

**Group No. :- 3**

**Organization :- BankIslami**

**Group Members:-**

22P-9178 : Hamza Khan

22P-9176 : Muneeb Ahmed

22P-9200 : Junaid Saeed

22P-9194 : Farooq Umer

22P-9205 : Ehsan Saleem

Contact:-

**Khurram Muhammad Javed Durrani**

( *Bank Manager - Hayatabad Branch* )

Adress:-

***Plot 1 Sector B-1 Phase 5 Hayatabad***

Telephone/Mobile:-

**+92-333-1172557**

Email:-

**Khurram.durrani@bankislami.com.pk**

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**Management Report**

**(Project)**

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[First report]

###### Managers:-

In **BankIslami's** management hierarchy, managers hold a critical position. Their primary responsibility is to coordinate and maintain a daily check and balance on their employees' tasks. This oversight ensures that operations run smoothly and align with the bank's objectives, fostering productivity and excellence in service delivery. The managers are yet Classified into many groups as mentioned below.

Classifying Managers:-

The management structure of **Bank Islami** can be categorized into several roles, each with specific responsibilities. At the top is the **CEO**, overseeing the entire bank's operations. **The regional manager (RM)** supervises and assesses all branches within a designated region. **Area managers** manage branches in a specific area or city, like Peshawar. **Branch managers (BM)** are responsible for individual branches, handling sales, cash counts, and daily account reports. *The operational team*, led by the **operational manager**, *monitors employees* and maintains real-time sales and cash count data, *reporting to the* **branch manager.** The **cashier** handles checks and cash, reporting to the operational manager. This hierarchical structure ensures effective control and coordination within the bank.

Efficiency:-

**BankIslami** operates as a sales-oriented, target-based organization. The upper management establishes specific targets for branches, and it becomes the branch's responsibility to meet these targets within the designated time frame. Branches are encouraged to employ various strategies to achieve these goals. Exceeding the set targets results in bonuses as rewards, while under performance may lead to warnings or violations. This approach creates a competitive environment, motivating branches to consistently meet and even surpass their targets to secure financial incentives

Effectiveness:-

Upon receiving a specific target and deadline, the bank initiates a crucial process. The first step involves meticulous planning and strategizing to outline the path to accomplishing the set objectives. Subsequently, the bank's team dedicates relentless effort to sustain and increase sales, all aimed at realizing the predetermined plan. This systematic approach ensures that the bank remains focused, determined, and methodical in its pursuit of achieving its sales targets within the given time frame.

# Management Functions:-

There are *four most important points* in the **Management Functions** that **Every Organization** should do in order to complete a certain Goal.

**Planning:-**

**BankIslami's** upper management sets sales and account targets, while the middle management devises a strategic plan to achieve these goals efficiently and effectively. Collaboration between the two levels ensures the successful execution of the company's objectives.

**Organizing:-**

The organization then structures its workflow, assigning specific tasks and responsibilities to individuals across the company to ensure the timely attainment of the established plan and objectives. This division of labor optimizes efficiency and coordination, facilitating the successful realization of the company's goals.

**Leading:-**

The organization then structures its workflow, assigning specific tasks and responsibilities to individuals across the company to ensure the timely attainment of the established plan and objectives. This division of labor optimizes efficiency and coordination, facilitating the successful realization of the company's goals. The primary role of management is to guide and lead their team in the right direction, collaborating closely with them to ensure collective success. By fostering cooperation and aligning efforts, management plays a pivotal role in achieving organizational objectives.

**Controlling:-**

Monitoring work and performance is integral for upper and middle-level management at **BankIslami.** They must ensure that employees adhere to schedules and meet performance standards, evaluating their ability to achieve daily targets promptly. This oversight is essential for maintaining productivity and meeting organizational goals.

**Analysis:-**

Setting up Goals and making structured plan to accomplish it is the key success to every other Organization and **Bankislami** does it pretty well. They set a goal and then they make a strategy to obtain that goal and they do it on time and efficiently and there output are very effective.

# Management Roles:

Interpersonal Roles:-

Managers often play interpersonal roles, including being figureheads (representing the organization), leaders (providing direction and motivation), and liaisons (building networks both inside and outside the organization).

Informational Roles:-

Managers act as information hubs, gathering and disseminating crucial information. This includes roles like monitor (collecting data), disseminator (sharing information), and spokesperson (representing the organization).

Decisional Roles:-

Managers are decision-makers. They make choices that affect the organization. Decisional roles encompass being an entrepreneur (initiating change), disturbance handler (resolving conflicts), resource allocator (assigning resources), and negotiator (engaging in negotiations).

# What Do Managers Do? :-

#### Technical Skills:-

These are specific, job-related skills. In a bank, technical skills might include knowledge of financial analysis, banking regulations, and software tools for financial management.

Human Skills:- Human skills involve interpersonal abilities. Bank managers need these skills to work effectively with their teams and clients, fostering teamwork and resolving conflicts.

Conceptual Skills:- Conceptual skills relate to a manager's ability to think strategically and see the big picture. In a bank, this could mean understanding market trends, long-term financial planning, and the bank's overall strategy.

#### Analysis:-

In conclusion, according to Mintzberg's Management Roles Approach, managers play key roles in interpersonal interactions, information management, and decision-making. Meanwhile, the Skills Approach highlights the importance of technical expertise, human skills, and conceptual thinking for effective management in a bank. Successful managers in the banking sector must balance these roles and skills to navigate the complexities of the financial industry and lead their teams towards achieving organizational goals.

# Changes Impacting the Manager’s Job and Their Impact:-

#### Digital Transformation Impact:-

Managers need to oversee technology adoption, ensuring that digital tools are integrated seamlessly into banking operations. This also impacts customer interactions and self-service options, reducing the reliance on in-person transactions.

#### Remote Work and Collaboration Impact:-

Managers must adapt to remote team management, foster team cohesion in virtual environments, and explore innovative ways to engage and motivate remote employees.

#### Analysis:-

The Manager at **Bankislami** (*Mr. Durrani*) has faced these problems in his management career, especially with digitalization such as Bank Applications and OneTouch Payments but with time he has fully understand the new system and adapt itself with the impact with time.

# What Is An Organization:-

An organization is a structured and coordinated group of people working together to achieve specific goals and objectives.

It is a fundamental concept in business, government, non-profit, and other sectors, and it can take various forms and sizes, ranging from small groups to large multinational corporations.

# Traditional and contemporary organization:-

Organizations have evolved over time in response to changing societal, technological, and economic factors. To understand the changing nature of organizations, it's helpful to contrast traditional and contemporary organizational characteristics.

# Examples of traditional organizations:

1. **Centralized Decision-Making:** Decision-making is typically centralized, with top-level managers making most strategic decisions. Lower-level employees follow orders and have limited input into decision-making processes.
2. **Stability and Predictability:** Traditional organizations value stability and predictability. They seek to maintain the status quo and resist rapid change. Long-term planning is common.

**Examples of contemporary organizations:**

# Rewards and Challenges of Being A Manager:-

Being a manager comes with both rewards and challenges. Here's an overview of some of the key rewards and challenges of this role:

**Rewards of Being a Manager:**

**•Leadership and Influence**

**•Career Advancement**

**•Financial Compensation**

**•Professional Development**

**•Job Satisfaction**

**•Recognition and Respect**

**•Skill Development**

**Challenges of Being a Manager:**

**•Responsibility and Accountability**

**•Balancing Act**

**•People Management**

**•Decision-Making Pressure**

**•Communication Challenges**

**•Work-Life Balance**

**•Performance Pressure**

**•Continuous Learning**

**•Handling Change**

**•Ethical Dilemmas**

# Analysis:

While being a manager can be both rewarding and challenging, effective managers are those who can navigate these challenges while leveraging the rewards to create a positive and productive work environment for their teams and contribute to the success of the organization.

