

Building a Winning Team :

Case of Tanah Abang Main Branch, Private Bank ABC

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Abstract

As banking business transactions has shifted toward otomation and digitalization, continous improvement on banking services are required to stay on top of the line. One of the most important aspects on delivering excellent services is how to manage your team working flawlessly as one solid unit. As millennial generation start to step in our workforce, some managers found new challenges on managing this new force. Generation gap, has become an important issue, since many conflicts might possibly arise, which could jeopardize company performance. It is important for management, to understand how millennial mind works, and how to make them working as a team with older generation to enhance yje quality of service delivered. The purpose of this research is to present the result of team engagement policy applied on Tanah Abang Main Branch of Private Bank ABC in Jakarta. Literature reviews from related theories ware used to explained the policy. Result show very significant increase on service quality received by customers, indicating that team engagement policy as one success factor for reaching company' goal

Keywords

Team engagement, competition, millennial generation, generation gap, service quality

1. Introduction

Nowadays, banking transaction has gradually shifted to online transaction. Less customer came to banking branch, usually executed their transaction throgh e-banking facility. Few remains loyal to do transaction the old fashioned way, but they become more aware and critical of the quality of service they received, valued more on *high touch* factors rather than *high tech* factors (Angur et al 1999).

This shift makes banks compete to provide added value to its services, to get customer satisfaction as high as possible. Facility improvements are made to ensure customer convenience while doing transactions at bank offices. Some banks even use the services of survey agencies, to ensure the level of quality of branch services in accordance with the desired standards.

ABC Bank is the largest private bank in Indonesia, and won the title of 'Excellent' Service for Regular Bank" category in Excellent Service Experience Award event 2016. The service excellence policy is applied in daily banking operations. Service Quality has greatest value, 35%, on the internal target for branch office performance achievement. The service rating determination is based on a random survey to customers who conducted transaction in branches, and ratings are given on a scale of 1-5 (5 best grades). To achieve best score, a minimum rating of 4.7 must be achieved.

Tanah Abang Branch, one of the oldest and largest branches owned by ABC Bank, is located in the largest textile and clothing wholesale trade center in Southeast Asia. This branch handles and runs financial and non-financial transactions of thousands of traders in Tanah Abang area, with 50 frontliners (teller and customer service). Appropriate managerial approach is required so that all frontliners can provide services in accordance with the quality set by Bank ABC.

2. Literature Review

2.1 Employee Engagement & Team Engagement

The evolution of employee engagement theory began when Kahn (Kahn 1990) defined engaged workers as: workers who are physically able to express themselves, cognitively and emotionally while doing their job, thus giving the best for the benefit of the organization. The engaged worker will last longer in the organization, delivering 20% better performance than his colleagues, producing more effective and efficient work, and providing the best support for the organization (Robertson-Smith, 2009). Individually, engaged employees will contribute to the success of their organization to achieve better results. There are 3 types of workers based on their engagement level (Reilly 2014): engaged, not engaged, and actively disengaged. Engaged employees willingly go the extra mile, work with passion, and feel a profound connection to their company. They are the people who will drive innovation and move company business forward. Employee who are not engaged are not overtly hostile or disruptive and likely do just enough to fulfill their job requirements. Employee who actively disengaged unhappy at work, and they are intent on acting out their unhappiness. They monopolize managers' time and drive away customers.

Key driver of employee engagement is a sense of *feeling valued and involved*, employee must feel that they are involved in decision making, including opportunity to voice their ideas. They also have to have opportunity for career development, and feel that organization is concerned for employees' health and well-being (Robinson 2004).

Employee engagement will increase company outcome. Harter et al found that there were a strong relationship between employee engagement and financial performance (Harter et al 2004). Gallup stated that employee engagement alone, could increase performance until 70% (Gallup Consulting 2009)

The relationship between employee is also a very important point. A team with qualified human resources and having attachment among all its members will be able to build a commitment to contribute and grow together with the company in achieving its branch business targets (Campion et al 1993)

Manager is also the key to an engaged work force. Managers must focus on the team as unit of management rather than single individuals, and work-relation within team should be designed to enhance performance, both productivity and employee satisfaction. Employee engagement is closely linked with organizational performance outcomes. Companies with engaged employees have higher employee retention as a result of reduced turnover and reduced intention to leave the company. Company will have higher productivity, profitability, and customer satisfaction (Markos 2010).

