediate these. We get a plan and

remediate the issues as soon as we can. MK this is due to the nature of the business also. Exactly.

Would your Department be under stress/pressure

Prompt: Profits, metrics, risk/fraud exposures, sales targets???

We have reporting deadlines and targets, have quarterly and monthly certifications. We have a plan on schedule set for our self assessments so we run to a tight enough deadline. MK – so this eliminates stress? Well you know exactly when your deadlines are so, yes.

What about the impact of organisational change for example, change in CEO, Departments moving, redundancies?

Me as an employee, to be honest it hasn't really effected me because our systems are so good, I could probably still do any testing or self assessment from Ireland in the majority of cases, even though the Department may have moved to Warsaw. I would still be able to get any documentation or whatever I needed through the system. We have good liaisons with people in Warsaw as well and we have a team member assigned to Risk Officer for Warsaw so she deals with us a good bit and finds out things that we want. Sometimes you may see teething problems in the couple of months prior to or after the change has happened but it usually gets ironed out very quickly.

Would you ever think about, oh gosh there's another department gone to Poland?
What's happening the business?

Yes sure, sometimes I think I might and then I think no we have really consolidated the core areas that we really focus on in Arklow, so from that perspective, no I think we have got a good mix across Europe. Warsaw maybe do more back office stuff but Ireland does more S & T and more settlement and our fraud team in Arklow is very strong, we have to have a fraud team in both Arklow & Frankfurt. So across the board, despite having some concerns in the beginning I think it's all worked out pretty well.

How does your Manager/Team Leader help your team cope with such pressures/stress?

Julie and she is extremely organised and very efficient and knows how to prioritise better than me. She sets the timeplan/timelines for the team and we have our bi-weekly reporting, so she's on track of where we are with everything and she is very approachable to say for example I don't know whether we can test this, this month or can we test something else. There's ways and means of working around some obstacles that you might come across.

MK – so by planning that alleviates the stress? Yes.

Employee Engagement

What in your opinion is employee engagement? or What is the meaning of an engaged employee?

(Provide definition and see if they agree)

somebody who knows what they are here for, what here to do, and contributes to that then, who values what they do, what their daily task is, who gets up in the morning and looks forward to going to work.

How can our Senior Management team build employee engagement?

Prompt – communicate a clear vision of the future, build trust in the organisation, involve employees in decision making, demonstrate commitment to the Company Values, respond to feedback

Communication piece is the strong and I think we are doing well on that front lately, with the lunch and learn and the quarterly updates from Simon. It is definitely beneficial to see, and to see that we have a future. People value that we are striving to become successful and will give 100% once we know there is a bigger goal out there and it's not just that we are moving everything to Warsaw, plus they have told us that they are consolidating Arklow, things like that definitely boosts morale internally I think.

What is the role of HR in employee engagement?

Pause, pause, pause, Absolutely you do have a role in engagement. I don't see hr as hiring & firing, if staff have issues, they can come to HR and have it resolved. If Managers have issues with staff the same applies. You like the liaison person between staff and Management to keep employee engagement where it should be. It's a difficult role to fill, because you are the middle man.

Would you agree that the Line Manager has an important role to play in engagement? What behaviours should they display to encourage engagement? (Prompt, communication, listening, trust, commitment)

Yes, absolutely, the key role because they are the direct report, they really need to be on top of their game to keep everybody interested.

Behaviours – they should show 100% employee engagement, be 120% committed to the job, be motivating open to suggestions easy to work with that kind of high. Communicate. Open honest.

Would you agree that if Leadership does not walk the talk, we will not have commitment from our employees? If Leadership is not in place it's not going to work?

Yes, absolutely if you see mgmt not committed you are going to say well if snr mgrs don't value that the company needs to survive or succeed the employees aren't really going to show the same enthusiasm.

Do you think that happens around her?

It's hard to say, I think Simons' meetings lately have showed encouragement on that front, we didn't have anything as strong up to lately. Before I would have said, there was no visibility for what the Snr Mgmt team really valued or what their goals & objectives were for the year, whereas now you know what they are. This is how we impact them.

You're always referring to EMS what about EFS – Declan Lynch?

Well Declan's quarterly meetings are always really good, he had that covered from the beginning. These meetings show us the position that we are in.

So he would be a good example of leadership then?

Yep

What are the key drivers of engagement for the employee? What keeps an employee engaged?

Prompt – challenging work, teams that work well, work life balance, clear vision from Snr Mgmt, career advancement, resources to get the job done.

Results are what we are striving for. Results then resulting in bonus's or incentives for the workers. Good results will hopefully see some recognition for what we have put in during the year, that's a huge motivator for staff on the ground. A good working relationship, no conflict and good communications all add into this you know where you're going, you know what's next, you know if there is an acquisition coming. If you think we are expanding, you will be enthused and excited. I like changes even though they are sometimes hard. I like change because it's motivational for me, oh great new staff to look at new avenues to explore.

What can we do to improve engagement levels?

Prompt – training & development, role/job enrichment, career development

We are making great strides with the quarterly communications. Team from the Company perspective would probably, it's hard to get everybody, you know we are all in our little area, eg Risk & compliance, operations, sometimes we are not all on the one page, we go in and do our own job, we don't think that we are part of a team, we don't see that we are more than just c.s. I'd love a Company team day, a sports day just to make us all interact with each other and work together. You could have it with kids and stuff, I suppose we have a family day coming up. Social activities are really hard because nobody wants to do anything outside of work hours. It's hard to get people to go to Lunch & Learns as well because it's lunch time and they are giving up their own time. It's a tough one to call.

At what stage should we think about employee engagement? When in the employee relationship should the Co. think about engaging employees.

Prompt – Recruitment, orientation, performance management, HR Policies.

I think it should be ongoing, your Manager should be monitoring you from day 1, you should have quarterly reviews. I know some teams do this. Show where you are going or where you are going wrong and maybe set different targets and change things. Personally I love when things change.

Do you think we should look at it from the recruitment process?

It's a tough one because most people are highly motivated when they start a new job it's not really applicable there. But keep the momentum going once you get the person in the door.

MK – that's a good angle there.

But you do want the personality to fit in. People could get disillusioned if at the interview you are selling all the good points and this is not the case when they join. People joining the company should be well engaged and well up for it. Induction is where we get a real good introduction and getting introduced to everybody, I suppose introductions is covered in your inductions I suppose.

Do you believe that engagement is a two way process?

As in your Manager? Yes.

Do you believe employees in Elavon have the opportunity to influence decisions?

How do employees go about doing this. Do you feel your opinion is valued?

It depends on your manager, some people are open for your feedback and some are not it depends on the open and trust values in the beginning if your Manager is like that. For me, I get on well with my manager, I could suggest something and she will tell you if it's a good idea or not but she will definitely be open for our suggestions whereas some Managers out there just want to do their own thing.

Do you think employee engagement is important or are people glad to just have a job?

Well giving the year that's in it I would say people have switched to be glad to just have a job, but because of that people are now more engaged.

Does the Company value your contribution in terms of reward and recognition?

National College of Ireland

Yes & yes her Manager would say thank you.

Are your contributions valued by your Team Leader? How do you know this?

Not asked.

How does employee engagement benefit the employee/employer?

EE - It keeps them happy, not going to do a good job if we are not in good form and not up for it. You're not happy, you could come in and miss stuff and you are going to be gloomy, your concentration won't be good. It sets the tone for the day.

ER – happy employee is key. If employee is engaged they will perform better they will come up with the results that you are looking for or customer service will deals with calls better than if they are not engaged or in form.

How can engagement survive in Elavon and ultimately take on a life of its own?

Will be back after lunch to answer this question.

That's the battle. If she thinks of an answer she will come back to me.

Name John Wright

Department – Customer Service Training Team Leader.

Length in this role – 2 years, with the Company 9 years since the beginning, August 2000 and with BOI before that.

Company Overview

Please give me a brief overview of your role & Department. How many are in your team.

Don't have a team as such. Have people but they report to someone else, but if I need them they are mine. Eg. There's two people that report into someone else on a day to day basis, but if there is huge training planned then they are mine for the project.

Very big role, not just CS training.

Who are your customers – internal, external, U.S. Bank, European exposure?

With Marks role after changing from CS Manager Ireland to CS Manager Europe, I would be mainly responsible for every agent that's on the floor that they are fully skilled in the job that they are currently doing but there is an add-on because we transferred some of our work practices to Warsaw – our out-of-hours, again I was responsible to make sure that the agents, the training team in Warsaw were prepared and were trained so that they could train their people. So it's a bit strange in that way, so if there is any change to a programme, for example if there is a change to procedures today for whatever department and if it affected the customer, it would be up to me to meet with the Manager to review the procedure, put a training plan around it and roll it out in both Ireland and Warsaw. MK – what about Germany? No, because they don't take the English calls. So it would be only Warsaw. Now there are other parts that may affect Frankfurt from time to time but minor little things. The biggest one at the moment, product have released into pilot three new terminals so we have made sure that everybody in Ireland & Warsaw were trained on them. Customer service training team in Warsaw have 5 people, so I had to make sure that those 5 people knew everything and then make sure that they have rolled it out to their agents properly, the next part for me is to deliver an assessment to the agents in Warsaw to make sure they know what they are supposed to know because it has a knock-on effect to us, as they are dealing with our customers. Ireland are responsible for this

customer, because if the customer rings tonight (answered by Warsaw) and doesn't get an answer, Ireland have to pick up on the call back tomorrow and deal with the complaint. So it has a knock on effect to us. My customers would be everybody in Ireland and Poland. Then you get requests from the likes of Sales from equipment ordering team, maybe from Linda in Warsaw (head of Deployment) whereby they don't understand something, like Himms or one of the other systems and because we were using this on a day to day basis and because we rolled out the training we would then get requests for the training. We would send these to Melissa (in a different Department) because that's what she is paid to do. She is supposed to be responsible for training all the Company where I am responsible for Customer Services. But we do get requests for it and generally respond to people as we are in the same office.