# Historical Revolution:-

**BankIslami's** management structure reflects the application of modern management principles. The delineation of roles, from top management to lower-level managers, demonstrates a hierarchical structure akin to the principles of organizational structure and specialization advocated in historical and modern management theories.

The emphasis on regional, area, and branch managers mirrors the need for coordination and control seen in historical and modern management practices. Furthermore, your analysis highlights the significance of digital transformation, compliance, and customer-centricity in the context of a modern Islamic bank.

The integration of training and development initiatives aligns with the emphasis on employee skills and is in harmony with historical principles of selecting and training workers based on scientific methods.

# Industrial Revolution:-

the discussion of **BankIslami's** management structure and operations aligns with the principles of efficient organization and structured management that were crucial during the Industrial Revolution.

The emphasis on technology, digital transformation, compliance, and customer-centricity in your analysis resonates with the industrial-era principles of harnessing technology for efficiency and organizing large-scale operations effectively.

The recognition of the role of branch managers as supervisors responsible for profit and loss aligns with the need for localized control and coordination within a large organization, much like the management challenges faced during the Industrial Revolution.

Analysis:-

**BankIslami's** management structure reflects the application of modern management principles. The delineation of roles, from top management to lower-level managers, demonstrates a hierarchical structure akin to the principles of organizational structure and specialization advocated in historical and modern management theories.

The emphasis on regional, area, and branch managers mirrors the need for coordination and control seen in historical and modern management practices. Furthermore, your analysis highlights the significance of digital transformation, compliance, and customer-centricity in the context of a modern Islamic bank.

The integration of training and development initiatives aligns with the emphasis on employee skills and is in harmony with historical principles of selecting and training workers based on scientific methods.

# General Administrative Theory:-

**Division of Labor:** In a bank, division of labor is evident in various roles such as tellers, loan officers, risk analysts, and branch managers. Each role has specific responsibilities, contributing to the overall functioning of the bank efficiently.

**Authority and Responsibility:** Bank management clearly defines the authority and responsibility of each position. For instance, loan officers have the authority to approve loans up to a certain limit, but they are also responsible for assessing the creditworthiness of applicants.

**Unity of Command:** This principle suggests that employees should have one clear supervisor. In a bank, branch employees report to the branch manager, ensuring a clear chain of command and accountability.

**Scalar Chain:** The scalar chain refers to the hierarchical structure within an organization. In a bank, this is seen in the layers of management, from top executives to front-line employees. Decisions often follow this chain of command.

**Span of Control:** The number of employees a manager can effectively supervise is essential. In a bank, branch managers typically have a limited span of control to ensure proper oversight of operations.

**Centralization and Decentralization:** Banks often centralize certain functions like risk management at the corporate level while decentralizing customer service to individual branches. This balance is crucial for efficient operations.

**Equity:** Banks must treat all customers fairly and equally, adhering to principles of equity. Discrimination in lending or services is strictly prohibited.

# Applying the Quantitative Approach:-

**Data Analysis:** Banks rely heavily on quantitative analysis to assess financial performance. They analyze metrics like loan-to-deposit ratios, asset quality, and return on equity to make informed decisions.

**Risk Assessment:** Quantitative methods are used extensively in risk assessment. Credit scoring models and financial ratios help banks evaluate the creditworthiness of borrowers.

**Portfolio Management:** Investment and wealth management divisions of banks use quantitative models to optimize investment portfolios, considering risk and return.

**Fraud Detection:** Quantitative analysis is crucial in identifying unusual patterns and anomalies that could indicate fraudulent activities within bank transactions.

**Customer Analytics:** Banks use quantitative data to understand customer behavior and preferences. This informs marketing strategies and product development.

**Forecasting:** Quantitative techniques are applied to predict future financial trends, interest rates, and market conditions, assisting in strategic planning.

**Analysis:**

the principles of general administrative theory and the quantitative approach play a fundamental role in the efficient operation of banks. These principles help ensure proper organization, management, and decision-making within financial institutions, ultimately contributing to their stability and success.

# Organizational Behavior:-

Applying organizational behavior principles to a specific organization like **Bank Islami** in Pakistan involves analyzing and understanding how various aspects of OB apply to the bank's operations, culture, and performance. Below are some ways in which organizational behavior concepts can be applied to **BankIslami**:

**Leadership Styles:** Assess the leadership styles within **BankIslami**. Identify whether the top leadership promotes a culture of ethical behavior, inclusivity, and employee engagement. Evaluate how leadership styles impact employee motivation and job satisfaction.

**Communication Effectiveness:** Analyze the effectiveness of communication within the bank. Effective communication is crucial in the financial sector, both internally among employees and externally with customers. Identify any communication gaps or challenges and implement strategies to improve communication.

**Customer Relations:** Organizational behavior isn't just about internal dynamics; it also extends to how employees interact with customers. Evaluate how employees engage with clients, resolve their issues, and create a positive customer experience. Satisfied customers can lead to increased loyalty and profitability.

**Employee Motivation and Job Satisfaction:** Conduct surveys or assessments to gauge employee motivation and job satisfaction levels. Identify factors that contribute to or hinder motivation and job satisfaction. Implement strategies to enhance motivation, such as offering career development opportunities and recognizing employees' efforts.

**Diversity and Inclusion:** Assess the level of diversity and inclusion within **Bank Islami**. Ensure that policies and practices support diversity and inclusion, as diverse teams often lead to more innovative solutions and better decision-making.

Ethical Standards: Evaluate the bank's ethical standards and practices. Ensure that all employees understand and adhere to ethical guidelines, especially in the finance sector where integrity is crucial.

**Performance Evaluation:** Evaluate the bank's performance evaluation and feedback processes. Ensure that they are fair, transparent, and linked to organizational goals. Use performance assessments to motivate employees and identify areas for improvement.

**Analysis:-**

Applying organizational behavior concepts to **BankIslami** in Pakistan can help create a more efficient, ethical, and inclusive work environment, leading to improved customer satisfaction, employee engagement, and overall organizational success. It's essential to continuously assess and adapt these principles to the bank's evolving needs and challenges

# Contingency Approach:-

The contingency approach emphasizes that there is no one-size-fits-all solution for organizations, and management practices should be contingent upon the specific circumstances and context. In the context of **BankIslami**:

**Environmental Contingencies:** Recognize that the banking industry is subject to various external contingencies, such as changes in interest rates, economic conditions, and regulatory reforms. Develop strategies that are adaptable to these external factors, such as diversified investment portfolios or flexible lending practices.

**Organizational Contingencies:** Consider the unique characteristics and needs of Bank Islami. For instance, being an Islamic bank, it should tailor its products and services to meet the demands of the Islamic finance market while ensuring compliance with Shariah principles.

**Leadership and Management Contingencies:** Understand that leadership styles and management practices may need to be adjusted based on the bank's current challenges and opportunities. For example, during times of crisis, a more authoritative leadership style might be necessary, while in periods of stability, a participative approach may be more effective.

**Technology Contingencies:** Recognize the role of technology in modern banking. Adapt the bank's technological infrastructure to meet customer needs and industry trends. Be prepared to invest in new technologies and adapt to changes in the digital landscape.