2.2 Millennial Generation & Generation Gap

There are mainly 3 generation of workers dominate our workforce now : Boomers (born 1940-1960), Gen X (born 1960-1980, and Millennial Generation (born after 1980). Each has their own perception, work ethic, and managing charge (Glass 2007). While Baby Boomers tends to be optimistic, idealistic, driven, and willingly do personal sacrifices to gain financial success; Gen X generation, are more sceptical, less loyal, independent and striving to pursue of work/life balance. Millennial Generation, are the most confident generation, since they are born

with smaller size family with parents dedicated to raising them. This generation benefited greatly from modern technologies, with unlimited access to internet, socially minded, and ethically tolerant. At work, Boomers tend to work conventionally, prefer to have face to face communication, often believe younger generation do not work as hard as they do, while Gen X and Millennial which are result oriented, and care less for method used to achieving result, prefer to search the internet and doing research through application and other form of online resources. Overall, millennial generation is defined by these characters (Sebastian 2016) :

1. **Collective & Community**
Millennials generation tends to interact among themselves, as one community, depend on their hobby, liking or preference. Some makes travelling community, foodies community, etc.
2. **Customisation**
For every trends that millennials adopt, they add some customisation, to satisfy their needs of being different from others.
3. **Close to Family**
Millennial is very close to their parents, and the parents could be overprotective, and always want to be involved in their children activities, even when they had already grown up.
4. **Change over Generation**
This youngest generation is the generation of change. They have courage to say what is on their mind, be more critical than older generation. They often misunderstood as lack of manner
5. **Chasing Inspiration**
Millennials love to find role model, from any country and field of interest. Artist, entrepreneur, sportsman, even youtubers
6. **Connected**
Yes, millennials are the most connected generation in history of human kind. Millennials was born in the era where internet technology became part of everyday life, and make it possible for worker to do their job from everywhere around the world
7. **Confidence**
This generation is a very confident generation. They are the best educated generation, had their parents focused attention, had access of worldwide knowledge through the internet. The I-Know-Everything attitude sometimes can be addressed as cocky by older generation

From a human resources management perspective, the different outlook of the millennials, with respect to what they expect from their employment and employers, are forcing organizations to consider whether they need to develop innovative approaches to the design and delivery of the policies (Brack 2012)

Generation clash can occur as the result of different point of view. Millennial and gen Xers prefer project works, involved leadership, want no boundaries and building relationship via networking. While the older generation prefer individually focused work, love command and control, with clear boundaries and building relationship by proximity (Lynch 2008)

What if the generation clash is not handled seriously? In 2013-2014 millennial' employee turn over in Tanah Abang Branch, was quite high, mostly because they felt that working at the company did not fulfill their expectations of work, and they were looking for other job offers that were believed to give more prospects both emotionally and financially. From boomers & Xers point of view, they stated that working with millennials was very hard, because of differences in work ethics, loyalties, and commitment. Therefore company needs human capital policies that address intergenerational distinctions so that employees become emotionally attached to organization with greater enthusiasm for the success of both themselves and their company (Ozcelik 2015)

Management functions have a vital role in the formation of an effective team. Kular et al (Kular et al 2008) stated that managers commitment is one of strong factor in developing employee engagement . Managers and heads of work units, are also expected to change the paradigm, and the long-term trend: employees need companies, become: employees and companies must work together to achieve the best results. Managers must show concern for the working conditions & welfare of the employee. The manager is responsible for creating a productive and relaxed working environment, so that social interaction between generations at work can occur optimally.

3. Building A Winning Team

In the early 2014, Tanah Abang Main branch scored 4,56 on service quality survey (scale 1-5 where 5 is outstanding service). Bank ABC requires every main branch to score at least 4,70. Investigating the cause of relatively unsatisfied score, managers conducted internal investigation and found that customer mainly complained about services delivered, stating that almost all staff, compares with services received from other branches, were less friendly, less customer-focused, had lower self esteem. Managers found out the causes of the problems as follow :

1. **Human Capital Problems**
Team engagement was almost non-existent, bullying, high turnover, less work commitment were few problems identified. Generation gap was one of main reason for low sense of engagement. Boomers complained that younger worker lacked of work ethics and concentration, while the others complained the boomers unwillingness to change and their out of dated knowledge of technology.
2. **Service**
Customer focused-service was very low existent. Frontliners, teller and customer service officer, had guidance on how to do customer service procedures, but apparently the services were not customer focused. Not all frontliners showed caring towards what customers need and well being. The services were bland, lack of : honesty, warmth, and caring.
3. **Managers Role & Responsibility**
Managers had tendency to finish only basic daily task, less caring for employee well being, very less movement for improvement or giving job feedback.