How do you find the training in Arklow versus the training in Warsaw?

Cultural differences? Huge, the language barrier is one if they don't want to know they tell you they don't understand it, whereby they do understand it.

So they don't really embrace change?

No, if it's not in a procedure document, it doesn't happen, they won't do it.

Did you learn that the hard way?

The hard way, you are sitting in the classroom where it's explained to them, then they get the training material afterwards, then you might get an escalation. We were over there twice to train them, training them and listening to their calls but because it wasn't in the original documentation that they were given, they weren't doing it.

You literally have to do it as a ladybird version, step by step instructions. If it's not step by step it's not done. They will come back and say we weren't actually told that then we would say yes, we did tell you, then they will say but it's not in the Document, so there's no thinking outside of the box, it must be in black and white.

We now get the Training team in Poland to write their own procedure documents, so we train the training team, there is an English guy over there now and it's easy for me now to pick up the phone to him and say now hold on here, this isn't the way that you were shown so he writes the training document at their pitch and we review them.

They want to know everything about everything even if it doesn't affect. They want

to know everything about the new systems, even though it was nothing to do with them and wouldn't affect them, but they wanted to know.

Did they need to understand why there were changes?

Yes, it's a suspicion, it's like a child, if you told a child don't touch that, they will say why and if you responded, because it will hurt you they will say but why and it's the very same in Poland.

MK – Interesting job that you have. What about the Manager skills, do you train on that?

Last year, an offsite session, team building session. It was a bit of team leading, leadership styles.-½ a morning session, which finished with lunch. It was the attendees doing all the work Goes onto to explain what went on that morning. From the exercise, they were trying to identify who the Leader was, did anyone take the lead in the exercise. Also, trying to get them to brainstorm, doing SWOT analysis on themselves and then on their team. The attendees and trainer all loved that time out and the session. They long to do more of it. The problem with the training, is we don't do anything for the Customer Service people and we put people into those positions, they used to be interviewed for the positions, but recently people have been promoted to team lead rather than going through a whole interview process, so you're putting people in that have no knowledge, they know the business, but they don't know how to deal with conflict, time management or how to prioritise stuff. That's something that we need to focus on and I have escalated this to Senior Management (Garrett Dorree). Were lacking big time here, I've said it to HR and the response is we have Harvard Manage mentor (an online tool) you need structure and I would love if they could train and get affiliated with Fetac or something which they could do a Management course, part of it would be project work, part of it would be attending, you could incorporate the Harvard programme as part of it, but have a Level5 Fetac Certificate at the end of it. This would carry weight because people are leaving here and they have nothing to show that they were a Team leader or a supervisor.

MK - All this training and educating new team leads etc contributes to employee engagement, suggested to talk to his Manager to put in place some more 3 hour

courses. He has spoken with Mark and plans to do some scaled down version of the session mentioned.

JW – the problem is getting the people to agree to it, they all want to do it, you want to see the feedback sheets from the day offsite and because we made it relevant to their area. A teamleader in product doesn't have the same challenges as a team lead in Customer Service because they do not have the challenge of the customer on the phone. It's not as easy as a lot of people think. Eg a team lead in front office is a point of escalation for a merchant call, which means you have got an upset agent because the merchant has been screaming down the line, as team lead you have to ring the merchant back who you know is already annoyed, has screamed at the agent, so the chances are they are going to scream at you.

(Manager only question) What challenges does the Company face e.g.

- Legislation
- Economic factors
- Global Downturn

Would your Department be under stress/pressure

Prompt: Profits, metrics, risk/fraud exposures, sales targets???

I would say the new team leaders are under pressure not stress, because there is so much,not even the supervisors+ the agents, there is so much expected from the agents, as Customer Service it is driven by SLA's so we have to meet those targets on a daily, weekly, monthly, yearly basis. If we don't meet our SLA we get it from the top but also from the bottom. It's two fold, the merchants are waiting longer on the phone and when they get through they will be giving out but you also have the execs saying but why haven't you met your sla's so you're accountable where other areas wouldn't be as accountable although they have SLA's but they are not impacting ours are visible SLA's, ours work the sales team use our SLA's as a selling point to get a new merchant. They can say things like – "we can offer unrivalled customer services which feeds back to our values, that's fine but the minute we fall outside that we would have sales, the execs coming in so there would be pressure but it's not

necessarily stressful depending on who the person is. The screens display the SLA's, there is somebody responsible for watching the screens on a daily basis – one of the Supervisors is rostered to watch them daily and that's all they do all day.

What happens when they slip below level?

The supervisor has to get them back up, if they see a queue they pull the queue, they actually go on the phone themselves or log other team leaders in or transfer calls if they see agents are not ready, or if they see agents on hold. What you see on the screen is a high level overview, but what we see on the PC is exactly what each agent is doing at any given time.

So the agents are basically being watched?

Yes, each agent is being watched from the time they come in until the time they go home. This is the environment they are in and people don't understand that outside of customer service. They say – you's are very strict, but were not because the agent, we can honestly say hand on heart that every agent is in on time, takes their 15 minute morning break, takes their $\frac{1}{2}$ hour or hour in the afternoon and their 15 minutes in the evening, we can say that no agent goes over these break times. But other areas cant say that.

No they cant and surely that causes problems as well because there is customer services and they are doing everything by the book and you could go into the canteen at any given time for breakfasts?

$\frac{1}{2}$ hour breakfasts, full departments where we don't have the luxury of taking the whole department off the floor.

So that's a problem in itself and it's preventing employee engagement too.

We have gotten to a stage that now once a month every team leader must take their team off the floor for $\frac{1}{2}$ an hour. They must take their team off the floor, but because we have 4 teams we now have 3 teams on the floor so another team takes the hit, we know for that $\frac{1}{2}$ hour that everybody is going to be under pressure because there is 8 people gone off the floor. Everyone chips in and understands because it's consistent and it's fair. Every quarter Mark (CS Manager) has a meeting in the evening time so sitting waiting whoever turns up turns up and 8 agents turned up. Mark is available

outside of business hours to meet with the agents and nobody else are allowed go. He's looking for honest opinions and honest feedback. He provides them with a business update, what we have achieved in the quarter, what's coming in the next quarter and then opens the floor for questions. They can say what they think. Only 8 turned up but because it's half five in the evening, we have recommended to Mark that he should probably have this during working hours because we have people that finish at 4:00pm and they are not going to wait around regardless of what they have to say. Out of these meetings whatever has been raised we need to show an improvement so that they know it's worth their while going.

Who came up with this idea?

Mark, good thinking. We have been working on this for how many years to get to this level, the team leaders meet Mark every Tuesday, the team leaders then meet on their own without Mark every Wednesday for an hour, then we discuss what has happened in Mark's meeting so if Mark has raised issues that we feel need to be fixed, we meet and put an action plan in place, we send it to him on Thursday morning and implement it on Friday morning so that it's not dragging out. What had happened over the years, something had been discussed today, the same thing discussed next week and the following month etc etc. Mark has now very clear targets set down for every team leader every month and at the end of the month he wants to know why haven't you done it. We are now accountable for this. So it's about accountability and communication and actioning items. The agents have a reward and recognition program in place so as part of this, if an agent has say 10 items to work on in a month and if they get an NI (needs improvement) on one item, if they show up with an NI on the same item the following month, they are excluded from this incentive the following month. So now the agent is accountable for their own success, it's not up to the team leader.

I'd say you's have engagement cracked?

There's still a bit to go but the majority is in place.

What about the impact of organisational change for example, change in CEO, Departments moving, redundancies?

With the redundancies it was all done completely wrong, I don't understand what the purpose of the whole BFF was, Mgmt went to the BFF they told the BFF but didn't bother to tell anybody else. They took everybody off the floor and said by the way you's are not here anymore, but never thought of the impact eg on the authorisations team, all of a sudden the whole team was just gone but never thought well there is actually nobody trained in that anymore. It made sense to the people that did it, but on the floor, we had the opinion that you have just crucified everybody left on the floor you have made it very difficult, no. 1 you have just let people go that did that job, no. 2 you have upset the people that you left behind because they were best pals and no. 3 nobody knows what to do, so you are causing stress and this has had a huge impact on everybody and we have only got over this in the last year to year and a half. Now the minute, something is mentioned, that there is a big meeting, the BFF are pulled up to a meeting the first thing they say in Customer services is here we go again. The rumour mill starts, now we are lucky in that the last couple of times, we haven't been impacted, but anybody that has resigned themselves we haven't been able to replace the position. The stigma will never be gotten rid of for as long as this building is in Arklow because it's out there it's in the locality. Arklow is not huge and it's a very close knit community, if this had happened in Cherrywood, everyone would have forgotten about it in 6 months and nobody would talk about it. With being one of the biggest employers in the locality, and the age profile of our employees, it did have a very negative impact and people will still remember that, but tomorrow there will be something else. It's all about communication, but it needs to start from the top to the bottom, not from the top to the middle and then stops, it's the people on the floor that needs to know. I don't think anybody would have had a problem with the redundancies if the people had been told about them. This is why were doing it, eg well were letting those 10 people go to save so many other jobs.