**Human Resource Contingencies:** Develop HR practices that can flexibly respond to changes in workforce dynamics, such as hiring specialized staff for Islamic finance products or providing training to adapt to new regulatory requirements.

**Financial Contingencies:** Maintain financial flexibility and risk management practices that can adapt to fluctuations in the financial markets and changes in customer preferences.

**Analysis:-**

By applying the contingency approach, **BankIslami** can tailor its strategies, structures, and practices to the specific contingencies it faces, ensuring that it remains agile and capable of thriving in a dynamic and evolving environment.

# Current issues and trends:-

To apply current issues and trends to **BankIslami** of Pakistan, it's important to consider the challenges and opportunities facing the Islamic banking sector in Pakistan and how these may impact the bank's operations and strategies. Here are some current issues and trends relevant to **BankIslami:**

**Digital Transformation:** The banking industry worldwide is experiencing a digital transformation. Customers increasingly expect online and mobile banking services. **BankIslami** should invest in modern digital infrastructure, user-friendly apps, and secure online banking to meet these expectations and compete effectively.

**Regulatory Compliance:** Islamic banks in Pakistan must adhere to strict Shariah compliance and regulatory standards. Staying up-to-date with changes in regulations and ensuring full compliance is crucial to maintain the bank's reputation and avoid legal issues.

**Customer-Centric Services:** Customers demand personalized and efficient services. Bank Islami should leverage data analytics and AI to understand customer preferences and offer tailored products and experiences.

**Cyber-security:** As digital banking grows, the risk of cyber threats increases. The bank should prioritize cybersecurity investments to protect customer data and maintain trust.

**Global Expansion:** If Bank Islami intends to expand internationally, it should consider entering markets with a demand for Islamic banking services. The Middle East, Southeast Asia, and parts of Africa are potential regions for expansion.

**Talent Development:** To address emerging trends and challenges, the bank should invest in employee training and development, particularly in areas such as digital skills, Islamic finance expertise, and risk management.

**Analysis:-**

By staying informed about these current issues and trends and adapting its strategies accordingly, **BankIslami** can position itself as a competitive and resilient Islamic bank in Pakistan's evolving financial landscape.

# Organization Culture:-

Organizational culture is a system of shared meanings and common beliefs held by members of an organization. These shared beliefs and values determine how employees interact with each other, make decisions, and approach their work.

**Values:** Core beliefs that guide behavior and decision-making within the organization.

**Symbols:** Objects, events, or actions that represent the organization's values. For example, a logo or a specific office setup.

**Rituals:** Regular and repeated activities within the organization, such as weekly team meetings, that reinforce cultural values.

**Myths:** Stories or narratives about significant events or people within the organization that illustrate its values and identity.

**Practices:** Daily activities and behaviors that reflect the organizational culture, including how meetings are conducted or how conflicts are resolved.

Strong versus Weak Cultures:-

**Strong Cultures:** Cultures where key values are deeply and widely held, significantly influencing employees' behaviors and decisions.

**Weak Cultures:** Cultures where values are unclear or not widely embraced, leading to a lack of influence on employees.

##### Factors Influencing the Strength of Culture:-

**Size of the Organization:** Larger organizations might find it challenging to maintain a strong, cohesive culture across all departments and levels.

**Age of the Organization:** Older organizations often have well-established cultures compared to newer ones.

**Rate of Employee Turnover:** High turnover can disrupt cultural continuity and weaken its strength.

**Strength of the Original Culture:** A robust initial culture is more likely to persist and influence employees over time.

**Clarity of Cultural Values and Beliefs:** Clear and well-communicated values are more likely to be embraced by employees.

##### Benefits of a Strong Culture:-

**Employee Commitment:** Employees in strong cultures are more committed to the organization's mission and values.

**Recruitment and Socialization:** It helps in attracting like-minded individuals during recruitment and facilitates their integration into the organization.

**Higher Performance:** Strong cultures promote employee initiative and often result in higher organizational performance.

##### Sources of Organizational Culture:-

**Leadership:** Leaders shape and reinforce the culture through their behavior, decisions, and communication.

**Past Practices:** Historical events and traditions contribute to the existing culture.

**Continuation:** The culture is sustained by recruiting individuals who align with existing cultural values and socializing new employees to adapt to these values.

##### How Employees Learn Culture:-

**Stories:** Narratives of significant events or actions that convey the spirit of the organization and its values.

**Rituals:** Repetitive activities that express and reinforce organizational values, such as team-building exercises.

**Material Symbols:** Physical assets like office decor, equipment, or logos that represent the organization.

**Language:** Unique terms, acronyms, and jargon specific to the organization, fostering a sense of belonging and identity among employees.

**Analysis:-**

A culture of a Organization is the back bone of its structure and **Bankislami** Handles that well with its Customer friendly and Employee friendly environment. Their staff and management member are very ambitious and cooperative with both customers and with each other which concludes that their culture is pure and strong

[Second Report]

# Stakeholders :-

***Employees:-***

The employees of bank islami are very essential stakeholders. By giving them a supportive work environment they can seek job security, fair compensation, career growth opportunities, and a supportive work environment.

***Suppliers:-***

Supliers are those who are providing services to Bank Islami. They are concerned about payment terms, timely settlements, and the bank's financial stability etc.

Media and Public Opinion about the organization:-

The media and pubic opinion matters a lot in this regard .If an organization has a good image in public then it will be very beneficial for that bank or any other organization. Media image is very important for building trust of pubic on bank islami.

***Customers:-***

Customers of bank islami has very big influence on bank islami this include businesses, individual and organisations etc .customers expects efficiency and ethical banking services so that they can trust on bank islami system which is very important for the success of bank islami.

***Government Authorities:-***

The state bank of Pakistan are very critical stakeholders. They are concerned about monetary policies and anti-money laundering laws etc .

# Shareholders and Stockholders:-

The shareholders of bankislami are those who are interested in bank stokes for their financial interests. They gain capital based on bankislami performance.

They also have a right to vote in bank decision making process. If shareholder have a strong analysis based on their experience they can get a good return.

The stockholders have their understanding their motivation and expectations.

The are very concerned about bank performance. They can get a good return through dividends and capital gains. They have a great impact on bank islami also because of right to vote in decision making process of bank islami.

# Corporate Social Responsibility(CSR):

The initiative of Bank Islami also involves assessing the bank's efforts to contribute to society, support sustainability, and operate ethically.

***Focus area:-***

The organization should involve the specific focus area of the bank ‘s CSR initiatives. This could include education, healthcare, community development, environmental sustainability, or other social and environmental issues.

***Impact measurement:-***

Assess the impact of Bank Islami's CSR activities Does they are able to measure the social, environmental, and economic outcomes of their initiatives?

***Stakeholder engagement:***

The stakeholder input is very important for identifying issues and concerns. Consider how the bank engages with various stakeholders, including employees, customers, local communities, and regulatory bodies, to shape its CSR strategies

***Legal Requirements:***

Check the legal requirements that bank islami can fullfil related to CSR in Pakistan.

***Partnerships and Collaborations:***

To enhance the impact and impact and reach of their CSR initiatives. The bank islami should collaborates with other organizations, NGOs, or government agencies etc.

***Long-Term Commitment:***

For lasting positive impacts the bank islami should Evaluate the long-term commitment of Bank Islami to CSR.