Of the 50 frontliners in Tanah Abang Branch, 80% are Millennials, 18% are Gen Xers , and 2 % from Boomers. In 2014, the generation gap was a serious problem, because it created differences of vision and miscommunication. Managers then realized that improvement should be made immediately, they committed to build a team of frontliner that was engaged with one another and with the company. 8 improvement steps were :

1. **Assign the right person on the right place**
Make sure that all worker be stationed according to their character or preference. Mismanagement in employee placement can result in work not being completed effectively and efficiently, and causing difficulty in maintaining employee retention
2. **Always remind them the company goal**
Always remind the goal of the branch/company. Managers reminded workers that service quality was their main goal. Managers and workers, boomers, Xers, including millennials set up and described, in their own words, level of service to be conducted to the customer. Once set, managers validated it, and make sure that the quality was well achieved everyday. Managers should ask feedback from customer about service received, and make sure that the voice of customer be heard, presented to frontliners, and continuous improvement be conducted everyday
3. **Keep them posted**
As banking procedur changing constantly, it is imperative to update your team with recent changes. Instead of blindly send the original boring procedure, translate it into fun poster, that is easy to understand. Spend only 5 minutes to discuss it on informal meeting, if necessary.
4. **Fun Assignment**
Everyday' routine task could be boring for millennial and, give them special assignment, for example, assign your millennial team to work on project haloween : decorating banking hall and conduct special treatment for customer. Make boomers and Xers as their consultant rather that co-worker, responsible for giving feedback for the project
5. **Objective Performance Management**
When giving workers their performance assessment, make sure it is objective and unbiased.
6. **Reward them well**
By nature, workers, millennials or previous generation, need recognition and reward. Give special reward for satisfying outcome, or succesful project.
7. **Minute feedback**
Give immediate feedback for their performance. Dont get emotional, be frank, honest, and positive. Make sure millennials stay motivated, and boomers and Xers stay positive.
8. **Give room to grow**

Let them live and learn. Bank ABC gives away scholarship for bachelor and master degree. This is a very nice advantage to retain employee, because employee will feel that the company actually care about their wellbeing. Also, Bank ABC set up e-learning system that can be accessed from all branches around Indonesia. This system makes employees more flexible and relax while taking the time to learn. Of the three generations, the opportunity to study independently is an excellent opportunity. E learning moduls were set at a wide range, from basic computer knowledge, mastering english as second language, banking procedures, self improvement, even including certified assessment.

As for banking services, managers make a drastic improvement as follow :

1. Every frontliners was role-played everyday, to make sure that they were able to generate warm service and nice conversation with customers. Frontliners that showed positive progress during this session was praised and rewarded, and they would lead next role-play session. These reward is proven to increase frontliner' self esteem, awareness, and sense of belonging, beside improving their service skills.
2. Supervisors are in charge of maintaining customer comfort during the operational banking hours, in addition to running everyday routine task. They have to make sure, for example, that the air conditioning is running well, magazines on banking hall is up to date, banking hall are spotless, etc.
3. Tanah Abang branch launched Service from the Heart Policy, where all staff focused on well being of their customer. Frontliners were stationed on strategic places, keep customer company while waiting in line, serving snack and beverages, offering magazine or tv channels, making all service at its warmest and most personal.
4. After services, customers are called to ask for their opinions about services received, and the result be shared among the frontliners to ensure the customer input is delivered well, and followed up to improving service delivered. Customers got informed when their opinion be used for service improvement, to make them feel involved and proud.
5. Cooperation also runs with all parties involved with frontliners, for example the security and cleaning service officer. Managers from different units, worked together to maintain excellent service.

By the end of 2015, service score has skyrocketed to average 4,85, making it the highest score achieved nationally. Tanah Abang branch received several award for conducting best service including the most prestigious Customer Engagement Award. Engagement and service improvement policies applied in Tanah Abang Branch was praised and benchmarked by other branches.

4. Conclusion

To achieve excellent service quality, depends on how managers build the team. Boomers, Xers, and Millennials should work together as one entity. Have the same goal and purpose of working. It is manager's duty to build a positive environment where all generation can work together in harmony.

Millennials often misunderstood as generation of problems, on the contrary, their spirit and carefree attitude are their best advantage. And despite what people believe, the have desire for collaboration. They work well alone, but if motivated with right guidance in presumably perfect working environment, they can also work better together (Martin 2005). Previous generation should also be handled properly. With the inclusion of millennials into workforce, boomers and Xers could feel neglected. Proper management step is needed to overcome a strong sense of competition between generations, and build teams where all team members feel respected and involved. Managers must perform their functions actively, in a broad spectrum, serving not as superiors but also as coaches, lecturers, even as advisers, to achieve optimal team performance. What companies need to take care of, is how to maximize their strengths, rather that tap the differences. Intergenerational relationships must always be monitored, to overcome the generation gap, which can be a contra-productive factor for the success of the company

To provide the best services in the banking industries, company must constantly making continuous improvement, because customers' expectations keep increasing. Services provided today, will become out of date next year, so that it must be constantly upgraded. Feedback for improvement, can be obtained from our own team or from customers.

For further research, empirical studies should be applied to identify more problem regarding team work and enhancing service quality. Datas from wider range of branches should be used, to make the model more accurate.

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Biography

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