Surely it's up to the information being fed down to Manager level and then fed down from her by the Manager of the team? Are you's getting the information? No you wouldn't be all the time, communication is the biggest problem that the business has. There are loads of projects happening eg A&L (Alliance & Leicester acquisition), I'm sure at the end of that project there was a post-mortem completed as to what we did well, what we did wrong and what we could do better. Then we had the IPP (new platform system across Europe) but none of that was fed back to the

people on the floor, nobody knows how well the IPP conversion went we have been told that went very well, but we haven't heard well this could have been done better and these are the lessons learnt for the next time. Maybe they think that you don't want to know it, but of course you do, you were involved in it. There is a lot of information that we can't feed down, but there is other information which we could feed down. The negativity part, well done IPP was a huge success and at the end of the year at performance review time, well done but nobody is getting a bonus.

Stuart Harvey – open meetings a wake up call for Arklow?

Yes, that meeting needed to happen but frightening people wasn't the correct way to go about it. You put peoples back up, you will get the work done yes but not anything extra.

How does your Manager/Team Leader help your team cope with such pressures/stress?

They are supposed to have a one to one with an underperforming agent on a daily basis.

Underperforming? What about the person that's doing well?

They should be telling them, but they don't necessarily have to have a one to one meeting but they should acknowledge. Do you think this is being done? I would say out of the 5 team leaders on the floor, probably 2 would. Every quarter when we do 3600 feedback on the team leads, for example I would send a form to all of a team leaders team for that quarter and this would be fed back to Mark, this would become part of his reward and recognition for that year, so he gets 4 of these in the year.

Whatever questions are asked in Q1 are repeated in Q2 and then changed for the next two months. So you can measure improvement, he gets the sheets but it's completely anonymous, it's up to him to improve, it's not put into his objectives for next year.

MK – maybe that should be looked at? It would be a case of Mark, the q's are based on leadership, communication etc so they are categorised and a % worked out. For the next quarter he should have improved on all of the scores and then. At the very

bottom of each sheet there is a suggestion box and a question asking is there any area that you would like your team leader to concentrate and because it's anonymous we get some humdingers. Well they tell the truth which is what you want. Next quarter I hope to have it online so that the agents don't have to leave envelopes on my desk.

MK – you have got a lot of good things going on in your Department, you really have come on a very long way.

Huge, but there is still areas for improvement. The part that gets me is we have introduced this in CS Mark is pushing R & R is pushed into Warsaw so the two customer service hubs are a mirror image. But it's very annoying when we see eg dress code, if we have an agent coming in with jeans, the team lead will pull them to one side and say if you are going home at lunch time,don't come back with jeans but you look at product and IT and it's a free for all and we get this in team meetings with the agents saying we are so hard, but that is the business policy so were following the policy, that's what we are paid to do. Even with sick leave, we are hard task masters, but I know there are people out on sick leave every second day. We have people on written warnings for sick leave but the same rules do not apply for the whole Company. Ringing in sick doesn't happen, it used to be an answer machine but now they talk to us. The first thing we say is, have you anything to hand over? When will you be back? And by the way – hope you're feeling better. On long term sick we ring them, to make sure that all is ok and to put pressure on them to come back, but what annoys us is that we seem to be the only ones doing this and sticking to those policies. I know the sick leave policy has been pushed and a lot of other areas are starting to do it, but there's the dress code, the break. When did we start doing flexitime - people coming in at 9:30 and finishing at 5:00pm, whats going on here? It's difficult for people and Mark is a brave man to take on the additional responsibilities and trying to manage people that he cant see. He's going to be reliant on his team leads in Poland to be as good as team leads in Arklow, if they only follow process you will have to type them up a few more documents they have a huge turnover of staff, it's like Ireland a few years ago. It's the hardest time for them, they are going through what we went through in A & L conversion and their team leads most of them are in college in the evening time. The minute they qualify they are gone.

Employee Engagement

What in your opinion is employee engagement? or What is the meaning of an engaged employee?

(Provide definition and see if they agree)

Involvement in what you're doing, were doing a thing at the moment on quality, what's the difference between call centre agent and customer service agent, take 3 – 4 people agent level for a project, were going to discuss it, come up with a plan and roll it out, I think there is a difference but some people think it's the same thing. Call centre agent has a script and moves onto the next person, a customer service agent will go that extra mile, take the merchant's feelings into considerations. Who it impacts.

You have cracked it really – involvement, communication, trust.

It has to be two way.

How can our Senior Management team build employee engagement?

Prompt – communicate a clear vision of the future, build trust in the organisation, involve employees in decision making, demonstrate commitment to the Company Values, respond to feedback

We're getting better as a Co. the whole era as do what I say not say what I do. BFF, Scholarship programme very good. BFF should be European wide, we're always told it's a European business. It's only a conference call. Open to ops now, scholarship programme. BFF no point going to them with a decision already made, we would go in with a question and the answer was given but wasn't discussed. That defeats the purpose. It has improved but a long way to go, it's not a discussion forum. Crack you up, silly little things brought up in it, eg coffee machine in building 3.

Communication can be good and bad, we have noticed that some of the stuff we are hearing back from Warsaw, Frankfurt – can't believe that's happening, we are told to tighten the belt. Our agents have built up a rapport with our European agents and are hearing just got all their break rooms done up with sofa's this is crazy stuff. It can have a positive & negative effect with communication.

What is the role of HR in employee engagement?

Yes, they need to be involved, when it comes to review times, if a nasty review to deliver the support from HR has to be there. It's up to each dept to ensure communication of any issues is done and there is no surprise if a situation arises. Should have been brought in on very first issue to say this is the problem, this is what we are doing about it and seek advice from HR as to how you are handling it or should be handling it.

Classic example a supervisor was told something in confidence by an agent in a pub that impacted us the following week. They told the agent, they would be ringing in sick tomorrow supervisor didn't do anything about it. When another supervisor found out about it, they questioned the agent and the person said sure the supervisor knew about it. The second supervisor should have got advice from HR to see how they would handle the situation. It goes back to the point that we haven't trained the people to do the job they are doing.

Michelle recaps – so it's really a supporting role. Yes. Keep them informed and training is important.

Would you agree that the Line Manager has an important role to play in engagement? What behaviours should they display to encourage engagement? (Prompt, communication, listening, trust, commitment)

The firsts point of contact their Manager.

Behaviours – the agent shouldn't be afraid of anything, like I shouldn't have a fear of my Manager. If I have a fear of approaching and asking a question.

Would that be an element of trust – trusting your Manager?

Yes, for example yesterday, Gareth Dorree was here, (Snr Mgr) everyone was going around downstairs like headless chickens, I said but why, and the response was if he sees anything. If he sees it, he sees it and we deal with it. Theres no point in you being so stressed out and that man having so much power. Joe Cohane had the same. When he walked down onto the floor, everyone was like what is he going to do now.

MK – but it wouldn't even be like that?

No, if he sees something or if he doesn't there's no point in getting all worked up just because he is walking the floor.

How do agents perceive Snr people, would they be fearful of them?

The agents don't even know half of the Senior Mgrs, in our Customer Service induction, which is different than the HR induction they cover all aspects, entitlements. We just look at c.s. the very first slide is Gary Bampton and say that's the lead chief, so if you see him on the floor he is responsible for the call centre.

Mark Cox and then all the supervisors, at some stage you will report into each one of them.

What about the notice board downstairs, could we put up faces/heads?

Probably could, that's something that Warsaw has. In Warsaw there is a photograph of every agent, their name and what department they work in. It's like the org chart, but the photos are in it.

Would you agree that if Leadership does not walk the talk, we will not have commitment from our employees? If Leadership is not in place it's not going to work?

Yes

What are the key drivers of engagement for the employee? What keeps an employee engaged?

Prompt – challenging work, teams that work well, work life balance, clear vision from Snr Mgmt, career advancement, resources to get the job done.

Honesty from above, commitment from above as well. If I'm an agent and are stuck, the Manager needs to deliver on promises rather than fobbing it off.

Employee coming in in auths, in 3 years time will they still be there? What keeps them motivated/going?

Well you would hope that they would have a clearly defined career path or should have.

What can we do to improve engagement levels?

Prompt – training & development, role/job enrichment, career development
Left.

At what stage should we think about employee engagement? When in the employee relationship should the Co. think about engaging employees.

Prompt – Recruitment, orientation, performance management, HR Policies.
First day they walk in. What about recruitment? I suppose yes.

Do you believe that engagement is a two way process?

Left.

Do you believe employees in Elavon have the opportunity to influence decisions?
How do employees go about doing this. Do you feel your opinion is valued?
I would say some do and that would be more at a snr level. What's preventing it, think of the ordinary employee? Do you give your employees a chance to contribute? Yes they are always asked but you get very few that will contribute. We used to have suggestion boxes, but they never worked. This goes back to the early days of the suggestion box, if they offered suggestion but don't see any action, sure why bother.

But Mark maybe has this captured now, they can go directly to him?

One of the things he has, he gave each agents a pen and paper and asked them how did they rate their job satisfaction and he's going to do that at the end of the year. One being dissatisfied and 5 being extremely satisfied. Like a poll at one of his sessions, he left a box at the end of the table and said throw your answer into that at the end of the meeting. He then grouped all responses and came up with a result as to the average score, he will be doing the same at the end of the year and the goal for the end of the year for the team leaders is that the satisfaction level is gone up. First time round, the result was middle of the road.

So it's more at a Snr level, what about the BFF?

I don't think they do, the scholarship programme does. You build up a rapport with your mentor – Gareth, included in the programme is Steve Hutchins, you are in at that level and you have to do a presentation with the execs such as Simon Haslam (CEO), Jaime Domingo etc. You could end up having to deliver presentations to this level, part of the scholarship is awareness of you as an individual and you discuss things like a SWOT analysis on elavon a couple of weeks and out of that we were all given projects to improve our weakness and threats. Gareth pulled 3 weaknesses and said right fix them. So you do have a part that you can influence changes. Eg last year, Sharepoint was an idea and he sold it to them so he influenced a change there. Plus you are getting stronger people and building up your skills. It's to make you a more sellable product within Elavon, you are not just CS you are not just product etc. not just HR. right person sitting in the right job in the right department. Succession planning as well.