# Social Responsibility:-

Social responsibility refers to the ethical framework and obligation that individuals, organizations, and institutions have towards the well-being and interests of society as a whole. It involves taking into consideration the impact of one's actions on the broader community and environment, not just on profit or self-interest. Social responsibility can manifest in various forms, such as charitable contributions, environmental sustainability efforts, ethical business practices, and more. It's about conducting business or activities in a way that benefits society while minimizing harmful effects.

# Managerial Ethics:-

Managerial ethics, also known as business ethics, pertains to the moral principles and values that guide the behavior and decision-making of managers and leaders within an organization. It involves making ethical choices in business operations, considering the impact on various stakeholders, and upholding principles of honesty, integrity, fairness, and accountability. Managerial ethics is important in maintaining the reputation of the organization, fostering trust among employees and customers, and ensuring that business practices align with societal expectations.

# Determinants of Issue Intensity:-

In the context of business and organizational management, the determinants of issue intensity are factors that affect the significance or seriousness of a particular issue or problem. These determinants can help managers and decision-makers prioritize issues and allocate resources effectively. Some common determinants of issue intensity include:

* Magnitude of Consequences: The potential impact or consequences of the issue, such as financial losses, harm to reputation, or legal repercussions.
* Proximity to Stakeholders: How closely the issue affects key stakeholders, including employees, customers, shareholders, and the community.
* Social and Cultural Factors: The societal and cultural context in which the issue arises, including public perceptions and values.
* Media Coverage: The extent to which the issue is covered by the media and the resulting public attention.
* Legal and Regulatory Requirements: Whether the issue is subject to legal or regulatory obligations, which can increase its intensity.
* Timing and Urgency: How quickly the issue must be addressed and the potential for escalation if not resolved promptly.
* Ethical and Moral Implications: The ethical considerations of the issue, including whether it involves violations of ethical standards or principles.

By evaluating these determinants, managers can better understand the urgency and significance of various issues, allowing them to prioritize and respond accordingly.

***Ethical behavior*** within an organization is essential for building trust, credibility, and long-term success. In this report, we will explore how managers can play a crucial role in improving ethical behavior within their organizations. We will focus on the importance of rules and regulations, ethical leadership, and ethics training, drawing insights from Bank Islami’s successful implementation of ethical practices.

# Establishing Clear Rules and Regulations:-

One fundamental way organizations can improve ethical behavior is by implementing clear and comprehensive rules and regulations. These guidelines serve as a roadmap for employees, ensuring they understand the boundaries of acceptable behavior. By having well-defined policies in place, organizations create a framework that discourages unethical conduct. Bank Islami’s approach to maintaining a positive ethical environment stands as a testament to the effectiveness of robust regulations.

**Analysis:**

Bank Islami’s commitment to establishing and enforcing stringent rules and regulations has cultivated an ethical work culture, setting an example for other organizations to follow.

# Fostering a Friendly and Supportive Environment:-

A friendly and supportive workplace environment plays a pivotal role in encouraging ethical behavior among employees. When employees feel valued, respected, and supported, they are more likely to uphold ethical standards. Organizations can promote this environment by encouraging open communication, promoting teamwork, and recognizing and rewarding ethical conduct.

**Analysis:-**

Bank Islami’s focus on creating a positive work atmosphere has contributed significantly to its ethical success. Employees thrive in an environment where they feel appreciated and respected, leading to a higher adherence to ethical principles.

# Ethical Leadership:-

Leadership sets the tone for an organization’s ethical behavior. Ethical leaders not only embody ethical values but also actively promote and enforce them within the organization. By demonstrating integrity, transparency, and accountability, ethical leaders inspire employees to follow suit, creating a culture of trust and honesty.

**Analysis:-**

Bank Islami’s emphasis on ethical leadership has played a vital role in shaping the organization's ethical values. The leaders serve as role models, influencing employees to embrace ethical behavior in their professional conduct.

# The Value of Ethics Training:-

Ethics training programs are invaluable tools for organizations aiming to enhance ethical behavior. These programs educate employees about ethical principles, company policies, and the consequences of unethical actions. Through interactive training sessions, employees gain a deep understanding of ethical dilemmas and learn how to navigate them responsibly.

**Analysis:-**

Bank Islami’s investment in ethics training has empowered its workforce with the knowledge and skills necessary to make ethical decisions. Regular training sessions reinforce the organization's commitment to ethical conduct, ensuring employees are well-equipped to uphold ethical standards.

**Conclusion:-**

In conclusion, improving ethical behavior within an organization requires a multifaceted approach. By implementing clear rules and regulations, fostering a friendly and supportive environment, promoting ethical leadership, and investing in ethics training, organizations can create a workplace where ethical behavior is not only encouraged but also ingrained in the organizational culture. Bank Islami’s success in maintaining a high level of ethical standards serves as a model for other organizations aspiring to create ethical workplaces that thrive on trust, integrity, and mutual respect.

# The Role of Intuition in BankIslami:-

# What is Intuition in Bank Islami?

In Bank Islami, where adherence to Islamic principles is paramount, intuition plays a crucial role in decision-making for a Branch Manager.

##### How Intuition Works in Bank Islami:

Values or Ethics-based Decisions:-

•*Example:* When making decisions related to customer interactions or introducing new financial products, the Branch Manager relies on intuition to ensure that these decisions align with the ethical and Sharia values upheld by Bank Islami.

Subconscious Mental Processing:-

•*Example:* Intuition aids the Branch Manager in interpreting subtle cues in the local market. It involves understanding the needs and preferences of the community through subconscious processing, helping in tailoring services to better serve the specific market.

Cognitive-based Decisions:-

•*Example:* In deciding which Islamic financial products to prioritize or market, the Branch Manager's intuition, rooted in cognitive expertise, ensures offerings not only meet customer needs but also align with the strategic goals of Bank Islami.

Experience-based Decisions:-

•*Example:* Drawing from past experiences, the Branch Manager's intuition is crucial in assessing and managing risks. For instance, when evaluating loan applications, experience-based intuition helps in making informed decisions that align with Sharia principles.

Affect-initiated Decisions:-

•*Example:* Intuition is instrumental in decisions related to employee engagement and team dynamics. Considering the emotions and morale of branch employees, the Branch Manager's intuition guides decisions that foster a positive working environment, ultimately enhancing team performance.

Analysis:-

In a financial institution like Bank Islami, where values and ethical considerations are paramount, the utilization of intuition is strategic. The Branch Manager's intuition serves as a compass for decision-making, ensuring that each choice aligns with Islamic principles and the unique needs of the local market. The integration of intuition in the decision-making process adds a layer of cultural sensitivity and ethical alignment that goes beyond straightforward data analysis.

For the Branch Manager, intuition becomes a valuable tool for navigating the intricacies of Islamic finance, market dynamics, and team management. It is not divorced from rationality but rather complements analytical thinking, offering a nuanced and culturally attuned approach to decision-making. This blend of intuition and rationality is particularly relevant in the financial sector, where trust, ethics, and cultural considerations are integral to sustained success.

# Unstructured Problems in BankIslami:-

Bank Islami, as an Islamic financial institution, can face unstructured problems in various aspects. For example:

***Sharia Compliance:*** Ensuring that all financial products and services adhere to Islamic principles can be challenging, especially when dealing with innovative financial instruments.

***Customer Complaints:*** Handling unique customer complaints or issues that don't fit standard procedures can require creative solutions while maintaining compliance with Islamic banking principles.

Bank Islami should establish a flexible problem-solving framework to address these challenges effectively. This may involve collaboration with Islamic scholars for Sharia-compliant solutions and fostering a culture of adaptability and innovation within the organization.