Do you think employee engagement is important or are people glad to just have a job?left

Does the Company value your contribution in terms of reward and recognition?

From CS point of view yes – R & R

Are your contributions valued by your Team Leader? How do you know this?

left

How does employee engagement benefit the employee/employer?

EE - Feel part of the business, if you're not engaging them forget about it.

ER – happy agent is a productive agent.

How can engagement survive in Elavon and ultimately take on a life of its own?

National College of Ireland

You have to continue doing what you are doing and improve on it all the time. We need to involve the agents on more of the stuff that we are planning for the future of the CS team. There is no point in us saying this is what we need to do, we need to get their input and asking for their input and it's rewarding for people that give it, we have people downstairs that will not want to be involved, they are literally 9 – 5'rs.

MK

But you need those kind of people as well.

But the others that will respond are the ones that want to advance and be given the opportunity.

**Name Ann Marie Tobin, Interchange Analyst, work in Interchange Arklow.
Been with company 8.5 years, first 5 years in Chargebacks and last 3.5 years in
Interchange.**

Department

Company Overview

Please give me a brief overview of your role & Department. How many are in your team.

Made up of 5 people in Irl, interchange and billing group for Europe, 1 Mgr Paul Mahon and 4 interchange analysts and I'm the longest in Interchange in Europe. Role is a varied role, responsible for 7500 products that we bill our merchants, responsible for all project analysis, financial impact analysis and change management within the Business for Compliance. We have up to 31 separate domestic countries in Europe for visa and mastercard. Nice job and quite a lot to it.

Who are your customers – internal, external, U.S. Bank, European exposure?

For the first 3 years, my immediate boss was in Atlanta. In last 2 mths Paul has come in as Manager of EU Global Billing & Interchange. I worked closely with Bob in Atlanta and would have had a long distance relationship.

How did that work

Difficult at times, you cant see the whites of their eyes, they cant be on hand all the time to answer questions to understand what goes on, but in saying that I could talk to him 8 times in the day. Difficult to manage.

What about timezone difference

Constant problem, when you come in in the morning you could have 60 e-mails waiting for you. But you would have left your job settled for the evening, the US continues to work and we go right over to Denver. The system we use is out of Minneapolis, this will put you on the backfoot straight away but that's the negative but on the positive side they are all very nice people and we all get on well.

What about going home on time, do you have to stay behind for the U.S.?

No, at moment in honeymoon period we don't have to work weekends for the last two years. Before this we worked every weekend, running UAT on big projects/conversions. No conversions yet, but this evening I will be staying on for calls which can go late depends on what's happening, if in conversion mode or acquisition mode we will stay as late as have to stay, do what you have to do to get the job done.

By the sounds of that, am I fair in saying that your department can be under stress or pressure?

Definitely, it's not about what's happening in the day it's about hitting deadlines, we process 1.5 million transactions every day. If something goes wrong, whether in production we have to fix it straight away, you could lose millions in a couple of days if you don't fix it straight away. If going to make a change our test environment is very important, to make sure there's nothing wrong, we have solved every problem and seen every issue. Do a good test. So when we put the test into production, we know that we will minimise the financial risk.

Love the work and the team are great. Everybody is themselves, get from a job what you put into it. Have to realise that everyone is not like you and that's ok, don't like friction within a team and that would pull her down, she doesn't like that.

(Manager only question) What challenges does the Company face e.g.

- Legislation
- Economic factors
- Global Downturn

Recession, not spending as much, personally not spending. From our business, travel has been suspended. Families don't have the likelihood of spending like years ago and this hits our bottom line. This is the challenge we have, different ways of thinking outside the box. We cannot think normally, we have to think differently as how to make money. That's what I find interesting, thinking of new things.

Who thinks of these new ways?

Everybody is responsible for that, difficult in a Company, any Company to speak up. It's about communication, do they have an idea and are they brave enough to speak up? They think people may laugh at them or think people may laugh at them, but actually that is not the case.

Do you think it's encouraged in US Bank?

Yes, I think the perception is it is. In my team, people know I will put my hand up and say what I'm thinking. But in Customer Service, I don't know in a bigger group because the dynamics are different.

Recession has hit us, I suppose we are very heavily legislated and that puts pressure on us as well?

Yes, it does but I think from the Irish and from a business point of view, in the Irish site of our European company we have a lot to offer, at times perception says we are laid back but I don't agree with that, I think we have a lot of very highly educated employees here and because the Co. was parented here, we have a lot to offer and whether the other companies have the guts to admit that is a different problem. There is a lot of competitiveness with the other sites and that in itself poses problems. It's a negative; we shouldn't be so competitive and should be more at hand and working together.

What about the impact of organisational change for example, change in CEO, Departments moving, redundancies and now a new Manager? How do you think that's impacting on you maybe and speak for the Co. if you can?

Well there's two ways of looking at it, how it personally impacts you, how it impacts the dynamics on where you're working and thirdly how it impacts the Company. For me, my new manager coming in, my boss asked if it was a good thing and yes it was a good thing, I worked very closely with my boss and found it difficult to report into someone different, but that's up to me to manage and get over it and the Manager and I'm working to get over that because it hasn't been easy. I had been living on the edge for the last 3 years with having a boss in the U.S., but now with this new manager I get my life back and don't have to live on the edge anymore. My life has improved,

although my job has changed and I have taken on extra responsibilities as well as everything else so it's about give and take but it's good.

For the business it's a very good thing, this person was being let go and we always wanted this new Manager to work with us, we would never have got him only for his other role being made redundant. He brings a lot to our team

If I take another example, we've seen a lot of departments going to Poland how is that perceived do you think?

AT desk level, there is animosity, they can't see the bigger picture, right it's being moved but this is a business, this is a business that has to make money and you have to understand. There are moves that definitely made sense and should have happened a long time ago. It's all about making money and if we have to shuffle about and changing teams etc, as long as we are not having redundancies, that is very important. If someone said to me, would I want to be made redundant or would I take a reduction in hours or salary I would prefer to work than not work.

Would your Department be under stress/pressure?

Prompt: Profits, metrics, risk/fraud exposures, sales targets???

How does your Manager/Team Leader help your team cope with such pressures/stress?

Had a no. of very stressful conversions, our Manager got on a plane in Atlanta flew over and rolled up his sleeves in his very high position and he did the work we did to understand what we were doing and that is one of the few people I have ever seen in this business getting down and dirty with their staff. When we spoke to him about stresses and strains he automatically knew. He is very proud still to this day of doing this for his team. One negative at the moment is now that we have a new boss, the travel budget is curtailed and he can't get over here, this is a negative as he brings to both the team and the business over here, he is a wealth of education and information. He's not afraid to do work and make mistakes. It's very technical what

we do. This is an example for the Company, well I cant see how someone can comment on a Department when they cant see at grass level what actually happens.

Employee Engagement

What in your opinion is employee engagement? or what is the meaning of an engaged employee?

(Provide definition and see if they agree)

having communication, being able to communicate both ways and also listening both ways. By doing that you take on board what is being said or what needs to be done. If I engage with someone it's all about communication, no matter what it's about, a query, an idea. If you have Management listening at desk level, do the desk level understand what Management are saying and to me that is the grass root of what employee engagement is about. If you don't have open communication, you'll never engage and you will have your morale low, you wont improve things and hear the great things down below and also the great things up high. It's not all about Management being bad, there are great things going on there but is everyone hearing it and hearing it the right way. A lot is rumour, so many good things have happened but it's the way they have communicated, whether late, not at all, heard it off the floor or by rumour and then the announcement comes out but it's too late. Need to sell themselves better on the good things.

How can our Senior Management team build employee engagement?

Prompt – communicate a clear vision of the future, build trust in the organisation, involve employees in decision-making, demonstrate commitment to the Company Values, and respond to feedback

Senior Management defined – exec level, well we spot them and the whole place is cleaned up and then they leave. They are escorted in, they don't see the real us, so that is my perception of snr exec. They are molly coddled in the door, were all put in a canteen in a very unnatural environment, at times we have to compose questions afraid that we couldn't ask questions, it's about the perception, we need to be seen as positive, but the questions are orchestrated and this shouldn't happen, we should be confident enough not to orchestrate questions.

What about, this is open door policy and snr mgmt team are approachable? Is this the case?

No, I don't think so, snr mgmt change, it's a changing role and in the no. of years that I have been here, with every senior manager that comes here, there is always change. You hope that you are not involved in the negative change and then things settle down and then they leave because the business moves in a different direction. We have seen this with Roger Alexander, John Koopman, our business has grown so rapidly in the last no. of years and with all these different people they have all brought their own style of management and then they leave, then change. I play a game and wonder what change they will bring in this time. In Management terms they have 90 days, they have to show the business the positive change and show their worth in the role in this time and I love watching to see these changes and hope they wont impact me negatively.

You have hit employee engagement there, it's about communication but also about commitment, trust, empowerment, about working together for the better of the organisation, so living our values and contributing up and down, if you think of your performance management cycle. In saying that, who do you think is responsible for employee engagement?

Every employee, its up to me to be interested. Everyone has a responsibility. What amazes me is that people forget they are adults and they are being paid to do a job, whether they are part time or the CEO, so there is expectation depending what's your role, but also as an adult the expectation that you'll behave like an adult, you'll communicate and then you have to work in the fact that everyone is different, they wont communicate or engage the same way. It's about knowing your exec, but the exec knowing the relationship right down to desk level. Who's the team lead and I don't think in our business there is the time, there is so much change that pp don't have the time and I understand why these visits are orchestrated. For example Simon, I smoked to last Jan and maybe 2 years out in the shed with Simon, I'm very upfront and would always say hello, but he stood for 2.5 years in silence beside me so when I found out that he was becoming the country leader of Ireland and when people said he was all right, I said well I don't mind what you say but I find him quite standoffish, they say he's "old bank", but I don't care who he is, he was quite rude, and whether

you're old bank or a tramp you can say hello. What's amazed me about him is that he's starting to make an effort, last couple of times, I have seen that man smile, he spoke. I'm going why doesn't he try that more often, he is much more pleasant and approachable person. He scared me for 2.5 years and I thought he was quite rude, but now I have seen a new side to him and am quite impressed with him. It's a pity he didn't do this from day 1. It's never too late, but I'm sorry he didn't do this earlier, because he would have got more from it and so would the Business. I'm not afraid now, but these people are powerful, you can't just say what you like, you have to be careful. When you do trust someone a little bit more, a smile can make a difference. This man never made any effort except with his own team credit & risk and I think that's wonderful, I think this is an example of how it can turn to a positive thing. When someone at that level is more approachable then you can start engaging with them. You don't want to e-mail them every day.

What is the role of HR in employee engagement?

HR has changed in this Co. dramatically in the last 8.5 years, I would say. My experience personal opinion, HR nothing but a good thing. People would think at the end of the day if they brought in a problem, they would be afraid maybe, and would have to say it was off the record, I do think that there is a really good interaction between HR and the staff and they are but I think that's been worked at especially in the last 3 -4 years. Everyone in HR makes more of an effort, there have been hard things and the staff down on the floor see it that sometimes, they are afraid because there has been job losses, redundancies in the past. The business say customer service don't know how the business would work works, whether it's last in first out and I wonder if they had a grievance would they bring it upstairs (upstairs meaning up to HR office). I wonder would they, because they would be afraid, they don't want to get noticed, keep your head down and you don't get noticed.

Do you think they could talk to someone whether it's their line Manager?

I think most people would talk about it, engagement between them and their line manager, but I think that there could be an opportunity for employees to say nothing and they might bottle it.

Do you think HR have a role in employee engagement?

I think, definitely responsibilities, part of their role is to encourage engagement but not at the level where you make two people talk to each other. Had some good training sessions were wonderful, put a gang together that she never worked with, that makes you engage, if you don't know who your counterparts are in the one plant, how do you engage? BFF – asked me to raise parental leave, now I'm engaging with HR on parental leave with HR. This is a perfect example of positive, HR said tell us what you want and we will look into it and the people downstairs are delighted. It's fantastic, my job is to get people to communicate to hr in positive way, but there is a buzz down there and by not giving the opportunity to make a difference and that's a good thing, that wouldn't have happened in the past, I don't think. HR and the business and this is a pure example of engagement will work together, HR are assisting the employees to communicate with Senior Management to get something employees would like put through and if it doesn't work it doesn't work but it has given employees the opportunity.

You said that HR has changed in the last 3 years, why is that? Is it the Leadership by Cathy?

I thought the best thing that happened to HR was Cathy Dudley, she came into an environment where there was a very bad taste in employees mouths about HR. There had been some quite significant things that happened over the first few years. This is my personal feeling, not speaking for the people, she brought in a new way, she implemented it and there was change and suddenly HR started opening up, HR was there for the employee rather than in the past against the employee and not just for the employee but the team lead. I had run ins and experiences with HR where I had one team member, I had 26 employees reporting into me and one member, I decided they weren't going to get a really good review and the person knew this, they decided to go down the old appeals process and it ended up that I was reprimanded over it in front of them(rest of conversation not applicable). Applicable information –

there were no measures in place as at that stage the process was in it's infancy. Not the measures, the policies, the trust and that has now built up.

Out of the three, Snr Mgr, HR, Line Mgr who has the most important role to play? I think if desk level, it's the line mgr, if line mgr then snr mgr. Line Manager, but everyone has a part to play. If I had someone working for me I would feel responsible for that person's development, I would put it at Line Manager and to ensure that Snr Mgr did not come in over my head and negatively impact the progress of that person, now that person themselves at the desk has a responsibility to do their job properly. So everyone has their own responsibility to do their job, but I take it as an adult and I take that for granted. If I was responsible for people, I would take that to heart and would want to develop, encourage them and push them to the boundaries, but at the same time I would want my Manager to do the same, but the Manager above that level impacts on the people as that's been fed down, so it's not just one person, everybody impacts it.

Would you agree that the Line Manager has an important role to play in engagement? What behaviours should they display to encourage engagement? (Prompt, communication, listening, trust, and commitment)

Would you agree that if Leadership does not walk the talk, we will not have commitment from our employees? If Leadership is not in place it's not going to work?

Yes, absolutely 100% if it's said that you need to come in and work certain office hours and you see your Manager coming in $\frac{1}{2}$ hour late $\frac{1}{2}$ hour leaving early, taking a long lunch everyday. It's all about respect.

What are the key drivers of engagement for the employee? What keeps an employee engaged?

Prompt – challenging work, teams that work well, work life balance, clear vision from Snr Mgmt, career advancement, and resources to get the job done.

Getting paid once a month, not getting sacked in the current environment. Keep them motivated and morale. You have to be able to laugh, satisfaction of getting the job done well. You get a free buzz. You can come in everyday 9 – 5:30 and do a job or come in and do a really good job and get a good buzz off it and push yourself. So again it's down to the individual and what they want to get out of that job.

Do you think we have work life balance in this Company?

I don't think it's appreciated, when push comes to shove it's been appreciated the personal levels people have gone to, to make sure the business becomes a success. I mean, personally, I have flown home from my hols in Spain as two of people on my team were going on holidays and there was only the 4 of us, the remainder of the team were only new people and I had booked this holiday 1 year before, 3 of us for a big conversion test and I was asked to come home to take care of things and I did. I had forgotten about this, but my husband said it to me, but my family hasn't forgotten it so it impacts on family. I just took it in my stride and got the job done. I wouldn't have thought twice about it, but I can actually see the other side now, my family still remember me leaving them in Spain for a week and coming back by myself. I wouldn't do it again, because I can now look back and wonder why did I bother doing this.

Do you think we need to focus in on work life balance?

Yes, I think it's very important, if you have happy, well employees that can laugh at times, they will work much better for you. Do you want some people out on sick leave or catching colds? It needs to be monitored.

What can we do to improve engagement levels?

Prompt – training & development, role/job enrichment, career development

That's a difficult one, the business is really trying to improve engagement levels, they have the BFF which is a very good forum, have the new ems & efs monthly management update were invited in to discuss what's happening, issues and what's been going on, this has been put in place since the Stuart Harvey trip. Whether people are honest enough to say things, do they trust their line managers enough to open up, that's debateable, I can say most of the time I will be honest, other times I

feel like I'm being petty and have to remind myself that I am an adult just get on with it. You have to question yourself about engagement.

At what stage should we think about employee engagement? When in the employee relationship should the Co. think about engaging employees.

Prompt – Recruitment, orientation, performance management, HR Policies.

Day 1, Q from Michelle – is that too late, you are saying Day 1 when an employee walks to their desk?

When they come in the door,

What about before they get in the door, what about the hiring process?

There's a question how do you recruit, I see there is new hire forms and did some training recently. Hang on when were those jobs advertised, so do we hire.

Recently the hiring has slowed right down, if you could think back to a time when you were recruiting?

Wanted people with related business experience of a high calibre, somebody with specific skills.

Q Did you have a job description?

Yes, I had a really nasty job description, because I didn't want people for the sake of applying, at the time there was a lot of hearsay and I didn't want 50 people applying for the one job so I made the job requirements very specific. We only advertised internally, we gave inside the first chance because they know the business and I always prefer to hire internally. At the end of it, none really applied for the job then I got about 3 cvs and I interviewed none of them were what I was looking for, then the 10 people in SMU were put on protective notice so I got 11 people and 3 candidates in that group were very good and we took one of them.

So if we go back to engagement, you were looking at the skills the job itself, the person as well

Personality was very important,

Q once you have that personality, would you agree with me that you could work with them and build up the engagement, build up the motivation?

You can but again it's back down to the individual, what do they want to get out of a job, do they want a career, how young or how old are they

Do you think you can find that out in Recruitment?

I think you can, and I definitely could. You cannot change a leopard. You can pick up on this within the first 5 minutes of the interview. I would know straight away if that person would fit into the dynamics of the team and secondly you know from the cv what their qualifications are, how they present themselves is very important. It depends what you want, some people you want that is going to sit there and say nothing, but in my environment it's not like that and we want someone, we don't want them laughing all day either, but they have to have a certain technical quality and on top of that they need to be able to mix in with the rest of the team. That makes the team dynamic better because it's very important to keep the staff that you have already got productive and morale up and that's shifting. Someone can come into the team, a regular employee with something on their mind and you have to be able to notice this and take them aside or leave them alone, you just need to know what action to take at the time and it's all back down to the team lead again. Yes, you need to give them support when it's needed or ticking them off when they need it or tell the more Snr Mgr to back off if there was an issue there.

Would you say that you would need to personally get to know the individual?

No, it's a business personal relationship, there is a fine line, but you do need to take the responsibility, that's the role you take on even if you are only in charge of one person. When you work side by side, they can see you are there, they can come to you, it's an open relationship to a point and that you are going to ensure they are encouraged, developed if they want to be but they must do the job and that's their responsibility.

Do you believe that engagement is a two way process?

Answered already

Do you believe employees in Elavon have the opportunity to influence decisions?

How do employees go about doing this. Do you feel your opinion is valued?