# Non-programmed Decisions in BankIslami:

Non-programmed decisions at Bank Islami may relate to strategic choices and

***Unforeseen circumstances :*** Market Expansion: Deciding to enter a new market or region may be a non-programmed decision. Bank Islami should thoroughly assess market potential, regulatory requirements, and cultural factors before making such a move.

***Cybersecurity Incidents :*** Responding to a major cybersecurity breach is another example. Decisions about informing customers, mitigating the breach, and strengthening security protocols require swift and thoughtful action.

These decisions should involve rigorous risk assessment, scenario planning, and consultation with experts in the relevant fields to minimize risks and maximize opportunities.

# Decision Making Errors & Biases in BankIslami:

Addressing decision-making errors and biases is crucial for Bank Islami to maintain the integrity of its operations and investments:

***Overconfidence :*** Bank executives and managers may be overly confident in their assessments of financial products or market trends. This can lead to excessive risk-taking.

***Confirmation Bias :*** Employees involved in investment decisions might seek information that confirms their preconceived notions about a particular investment, potentially leading to poor choices.

Bank Islami can counter these biases by implementing checks and balances in the decision-making process, encouraging diverse perspectives, and promoting data-driven decisions over intuitive judgments. Independent audits and compliance checks are also vital to reduce errors related to Sharia compliance.

**Analysis :-**

Bank Islami, as an Islamic financial institution, faces unique challenges in dealing with unstructured problems, non-programmed decisions, and the risk of decision-making errors and biases. Its success lies in its ability to balance innovation with compliance, make informed strategic choices, and minimize cognitive biases to ensure its long-term stability and growth within the framework of Islamic banking principle

**[**Third Report**]**

# Purpose of Planning :-

Provides Direction: Planning helps organizations set clear objectives and chart a course of action to achieve those objectives. It provides a sense of direction and purpose for the organization.

##### Reduces Uncertainty :-

Planning involves forecasting and anticipating future events. By doing so, it reduces uncertainty and enables the organization to prepare for various scenarios.

##### Minimizes Waste and Redundancy:-

Through effective planning, organizations can optimize resource allocation, avoiding unnecessary wastage and redundancy in operations.

Sets the Standards for Controlling:-

Planning establishes benchmarks and standards against which actual performance can be measured. It provides a basis for monitoring and controlling activities to ensure they align with the organizational goals.

##### Elements of Planning:-

**Analysis of Bank Islami's Planning and Controlling Infrastructure**

Bank Islami demonstrates effective and timely planning and controlling measures, ensuring the organization operates efficiently and achieves its goals.

##### Goals (Objectives):-

**Desired Outcomes:** Goals define the desired outcomes an organization aims to achieve, providing a clear sense of purpose and direction for its activities.

**Provide Direction and Evaluation Criteria:** Goals not only guide actions but also serve as criteria for evaluating performance, helping the organization assess its progress.

##### Plans:-

**Documenting How Goals Are Accomplished:** Plans outline the specific steps and strategies to achieve goals. They allocate resources and establish activity schedules to ensure effective execution.

# Types of Goals

**Financial Goals:** Related to internal financial performance, such as revenue targets and cost management.

**Strategic Goals:** Relate to the organization's performance concerning external factors like competition, market trends, and industry positioning.

# Types of Plans

**Strategic Plans:** Apply to the entire organization, setting overarching goals and positioning strategies for extended periods.

**Operational Plans:** Detail specific actions to achieve strategic goals within shorter time frames, typically one year or less.

**Specific Plans:** Clearly defined plans, leaving no room for interpretation, ensuring precise execution.

**Directional Plans:** Flexible guidelines that provide focus while allowing discretion in implementation.

**Single-Use Plans:** Unique plans tailored for specific, one-time situations or projects.

**Standing Plans:** Ongoing plans guiding recurring activities, ensuring consistency and efficiency.

**Traditional Goal Setting:** Establishes goals at the top level, which may lose clarity and focus as they cascade down to subgoals.

# Management By Objectives (MBO)

**Specific Performance Goals:** Goals jointly determined by employees and managers, periodically reviewed, with rewards allocated based on progress.

**MBO Key Elements:** Goal specificity, participative decision making, explicit performance evaluation periods, and feedback mechanisms.

**MBO Effectiveness and Challenges:** Success hinges on top management commitment; challenges include adaptability in dynamic environments and potential issues with individual vs. team achievements.

# Strategic Management:-

##### Strategies

**Determinants of Long-Run Performance:** Decisions and actions shaping an organization's long-term performance, influenced by its strategies.

**Strategic Management Process**

**Step 1:** Identifying Mission, Goals, and Strategies: Defining the organization’s purpose, measurable goals, and strategic approaches.

**Step 2:** External Analysis: Examining specific and general environments using tools like PEST analysis and Porter's Five Forces to understand industry dynamics.

**Step 3:** Internal Analysis: Assessing organizational resources, capabilities, and activities, including financial assets, physical assets, and intangibles like skills and corporate reputation. Combining steps 2 and 3 results in a SWOT analysis.

**Step 4:** Formulating Strategies: Developing strategies based on the analysis, aligning them with organizational goals and resources.

**Step 5:** Implementing Strategies: Putting strategies into action through various initiatives and projects.

**Step 6:** Evaluating Results: Continuously assessing the outcomes of implemented strategies to make informed adjustments and improvements.\*

# Corporate Portfolio Strategy:-

Bank Islami's current corporate portfolio strategy is focused on expanding its retail banking operations and strengthening its presence in the corporate and investment banking segments. The bank is also expanding its geographic reach, with a focus on growing its presence in underserved markets.

Bank Islami's current corporate portfolio strategy aligns with its overall mission, vision, and values. The bank's mission is to "provide Sharia-compliant financial services that contribute to the economic development of Pakistan." The bank's vision is to be "the leading Islamic bank in Pakistan." The bank's values are "customer focus, innovation, integrity, and excellence."

**Bank Islami's SWOT analysis in each of its business segments is as follows:**

# Retail Banking:-

**Strengths:** Strong brand recognition, large branch network, wide product offering

**Weaknesses:** High operating costs, limited penetration in rural areas

**Opportunities:** Expanding into new markets, developing new products and services

**Threats:** Increased competition from conventional banks, regulatory changes

Corporate and Investment Banking

**Strengths:** Strong expertise in Islamic finance, experienced management team

**Weaknesses:** Limited market share, lack of international presence

**Opportunities:** Growing demand for Sharia-compliant corporate and investment banking products, expanding into new markets

**Threats:** Increased competition from conventional banks, regulatory changes

Bank Islami allocates resources across its business segments based on its strategic priorities. The bank currently allocates the most resources to its retail banking segment, followed by its corporate and investment banking segments.

Some potential risks and challenges associated with Bank Islami's current corporate portfolio strategy include:

Increased competition: Bank Islami faces increased competition from both conventional banks and other Islamic banks.

Regulatory changes: The banking industry is subject to frequent regulatory changes. Bank Islami must be able to adapt to these changes quickly and efficiently.

Economic downturn: An economic downturn could lead to increased loan defaults and lower profitability.

# Planning Tools and Techniques

Bank Islami uses a variety of planning tools and techniques to develop its strategic plans. These tools and techniques include:

Strategic planning frameworks: Bank Islami uses a variety of strategic planning frameworks, such as the Balanced Scorecard and SWOT analysis.