BFF – up to the employee in getting involved and each employee is communicated to by their own representative.

Do you think employee engagement is important or are people glad to just have a job? Both, if the business in this current environment didn't engage with me, I'd be sad but I'd be relieved to have a job because my husband is not working. Financially, it's very important to me that I have a job. Employee engagement makes a better quality of person/employee and the business will get more work out of an employee who's happier, when they are engaged, when they understand their employees and the employee will get more out of it. At the end of the day the Business will have to pay them anyway so they might as well.

Does the Company value your contribution in terms of reward and recognition? Who's going to say yes to that, at times things have happened which I can't talk about. We used to work long hours and weekends and wouldn't get paid and people wonder if you are processed, but it's more than that you are getting the job done , one Snr Manger Joe Cohane, who's gone now came down and he gave me €100 voucher for Kitty's, to me it's not about what you get it's about the thank you, it's about the recognition part. At times it would be nice to get a reward, but it costs nothing to say thank you and acknowledge that someone had made an effort. Thanks costs nothing and I know it makes a huge difference to me. That little word thank you is not said enough around here. Not from a Snr Mgmt role, they are all so busy, there is such pressure on and I understand that. They don't understand the desk level as to what people are doing because they never dirtied their hands. They don't know what's involved in the job, they think they do, but they don't. The responsibility is on the Business to make it part of each Managers goals in the year to say I have spent one week doing the jobs of my teams. Then they know what it is, if they are very Snr then they do their Managers jobs, how are they supposed to know.

Are your contributions valued by your Team Leader? How do you know this?

How does employee engagement benefit the employee/employer?

It makes the employee happier, it will empower them, they will be listened to and if you have something on your mind and are being listened to, a problem shared is a problem halved. It's up to the employee to bring it forward and the senior manager to do something about it if they can.

Employer – they will have much more proactive workers, they will be much more productive and happier in their work, they will engage more, they will trust them, nothing but good things will come from it. This is free it doesn't cost anything this, it's like thank you it's free but it can cost you a lot if it doesn't happen. How can it cost you? Low morale, all the positives there can be the negatives, people won't leave in this environment because they have jobs, but if there were jobs out there you would have a turnover in staff. Wouldn't trust, but it costs nothing it takes a little bit of time.

How can engagement survive in Elavon and ultimately take on a life of its own?

It's up to how everyone grasps it, the opportunity is there, and it's everyone's responsibility to engage.

Name Derek Walsh – Interchange Analyst in Interchange 2 years, over 8 years
Department

Company Overview

Please give me a brief overview of your role & Department. How many are in your team.

Role – work on the UAT side, testing on new up and coming projects or products that are being introduced by the schemes such as Visa & MasterCard. Deals with production issues – rejects, work on rejects to ensure and do testing to verify that the fixes that the System & Technology Department put in place are correct and not causing other rejects

4 people in team and 1 on mat leave

Who are your customers – internal, external, U.S. Bank, European exposure?

Lot of dealings with everyone, US. Bank, reject team in Warsaw, VIP Teams in Frankfurt & pricing & profitability team & S&T Dept Ireland

(Manager only question) What challenges does the Company face e.g.

- Legislation
- Economic factors
- Global Downturn

Would your Department be under stress/pressure

Prompt: Profits, metrics, risk/fraud exposures, sales targets???

Deadlines – always under pressure for deadlines, need to make sure that the thing you are working on goes out correct because if you don't make your deadline it could potentially cost the Company money if the fix isn't correct.

How do you cope with such stress/pressure? – go play golf

What about the impact of organisational change for example, change in CEO, Departments moving, and redundancies?

How does your Manager/Team Leader help your team cope with such pressures/stress?

All pitch in, if we have a deadline and is assigned to one person, we are a team and all help each other. Work as a team and don't let someone go down.

Deadlines – would you have to stay behind to meet deadlines?

If needed be would stay behind, in the past with conversions would have to work overnight to verify that everything had gone in ok, no problem with going in over night.

Would this be a regular occurrence?

We have normal April & October regulatory releases but if we have any conversions going on we would work to verify that everything goes ok.

Good work life balance?

Yes definitely

Impact of organisational change such as Change in CEO, departments moving to Poland, redundancies, how does this impact on you personally and maybe on your teams?

The way I look at it, it can be downhearted, you can go ok, what's going on here, do get worried, but must grin and bear it and get on with it. Once you do your work, they realise you're still doing your work, once the other people are gone you can't let the Company put yourself down.

N/A.

Employee Engagement

What in your opinion is employee engagement? or what is the meaning of an engaged employee?

(Provide definition and see if they agree)

Involvement in the Co. & communication in the company & recognition for the work that people do.

Thought the definition was good if put into practice. See it happening with some people but not in others, other departments left there to sit, not enough involvement from the Company to bring this on.

Who are you talking about, Snr Mgrs, Mgrs, Team Leads

Talking about the whole lot, you can see that some people on the floor are just looked over, they are not given enough encouragement to go on.

What about your own Dept

Grand, have a new mgr just in so were under transition but under the last Manager – Bob Walker, he looked after us very well and got us involved in everything, so we knew what was going on.

New Manager – can this bring stress in itself?

Can bring stress, he's coming in with a new vision, every new manager and says ok this is what you used to do, this is what I want to do. You just need clarification as to what. Up in the air, old work, could be doing other work, Manager may not sure himself. Everything is a bit clouded at the start.

Can you see him taking charge yet from the start?

Has a bit more work to do, has his fingers in too many pies, he is still holding onto some of his old work.

MK – that's probably through no fault of his own?

Company's fault there

How can our Senior Management team build employee engagement? How can they make this work?

Prompt – communicate a clear vision of the future, build trust in the organisation, involve employees in decision-making, demonstrate commitment to the Company Values, and respond to feedback

I think they need to get down see what the people on the floor actually think, we have had a lot of surveys but in surveys people may not be telling the truth be afraid. Get down, sit beside people, have more Lunch- In's and see what the story is. They will see peoples involvement and Snr Mgmt will go certain area not getting involvement in the Lunch In's need to find out why this isn't happening, and see if they need more encouragement. Maybe give them roles or projects to act in the Company

What is the role of HR in employee engagement? Do they have a role?

Many pauses – to a point they are very good. Like to see them getting involved, promoting more, self educating, more training, external courses. NCI in last week, get involved with local schools with late night classes, get promotions, special offers. A lot of communication with HR – Life works, Quinn healthcare – from the benefit side.

How can HR work with Snr Mgmt to do this?

Once Snr Mgmt figure out what is wrong, they can work away with HR to implement a plan to get the ball rolling going forward. I don't think Snr Mgmt, if there is an issue in the area where people want to learn should get team leads involved, because team leads may take it as an insult that the guys underneath them don't like them.

Who do you think owns employee engagement? Who's responsible for it in the Company?

Could be snr mgr, could be HR, team lead depends on the view of the employee.

Is it everyone?

Definitely is everyone

What about personal responsibility?

If you come in with a bad attitude, forget about it there's no point in being here because you are going to bring other people down around you

Would you agree that the Line Manager has an important role to play in engagement?

What behaviours should they display to encourage engagement? (Prompt, communication, listening, trust, and commitment)

For the business that we are in, I know it's a very hard business that we are in, anything that goes wrong you always hear about. The team leads shouldn't always give the negative but should give the positive information as well. Keep a good rapport with the people, this is a major thing. What I hear from the floor you only hear the negative never the positive. This is a bad thing because it brings peoples attitudes down, people put under too much pressure if only hear negatives, such as I must keep my stats up – I can't take my lunch break, I can't take my coffee breaks or go to the toilet. This will keep staff satisfied/motivated.

Do you think people trust their Line Managers?

Overall, some would and there's a few out there that wouldn't.

Do you think trust is important in a Manager?

Definitely, if you don't trust your Manager who are you going to trust.

Do you think employees are giving full commitment, doing their giving the job their utmost?

Definitely employees are giving their utmost

Would you agree that if Leadership does not walk the talk, we will not have commitment from our employees? If Leadership is not in place it's not going to work?

Yes, definitely agree.

What are the key drivers of engagement for the employee? What keeps an employee engaged?

Prompt – challenging work, teams that work well, work life balance, clear vision from Snr Mgmt, career advancement, and resources to get the job done.

Get them involved more, if you have a team meeting once or twice a week, give each person a chance to chair the meeting, produce minutes, and get them involved in running the meeting. I'm giving you the opportunity to step up and show me what you are made of. Get them more involved to know the ins and outs of the team and different areas, if there was a big conversion going on, say you are my no. 2 here, going to sit in first, I will be there. You will run with it, if any issues then you can come to me.

Q so this is more learning? Yes, more learning but giving them more engagement in the knows of the business because they only know what they do but not necessarily on how it impacts other areas.

Do you think we give people a chance for career development, do you think we give people roles that are stretched enough?

Apprentice club, people put out by this, when he was team lead and a lot of conversions/testing going on, give other people the opportunity to go in beside him to learn, you will always have people on the team that will stand up and say they want to learn, but you have the quiet ones. So I would say, I know you are good, but I want to give the quieter ones a chance to learn to learn about the Co.

Do you think it's important that a team works well? How would you deal with it if it doesn't? Have you seen it in practice?

Yes, as team lead, in practice I have seen say the older crowd – most senior in the Company and the younger crowd – new employees starting. AS a team they work well, but because of the age difference there was a tension there, we don't hang around with you crowd. You have to deal with this, in the work they got on well, but trying to get them out for the social side they wouldn't mix. To conquer this, when someone starts get them integrating straightaway. Get one of the young ones, sit beside each other and train. Cross train, new people join and people make up their mind as to what they are like in an instant instead of giving them a chance. He thinks to himself, why are you even saying this, you don't even know the person. So, he puts a person with the new employee for a full week to train the person up and to mix with the person and learn about the new person.