**Market research:** Bank Islami conducts market research to understand customer needs and preferences.

**Financial analysis:** Bank Islami conducts financial analysis to assess its financial performance and identify opportunities for growth.

**Scenario planning:** Bank Islami conducts scenario planning to prepare for potential risks and challenges.

Bank Islami ensures that its strategic plans are aligned with its overall mission, vision, and values by integrating these statements into its strategic planning process. The bank also reviews its strategic plans on a regular basis to ensure that they are still relevant and achievable.

Bank Islami monitors and evaluates the effectiveness of its strategic plans through a variety of methods. These methods include:

**Performance reviews:** Bank Islami conducts regular performance reviews to track its progress against its strategic goals.

Key performance indicators (KPIs): Bank Islami tracks a variety of KPIs to measure its performance.

**Customer feedback:** Bank Islami collects customer feedback to identify areas for improvement.

Some of the challenges that Bank Islami faces in implementing its strategic plans include:

**Resource constraints:** Bank Islami has limited resources to invest in its strategic plans.

**Organizational inertia:** Bank Islami can be slow to change due to its large size and complex organizational structure.

**External factors:** Bank Islami's strategic plans can be impacted by external factors, such as economic conditions and regulatory changes.

Bank Islami can improve its strategic planning process by:

**Enhancing employee involvement:** Bank Islami can involve more employees in its strategic planning process to generate new ideas and perspectives.

**Improving communication:** Bank Islami can improve communication of its strategic plans to ensure that everyone is on the same page.

**Increasing flexibility:** Bank Islami can make its strategic plans more flexible to adapt to changing circumstances.

# Benchmarking:-

Bank Islami uses a variety of KPIs to benchmark its performance against other banks. These KPIs include:

Return on equity (ROE)

Return on assets (ROA)

Net interest margin (NIM)

Cost-to-income ratio

Customer satisfaction

Bank Islami identifies and learns from best practices in the banking industry by:

Attending industry conferences and workshops

Reading industry publications

Networking with other banks

Hiring experienced6 professionals from other banks

The benefits of benchmarking for Bank Islami include:

**Improved performance:** Benchmarking can help Bank Islami identify areas where it can improve

# Techniques for Allocating Resources:-

**Explanation:** Resource allocation at BankIslami involves distributing financial, human, and physical resources strategically to achieve organizational goals.

Analysis for BankIslami:

• **Financial Resources:** BankIslami allocates funds for lending, investments, and operational expenses. Additionally, specific allocations may be designated for technological upgrades and cybersecurity measures to ensure the integrity of financial transactions.

• **Human Resources:** Assigning skilled employees to various departments ensures the efficient functioning of each area. In BankIslami, this includes a specialized team responsible for regular check-ups on ATMs and branches, contributing to the smooth operation and security of these critical service points.

• **Physical Resources:** Proper distribution of physical assets, including branches and ATMs, is vital. Allocation of funds for the maintenance and ambience of branches enhances the customer experience, aligning with BankIslami's commitment to service excellence.

# Budgets:-

**Explanation:** Budgeting at BankIslami involves detailed financial planning to allocate resources effectively for various activities and needs.

Analysis for BankIslami:

• **Variable Budgets:** Given the dynamic nature of the banking industry, BankIslami may allocate flexible budgets to adapt to changing market conditions. This includes contingencies for unforeseen circumstances or sudden shifts in customer demands.

• **Cash Budget:** Critical for managing liquidity, BankIslami carefully plans its cash reserves to meet customer withdrawal demands, optimize returns on excess cash, and allocate a specific budget for the cleaning and ambience of its branches.

• **Revenue and Profit Budgets:** These budgets guide BankIslami in achieving its financial objectives. Including a budget for the aesthetics and maintenance of branches aligns with the bank's commitment to providing a welcoming environment for customers.

# Schedules:-

**Explanation:** Scheduling at BankIslami involves coordinating activities and ensuring timely completion of tasks.

**Analysis for BankIslami:**

• **Gantt Chart:** BankIslami utilizes Gantt charts for visualizing and tracking progress. This includes scheduling regular visits by specialized teams to ATMs and branches, ensuring that maintenance and security checks are conducted efficiently.

• **Load Chart:** Managing capacity in customer service areas is crucial. BankIslami uses load charts to optimize resource utilization, including schedules for cleaning staff and maintenance crews to enhance the overall ambience of branches.

• **PERT:** Strategic initiatives at BankIslami, such as implementing new technology or launching innovative services, are managed using PERT. This ensures effective planning, risk mitigation, and on-time project completion.

# Program Evaluation and Review Technique (PERT)

Explanation: PERT is used at BankIslami for project management, aiding in planning and scheduling tasks.

**Analysis for BankIslami:**

• **Project Implementation:** BankIslami employs PERT for significant projects, ensuring a systematic approach to project management. This includes assigning resources for specific tasks, such as cybersecurity measures and ATM maintenance.

• **Risk Management:** PERT helps identify critical paths and potential bottlenecks, allowing BankIslami to allocate resources strategically. This includes contingencies for unexpected challenges, ensuring the successful completion of strategic projects.

• **Strategic Planning:** BankIslami utilizes PERT for long-term planning, facilitating a clear understanding of the timelines and resource requirements for projects contributing to the bank's strategic objectives.

**Break even Analysis:**

**Identify Fixed and Variable Costs:**

• Clearly distinguish between fixed costs (salaries, rent, utilities) and variable costs (transaction processing fees, marketing expenses). In a bank, fixed costs are typically more prominent.

# Determine Revenue Streams:

• Identify the primary sources of revenue, such as interest income, fees from services, and investment returns. Categorize these revenue streams based on their stability and variability.

##### Calculate Contribution Margin:

• Determine the contribution margin, which is the difference between total revenue and variable costs..

##### Break-Even Point Calculation:

• Use the break-even formula: Break-Even Point (BEP) = Fixed Costs / Contribution Margin.

##### Sensitivity Analysis:

• Conduct sensitivity analysis by varying key factors, such as interest rates, transaction volumes, and operating costs..

##### Scenario Planning:

• Consider different scenarios, such as changes in market conditions, regulatory environments, or economic downturns..

##### Risk Mitigation Strategies:

• Develop strategies to mitigate risks identified during the break-even analysis. This could involve cost-cutting measures, diversification of revenue streams, or enhancing operational efficiency.

# Human Recourse management:-

##### Islamic Finance Training Programs:

• Develop specialized training programs for employees to enhance their understanding of Islamic finance principles

##### Talent Acquisition with Islamic Finance Expertise:

• Implement targeted recruitment strategies to attract talent with a strong background in Islamic finance

##### Career Development Pathways in Islamic Finance:

• Establish clear career development pathways that integrate Islamic finance knowledge. Employees should see opportunities for growth within the organization that align with their expertise in Islamic finance.

##### Performance Management Aligned with Ethical Standards:

• Align performance management systems with the ethical standards of Islamic finance. Evaluate employees based on their adherence to Sharia-compliant practices, customer service, and contributions to the bank's mission.

##### Leadership Development with Ethical Leadership Focus:

• Develop leadership development programs that emphasize ethical leadership qualities in accordance with Islamic finance principles.

##### Diversity and Inclusion Reflecting Islamic Values:

• Promote diversity and inclusion within the organization, reflecting the values of Islamic finance.

# Environmental factors effecting HRM:

##### Regulatory Landscape in Islamic Finance:

• Impact: Unique regulatory requirements in Islamic finance.