Some Managers might not have the time to do this, but it's down to their team leads to do this. I don't think team leads do this, or it's not feeding up to Managers.

What can we do to improve engagement levels? For an individual employees

Prompt – training & development, role/job enrichment, career development

Communication, learning. Communication is the main important one, cannot always hear about the negative and say well done, or stats are up fair play to all of you's.

At what stage should we think about employee engagement? When in the employee relationship should the Co. think about engaging employees.

Prompt – Recruitment, orientation, performance management, HR Policies.

At the very beginning, when a person walks in through the door. Is that not too late, what about our recruitment processes? This is what we are, this is how we engage, yes, but get them in the door and continue on with that practice. Might go in and the practice is finished, but in the recruitment drive they said now I'm inside the door and their attitude is totally changed. What's happened, so like HR doing the communication drive, HR promised me this, the Department I'm in, no leadership, no nothing, just come in do your work and out the door. You're not getting motivation, so it must be in practice across the board.

Recruitment – you have said HR gets you in here, how can you ensure engagement in the team? think about the recruitment stage is it just HR that recruits? What's the key. If we want engagement, there must be HR , the Manager/Team lead, would you review the job and look for the skills and the attitude.

Yes agrees.

For existing employees and engagement, how's the best way of maintaining that?

How do we remind people?

Communication, down and just keeping people positive about the performance.

Do you believe that engagement is a two way process?

Yes, definitely. If employee has a bad attitude, doesn't want to learn about the business, doesn't think about the box, no engagement there. If you have a person that asks questions about everything. You will know that this person is key to learn and is sponging up the information and going forward and that there is engagement here. Anything you throw at them they are going to learn and they will go forward.

Do you believe employees in Elavon have the opportunity to influence decisions? How do employees go about doing this. Do you feel your opinion is valued? Has it got any better.

In his team would have a lot of dealing with decision makers, high people in US Bank that they deal with. They offer suggestions on interchange releases and they will take it on board and either agree or disagree, no question is stupid. On the floor, maybe it has changed, people come up with suggestions.

Tools in place like the BFF?

Very good place, person that is representing, people can go with their suggestions/issues to the representative.

Do you think it's listened to?

Yes, but at the moment there is two many think tank groups, EIEJ, Cost effective teams, too many apples in the pie, too many groups. Lots of teams but not effective communication.

Do you think employee engagement is important or are people glad to just have a job? Climate in now, yes and no. Yes pp like ee, but they are saying we have a job, we have a job. For eg electricians on strike, one group said we have a job and are not going on strike, and I thought his attitude is absolutely brilliant. WE have a job but still need to keep engagement going.

Do you think people's opinions are valued?

Yes and no,

Does it depend on what route you go?

Yes, it could depend on the route, someone could take it and say talk to you later. If go to other group and they might say, yes that is a good idea and be open to your suggestion. It depends on who you go to and how open they are.

Does the Company value your contribution in terms of reward and recognition?

Yes and no. Sometimes you get recognised, an e-mail will go around then sometimes you don't hear anything and this brings people down. I was involved in that and I didn't get a thank you, why should I bother anymore?

Do you think a simple thank you is enough?

Yes, I'd rather a thank you from a top Manager than €100 from a team lead. This means this is coming better from him. A thank you from one of the top guys or Manager now and again makes a difference.

Are your contributions valued by your Team Leader? How do you know this?

Personally yes. In the past, she would have always valued his contributions, know from reviews held him in high acclaim and heard that the top guy in US Bank Jaime Walker praised him and that really made an impact on him.

How does employee engagement benefit the employee/employer?

EE – they learn more about the business and will learn if they want to be in this business. If you just come in to do your work, then you will be depressed and start saying "I hate this Company, I hate this Company". But if going in to learn, actually this company is good, it's about enhancing your skills.

ER – if you're engaged and learning, they don't have to hire a person down the line, if you're good at what you do for eg at customer service, you are not going to get any complaints or turnover of merchants which is what the Company wants, don't want to lose the merchant and we wont lose revenue.

How can engagement survive in Elavon and ultimately take on a life of its own?

Getting everyone involved.

National College of Ireland

Name Cassandra Dunne

Department Risk & Compliance

Cassandra Dunne

Company Overview

Please give me a brief overview of your role & Department. How many are in your team.

Administrator for Risk & Compliance. Team - 11 people.

Who are your customers - internal, external, U.S. Bank, European exposure?

Internal & US Bank

(Manager only question) What challenges does the Company face e.g?

- Legislation
- Economic factors
- Global Downturn

Would your Department be under stress/pressure?

Prompt: Profits, metrics, risk/fraud exposures, sales targets???

Yes, to get the access reviews completed and to be compliant for Fed audit.

What about the impact of organisational change for example, change in CEO, Departments moving, and redundancies? No - part of EPS business

How does your Manager/Team Leader help your team cope with such pressures/stress?

Manager - open door policy if you have a problem you go straight to him.

He would talk to you and if an issue with someone else would talk to them.

He would get others to take on some tasks.

Employee Engagement

What in your opinion is employee engagement? or what is the meaning of an engaged employee?

(Provide definition and see if they agree)

Means I work for Elavon. *Agree* with the definition.

How can our Senior Management team build employee engagement? Prompt - communicate a clear vision of the future, build trust in the organisation, involve employees in decision making, demonstrate commitment to the Company Values, respond to feedback Declan's team building & workshops that we did, they are enforced within the Company and live your values and in most Depts it is being done.

What is the role of HR in employee engagement?

To be available for questions, queries problems. Amanda works with Enda to make sure everyone is accommodated and happy in the role.

Would you agree that the Line Manager has an important role to play in engagement?

What behaviours should they display to encourage engagement? (Prompt, communication, listening, trust, commitment) Yes, if not happy with person work for, not going to come to work in the first place. If you don't have a proper relationship with your Mngr it's not going to work anyway.

Would you agree that if Leadership does not walk the talk, we will not have commitment from our employees? If Leadership is not in place it's not going to work? Yes.

What are the key drivers of engagement for the employee? What keeps an employee *engaged*?

Prompt - challenging work, teams that work well, work life balance, clear vision from Snr Mgmt, *career* advancement, resources to get the job done.

Support and a good team, communication - serious lack of that in the

At what stage should we think about employee engagement? When in the

employee relationship should the Co. think about engaging employees.

Prompt - Recruitment, orientation, performance management, HR Policies.

Straight away - day 1, plus in recruitment they look if someone is going to work with existing team, must fit in.

Do you believe that engagement is a two way process? Yes definitely

Do you believe employees in Elavon have the opportunity to influence decisions?

How do employees go about doing this. Do you feel your opinion is valued?

Don't know, have the opportunity to express opinions/decisions but not sure if they are always taken on board. The Company's opinion is starting to change which is a good thing.

Do you think employee engagement is important or are people glad to just have a job?

Both,

Does the Company value your contribution in terms of reward and recognition?

Yes, I think so. Enda is very appreciative of his team and taken out to lunch every so often and looked after. Always say thanks to job well done.

Are your contributions valued by your Team Leader? How do you know this?

Yes, always receive good feedback and if something is wrong will tell you straight away.

How does employee engagement benefit the employee/employer? Good working relationship.

How can engagement survive in Elavon and ultimately take on a life of its own?

Communication, team work, support and living the values.

National College of Ireland

Name Janet Murphy

Department – Oracle Financials Manager, Finance EFS

Company Overview

Please give me a brief overview of your role & Department. How many are in your team.

3 on the team with two direct reports. Provide support for all Oracle financial systems and S Base systems which are reporting tools used by the FP& A group (Financial Planning & Administration group). We support mainly finance but also some other areas such as tax, accounts payable and all purchase order groups. It's not just Europe but there is a team split in Atlanta between Settlements and pure accounting group. There is a team in Florida, Knoxville and Denver. Any of those groups could come up with an issue, it's not necessarily all support, you could have fire fighting and trying to improve processes. At the moment we are bringing on the Canadian module and obviously we support US Bank as well. A busy team.

Who are your customers – internal, external, U.S. Bank, European exposure?

Most internal, Elavon MS, Elavon FS, US Bank, but also Aims & Powertrack based in the us. External probably the auditors, we would have some requests and we sometimes need to support the Finance team also.

(Manager only question) What challenges does the Company face e.g.

- Legislation
- Economic factors
- Global Downturn

Would your Department be under stress/pressure

Prompt: Profits, metrics, risk/fraud exposures, sales targets???

Probably, biggest stress/pressures would be month end, we would have tight deadlines over the 3 days of close, reports and interfaces going across to us bank and they have

to go in by certain times. So we need to run reports in advance of the times and complete checks. For example an S Base report is run every night up to 1:00 in the morning but we would have 3 additional ones during the day. Obviously, we have cut off times of 9:00 – 9:30 on Day 1, 10:00 – 10:30pm on Day 2 so we need to have the numbers for here and North America into US Bank and if we don't get our numbers on time we would miss the processing time on US Bank's general ledger, were only one business that feeds into US Bank and if we don't get that in on time, US Bank can't wait for us, they go on and process all the other companies. We would have other projects, implementations, with these you can put together your own plan so this is your own making and you can control this aspect more. You need to do your planning accurate to prevent any stresses/pressures and take into account other dependencies.

What about time differences, does that in itself pose pressures?

I suppose month end we are here so it's ok, during the month a lot of meetings would be scheduled in the afternoon, if they need something that is non urgent they would send through an e-mail or leave a voicemail overnight, so we can work on it the next morning and it's ready for them when they come in the next day. If anything is urgent, they actually go to 24/7 helpdesk, in that desk there is on call people, in DBA or development. From that perspective it does work well, it really depends on how urgent the task is, but we try to work around the afternoon but month end is a different story.