• HRM Application: Ensure HR practices align with and adapt to evolving Islamic finance regulations, providing continuous training for compliance.

##### Economic Fluctuations:

• Impact: Economic conditions influencing interest rates and market stability.

• HRM Application: Adapt HR strategies based on economic shifts, including talent management during downturns and expansion during growth.

##### Technological Evolution:

• Impact: Rapid advancements shaping required skill sets.

• HRM Application: Continuous training to upskill employees in emerging technologies relevant to Islamic finance.

##### Globalization:

• Impact: Increased competition and opportunities for market expansion.

• HRM Application: Develop talent acquisition strategies for the global market, cross-cultural training, and a globally aware workforce.

##### Socio-Cultural Dynamics:

• Impact: Societal values influencing workplace expectations.

• HRM Application: Align HR practices with Islamic values and cultural expectations, fostering inclusivity and diversity.

##### Environmental Sustainability:

• Impact: Growing emphasis on corporate responsibility and sustainability.

• HRM Application: Incorporate environmentally sustainable practices in the workplace and employee wellness programs.

# Current assessment:-

##### Financial Performance:

Historically stable with gradual growth.

Positive profitability ratios indicate effective financial management.

##### Islamic Finance Compliance:

Commitment to Sharia principles in financial products.

Potential innovation in Sharia-compliant offerings.

##### Operational Efficiency:

Increasing technology integration for enhanced customer experience.

Ongoing focus on risk management strategies.

##### Human Resource Management:

Workforce competency in Islamic finance and digital banking.

Employee satisfaction contributing to overall organizational success.

##### Customer Relationships:

Positive customer satisfaction levels.

Active engagement with the community, reflecting social responsibility.

##### Regulatory Compliance:

Adherence to local and international regulatory requirements.

Commitment to compliance with Islamic finance regulations.

Meeting future human resource needs in Bank Islami of Pakistan would involve a strategic approach that considers both the current workforce and anticipated changes in the banking industry. Here are a few steps you might consider:

# Skills Assessment:

• Identify the specific skills and competencies required for the evolving roles in the banking sector, especially those relevant to Islamic banking practices.

# Training and Development:

• Invest in training programs to upskill current employees in areas such as digital banking, financial technology, and Islamic finance principles.

# Recruitment Strategies:

• Develop targeted recruitment strategies to attract talent with expertise in Islamic finance and modern banking technologies.

# Collaboration with Educational Institutions:

• Forge partnerships with universities and training institutions to ensure that graduates are equipped with the skills necessary for the banking industry.

# Diversity and Inclusion:

• Foster an inclusive workplace culture that attracts a diverse range of talent, ensuring a variety of perspectives and skills within the organization.

# Succession Planning:

• Identify and nurture high-potential employees for leadership roles, ensuring a smooth transition as senior executives retire or move on.

# Technology Integration:

• Embrace technological advancements and integrate them into daily operations. This might involve hiring professionals with expertise in financial technology.

# Employee Engagement:

• Create an environment that encourages employee engagement, satisfaction, and retention.

**Analysis:**

In my thoughts for need of human recourse in future depends on different factor that how is the oraganisation going financial and is there much more work for employees which is difficult for them to do.You can analyse and predict that how many employees are there needed to do the specific work for there organization.In this way you can handle the work and increase the productivity.

# HR Practices:

1. Islamic Finance Training:

• Implement specialized training programs for employees to deepen their understanding of Islamic finance principles.

2. Talent Acquisition:

• Develop a targeted recruitment strategy to attract individuals with a strong background in Islamic finance, banking, and related fields.

3. Career Development Pathways:

• Establish clear career development pathways within the organization, outlining the progression from entry-level positions to more senior roles.

4. Performance Management:

• Implement a performance management system that aligns with the goals and values of Islamic finance

5. Employee Well-being Programs:

• Introduce initiatives that promote the well-being of employees, considering both professional and personal aspects.

6. Ethical Leadership Development:

• Foster a culture of ethical leadership within the organization

7. Diversity and Inclusion:

• Promote diversity and inclusion within the workforce..

8. Technology Integration Training:

• Given the importance of technology in modern banking, provide training programs to enhance employees' digital skills.

# Employee Performance Management:

1. Sharia-Compliant Performance Metrics:

• Develop performance metrics that align with Sharia-compliant banking principles.

2. Islamic Finance Training:

• Include performance indicators related to employees' understanding and application of Islamic finance principles.

3. Customer Satisfaction Metrics:

• Emphasize customer satisfaction as a key performance indicator

4. Ethical Conduct Assessments:

• Integrate assessments of ethical conduct into performance evaluations

5. Team Collaboration Metrics:

• Acknowledge and reward collaborative efforts within teams. Islamic finance encourages cooperation and mutual support, so recognizing teamwork in performance evaluations is crucial.

6. Community Involvement Recognition:

• Recognize and reward employees who actively participate in community and social responsibility initiatives..

7. Balanced Scorecard Approach:

• Utilize a balanced scorecard approach that includes financial metrics alongside non-financial metrics.

8. Continuous Learning in Islamic Finance:

• Link performance management to continuous learning in Islamic finance.

# Contemporary Issues in Managing Human Resources:

1. Digital Transformation:

• Invest in training programs to upskill employees in digital banking technologies..

2. Remote Work Policies:

• Develop and implement flexible remote work policies, taking into account the changing expectations of employees post-pandemic.

3. Diversity, Equity, and Inclusion (DEI):

• Prioritize diversity, equity, and inclusion initiatives within the organization.

4. Work-Life Balance:

• Recognize the importance of work-life balance in employee well-being.

5. Mental Health Support:

• Introduce mental health support programs to address the well-being of employees.

6. Adaptable Leadership:

• Develop leadership training programs that emphasize adaptability and resilience..

7. Talent Management and Retention:

• Focus on talent management to identify and retain key employees.

8. Employee Experience:

• Enhance the overall employee experience by investing in a user-friendly HRIS (Human Resources Information System) and streamlining HR processes.

**Analysis:**

All oranisation should take care of their employees and provide them all possible thing which they needed.Bank islami take care of their employees mental health give them opportunity to also conduct online meeting and to do some specific tasks from their home.

Remote jobs is a good step to adopt the technological advancement in every field.

**[**forth Report**]**

Organizational Structure:

BankIslami's unique challenge lies in aligning its organizational structure with Islamic banking principles while ensuring operational efficiency. The bank can consider adopting a decentralized structure that empowers local branches to tailor services to their communities while adhering to Shariah-compliance standards. This approach fosters a sense of community engagement and responsiveness.

**Analysis:**

BankIslami has a organizational structure that reflects its commitment to Shariah-compliant practices. This involves establishing dedicated departments for Islamic banking services, such as Mudarabah and Musharakah. Additionally, the hierarchical structure should promote transparency and ethical decision-making. Cross-functional teams can be formed to ensure that every department integrates Islamic principles in their operations. Maintaining efficiency involves continuous training programs to keep employees updated on Shariah compliance and leveraging technology for streamlined processes.

Mechanistic vs. Organic Organization:

Considering the emphasis on Shariah-compliant services, an organic organizational structure is more suitable for BankIslami. This structure promotes flexibility, adaptability, and encourages collaboration among employees, essential for navigating the dynamic landscape of Islamic finance.

**Analysis:**

Given the dynamic and complex nature of Islamic finance, an organic organizational structure would be more suitable for BankIslami. Organic structures are adaptable, fostering innovation and quick responses to market changes. This aligns with the need for flexibility in delivering Shariah-compliant financial products. Decision-making should involve collaboration among employees, enabling them to contribute to the development of innovative Islamic financial solutions. However, some mechanistic elements may be retained for efficiency in routine processes.