What about the impact of organisational change for example, change in CEO, Departments moving, and redundancies? For, EFS one redundancy situation.

I suppose it was an initial change for the team, I know one member wasn't here at the time and I had to contact that person before they heard about it through someone else. I suppose initially it was a shock for everyone as it happened quite quickly for us. But I think once time went on we all sat down with our new Manager and went through tasks that we were working on so everything did carry on and from a work/project perspective there wasn't much change. Pretty much business as usual. The Manager did set up meetings and sit down with us every 2 weeks and we keep him up to date so from that perspective the handover did work quite well. But initially there was a little shock.

In terms from a motivation perspective, did you see an impact on your team or on the Company because we are very small here, was it communicated well?

I suppose, in a broader sense it could have been some of the hearing about it through the grapevine then it tends to be blown out of all proportion and no news is bad news unfortunately so I think communication overall could have been a little bit better, people have heard about people leaving more so in Arklow and they put 2 + 2 together and get 5. If it isn't communicated immediately, that could possibly be handled better. We are improving communication wise, but in general I think the Elavon echo is great just have more the softer things, not the serious numbers or presentations. On the pilot for the exchange, run out of us bank and it's like face book but used in a business organisation, I'm on it with Declan, Malcolm, Enda. Paul Purcell, Brendan Collins – forum, in pilot mode and it will eventually be released after the summer, have my own profile, put in your organisation, your skills if you want to find someone who has for example tax expertise, then you would go search through this. There are a little bit on hobbies and you could establish different groups. I want to enter the Green group, it would be good for sharing information, its quite modern as well when everyone is used to Face book. How does it work? You have an account, but you have other groups as well, you can search for people and start a blog on the latest tax rates. It's quite a good communication tool. The Co. is definitely trying to improve communication.

What about EMS/EFS gap

I work with EMS a lot, I would work with Atlanta 50 % of my day, work with some people in Arklow, deployment or FP & A a lot. You do hear of that divide, but I find it ok but I heard some people talk about the gap and it's hard to get information. I'm not sure how you would go about doing it. I've met people upstairs and went to a presentation that they had with EMS upstairs and met a couple of people a few people. Start with the two floors here, we did try that with the Christmas party. It could be the name, Elavon North America & Elavon Canada. Communication is a long way from what it was. Declan (CEO EFS) has always communicated well with his communications, presentations and share point which will be great for us to share information.

How does your Manager/Team Leader help your team cope with such pressures/stress? How would you help your team.

We prioritise and vice versa, have our own log file and we keep all our issues and go through that weekly to prioritise. You can't do everything and there are only so many hours in the day.

My Manager – if there are conflicts I will talk with my Manager to help me prioritise for the team. Month end is the key driver for us.

Employee Engagement

What in your opinion is employee engagement? or what is the meaning of an engaged employee?

(Provide definition and see if they agree)

My understanding is to keep someone motivated, keeping that person happy in their job, satisfied not just always from a monetary perspective challenges in your role, something outside your daily mundane tasks.

Explanation provided. It's thinking outside the box.

How can our Senior Management team build employee engagement?

Prompt – communicate a clear vision of the future, build trust in the organisation, involve employees in decision-making, demonstrate commitment to the Company Values, and respond to feedback

Communication is a big thing. Keeping us update with changes in the orgn and also in a previous orgn people from different levels were taking into the planning process and it was very good, they got ideas from people who were not necessarily managers and it was a great idea. If snr managers work only with other snr mgrs, they may not necessarily capture the wishes or thoughts of other employees. Communication and planning and going back to objective setting also ensuring that we have team events and the soft side is very important although they are normally the first things to go during a recession or budget cutting exercise.

What if I threw out something like, if people don't trust Senior Management? How is it going to work. Do you believe that Snr Managers trust?

I hope so, these are professional people, and they have worked in other organisations and the code of ethics.

Richard Davis – communicating the vision and Declan communicating quarterly.

I believe so. The presentation by Pam Joseph was excellent and anything that she did communicate I have subsequently heard about or read about them, I thought ok she was honest about the good & the bad things.

What is the role of HR in employee engagement?

Soft skills and training, that's important. I'm happy to see that we are holding team building training sessions. 50% commitment to attend. The people that came from larger organisations are going for it and it does keep people engaged, it's important that HR do all of these courses. The Harvard Manage Mentor, that is important and offered to employees. HR has an important role, to offer confidential advice.

Would you agree that the Line Manager has an important role to play in engagement?

What behaviours should they display to encourage engagement? (Prompt, communication, listening, trust, and commitment)

Oh yes, mentoring and coaching, a manager that should pass on skills, you are in that role to advise and assist with again prioritisation and bring peoples skills up, it's all going back to motivation.

Behaviours – open so the person can approach you and ask you anything. In our line of work, if you enter information wrong, it will have a ripple effect. Open to encourage your team to ask questions so they don't feel stupid.

Would you agree that if Leadership does not walk the talk, we will not have commitment from our employees? If Leadership is not in place it's not going to work?

Absolutely.

What are the key drivers of engagement for the employee? What keeps an employee engaged?

Prompt – challenging work, teams that work well, work life balance, clear vision from Snr Mgmt, career advancement, and resources to get the job done.

Working conditions, not just what your job entails, what work you need to do each day. The environment you work in, interaction with people you work with. You could have the most motivating job, but if you're not happy with the people or the manager or co-workers with other teams, you are going to be very demotivated and not going to be engaged.

What about job roles? Their role needs to be stretched?

Making sure that you have set plans, objectives, know what we are doing in the wider scheme of things, say with Malcolm or Declan's goals. Keeping on top of wishes as well, knowing what's going on around you. Knowing that we are all integrated as a team. With my team, the 3 of us don't work in isolation. An example would be the communications team, it was great that there were different people from different groups working together. And also, the obvious pay and reward, training but it's bigger than that.

What can we do to improve engagement levels?

Prompt – training & development, role/job enrichment, career development

Going back to training but it can't always be training, a happy environment, keeping employees content. Communication and not Chinese whispers, team building events and mixing the day. Give an employee mundane tasks but mix with other tasks, projects tasks, working with other teams. Mix the types of work. Get the worst tasks

out of the way first, there is an afternoon slump and I'm always busier in the afternoon. If you deal with the harder tasks first and not leaving them to fester, as this causes stress and eventually it could cause sickness.

At what stage should we think about employee engagement? When in the employee relationship should the Co. think about engaging employees.

Prompt – Recruitment, orientation, performance management, HR Policies.

Immediately, during the interview process, need to come across as being very committed. You're a committed orgn to training, support, you need to explain the role, that you have the support of your managers for working on teams. Give an overview of the teams, you need to have the candidate enthused so that they are willing to take this role over another role. It has to start with the intv process.

How can you judge that from an employee, how do you keep them motivated?

Do up a plan, for example this is a training plan, these are the meetings, these are the different type of projects, different groups, different countries and different cultures to work with so you need to let them know in advance. Again it's all down to communication, let them know that there is different events happening. MK – so keep them informed the whole time.

Do you believe that engagement is a two way process?

Yes, absolutely

Do you believe employees in Elavon have the opportunity to influence decisions?

How do employees go about doing this. Do you feel your opinion is valued?

The session we did – Communication work group, the offsite in the Marriot. Balance Scorecard – I think that was a great session because Malcolm was there and listening and we were all putting together our objectives. It was like a wish list, a real brainstorming session, I would hope that Malcolm took a lot of the ideas on board and when he sat down with Declan he would include them in objective setting. Open communication style. To influence – that day was a great session for that.

What about the BFF?

I know very little about it, in fairness the people would have asked if there were any items to raise. I don't know how issues are dealt with, but I know sometimes Michael Pawlik would be at these meetings and possibly Declan. So I assume, an item raised was Healthcare Scheme. If it was originally communicated through that forum, then it did work.

Michelle explained the BFF to her.

Follow up for the BFF is not done, the minutes are not being distributed. Your rep should send out highlights of minutes. That is where you can influence decisions.

(Back talking about the blog.)

Do you think employee engagement is important or are people glad to just have a job? I think it's still important. Engagement doesn't have to cost a lot. It's back to the culture and if employees can approach you. A happier employee, there are other sides to engagement – such as soft sessions – training. You don't have to blow the budget on it.

Does the Company value your contribution in terms of reward and recognition?

I think it is we have the Star Awards for people. There are nights out, when they give out the rewards. We have performance reviews every year, a structured process, so it is linked to that. I do think they do. US Bank people that I work with have an award system that is communicated out to everyone, for the entire US Bank community to see. Maybe we will see a change with the new intranet.

MK – the problem with the star awards is, it is only for EFS and therefore we cannot communicate it out to the whole company. When it is communicated in EFS, everyone is together at Declan's quarterly updates and everyone gets to hear about it on the night. Janet agreed with this.

The fact that we have that we are valued and we do have recognition there.

Does your Team Leader value your contributions? How do you know this? Answered already.

How does employee engagement benefit the employee/employer?

EE – more productive, more effective, happier person. It helps everyone all around, the employer – more alert and doing a better for your job, more productivity.

How can engagement survive in Elavon and ultimately take on a life of its own?

Need to keep up team activities, no point doing it once a year, need to keep the momentum going. Need to keep communication up –e.g. Elavon Echo. The challenge is getting all Departments to contribute. It's not a HR tool, it's for everyone. It's like Janet with the Green project, could you set up a mini group and get them to help out. Need to keep the momentum going. Need to keep mentoring, coaching, interesting projects, new approaches to things.