Factors Influencing Structural Decisions:

In shaping its organizational structure, BankIslami should consider its commitment to Islamic banking principles, the size of the organization, the use of technology, and the degree of uncertainty in the banking industry. The structure should reflect the bank's emphasis on ethical practices, leverage technology for efficiency, and remain adaptable in a dynamic market.

**Analysis:**

BankIslami's organizational structure should be closely aligned with its overall strategy of becoming a leading provider of Shariah-compliant financial services. Size considerations may warrant decentralized decision-making to ensure agility. Embracing technology is crucial for efficient operations, and the structure should facilitate seamless integration of digital solutions. The degree of uncertainty in the banking industry requires a structure that encourages adaptability and continuous monitoring of market changes, supporting BankIslami in staying ahead of industry trends.

Contemporary Organizational Designs-Team Structures:

Implementing team structures at BankIslami can enhance communication and collaboration, particularly in delivering Islamic financial services. Cross-functional teams can work collaboratively on projects, ensuring a holistic approach to Shariah-compliant offerings.

**Analysis:**

BankIslami can implement cross-functional teams dedicated to specific Islamic financial products, ensuring collaboration among experts in different areas. This team-based approach facilitates effective communication, quick decision-making, and a holistic view of product development. Regular team meetings and open communication channels should be established to foster collaboration and innovation. This ensures that the entire team is aligned with Shariah principles and customer expectations, contributing to the successful delivery of Islamic financial services.

Matrix and Project Structures:

BankIslami can effectively use matrix and project structures to ensure expertise is applied to key projects. Matrix structures allow employees to contribute their functional expertise to projects, ensuring a comprehensive approach to the development and implementation of Shariah-compliant initiatives.

**Analysis:** BankIslami can implement matrix structures for key projects by assigning project managers and specialized team members from relevant departments. This structure ensures that expertise is dedicated to specific projects without disrupting daily operations. Additionally, project structures can be employed for strategic initiatives such as the launch of new Islamic financial products. This approach allows the bank to leverage specialized skills, adapt to changing market demands, and maintain a focus on Shariah compliance throughout project lifecycles..

Removing Boundaries-Virtual Organization:

To adapt to changing market conditions, BankIslami can strategically use a virtual organization. While maintaining centralized decision-making in line with Islamic finance principles, a virtual organization can enhance flexibility and cost-effectiveness in responding to market fluctuations.

**Analysis:**

While centralized decision-making is vital, BankIslami can strategically use a virtual organization by centralizing core functions and outsourcing non-core functions to external specialists. This approach allows the bank to maintain control over critical decisions while benefiting from external expertise. Virtual teams can be formed to enhance collaboration among geographically dispersed employees, ensuring efficient communication. The virtual organization model enables BankIslami to adapt quickly to changing market conditions without compromising centralized decision-making on key strategic matters.

Network Organization:

In the context of BankIslami, leveraging a network organization approach involves outsourcing non-core functions. This allows the bank to concentrate on its core strengths, emphasizing Islamic financial services. Collaborating with external partners for specific functions enhances efficiency and ensures a focus on Shariah-compliant operations.

**Analysis:** BankIslami can leverage a network organization approach by outsourcing non-core functions such as IT support, customer service, or certain administrative tasks to specialized external providers. This allows the bank to concentrate on its core strengths, such as Shariah-compliant product development and customer relationship management. Establishing strategic partnerships with reliable service providers ensures efficiency in non-core areas, contributing to cost-effectiveness and overall organizational effectiveness.

Modular Organization:

Considering the dynamic nature of the banking industry, BankIslami can leverage a modular organization approach. This involves using outside suppliers for specific banking components, promoting agility and responsiveness to market changes.

**Analysis:** A modular organization approach can benefit BankIslami by allowing the bank to collaborate with external suppliers for specific banking components, such as technological solutions or specialized advisory services. This modularity ensures flexibility, enabling the bank to adapt swiftly to changes in technology or market demands. Establishing a network of reliable external suppliers fosters innovation and efficiency in delivering services. By embracing modularity, BankIslami can stay competitive, leverage the latest industry advancements, and focus on its core competencies in Islamic finance.

# Strategic Alignment with Islamic Principles:

Bank Islami might align its organizational structure with Islamic banking principles by structuring decision-making processes in line with Shariah guidelines. For instance, having a Shariah board overseeing operations ensures compliance with Islamic finance principles.

# Technological Adaptation in Islamic Banking:

The bank can balance technological advancements while maintaining Shariah compliance by investing in technology that facilitates seamless, secure, and personalized services within the Islamic banking framework. This could involve innovations in mobile banking while adhering to Shariah rules, ensuring all technological advancements comply with Islamic finance principles.

# Motivation in Organizational Culture:

Bank Islami might define motivation as aligning employees' goals with the organization's mission and values. Examples could include providing training on Islamic finance to foster a sense of purpose and creating incentive structures that reward adherence to Shariah principles.

# Motivation Theories' Applicability:

Maslow's Hierarchy might apply to understand employees' motivation by recognizing their needs for job security (safety needs), opportunities for growth (self-actualization), and recognition for adhering to Islamic principles (esteem needs). McGregor's Theory X and Y might influence leadership approaches by either assuming employees need to be micromanaged (Theory X) or empowered and trusted (Theory Y).

# Motivation-Hygiene Factors at Bank Islami:

Bank Islami could emphasize motivators like recognition for adhering to Islamic principles, career growth opportunities, and the importance of the work they do for the community. To ensure job satisfaction leads to increased performance, they might focus on hygiene factors such as fair compensation and a supportive work environment.

# Contemporary Motivation Theories and Practices:

The Three-Needs Theory might align with Bank Islami's practices by addressing the needs for achievement, affiliation, and power, especially in roles involving customer relationships and service. Goal-Setting Theory could be applied by setting Shariah-compliant performance goals. Reinforcement Theory might encourage desired behaviors by reinforcing adherence to Islamic principles through positive recognition and incentives.

# Job Enrichment and Enlargement at Bank Islami:

Job enlargement could involve expanding roles to include cross-functional tasks within Shariah guidelines. Job enrichment might involve giving employees more autonomy in making decisions aligned with Islamic principles, thus enhancing their sense of responsibility and motivation.

While I can't provide specific current strategies or details about Bank Islami's practices beyond my last update in January 2022, I can outline general approaches and ideas in the areas you've mentioned.

# Tailoring Motivational Strategies to Cross-Cultural Challenges:

Bank Islami might consider various ways to adapt motivational strategies to diverse backgrounds. This could involve personalized recognition programs that respect different cultural norms or offering training in multiple languages to ensure equitable opportunities for development. For instance, they might host cultural sensitivity workshops or celebrate diverse holidays to foster inclusivity.

Regarding unique groups of workers, such as those with flexible schedules or job-sharing arrangements, Bank Islami might offer tailored incentives. For employees with flexible schedules, they could provide recognition for achieving targets despite non-traditional work hours. For job-sharing employees, the bank might focus on ensuring seamless communication and recognition of joint efforts to maintain motivation.

# Leadership Traits:

Leaders at Bank Islami, to embody the bank's values like honesty and integrity, could consistently demonstrate transparency in decision-making processes, maintain high ethical standards, and communicate openly with their teams. Their self-confidence might be showcased through firm adherence to ethical principles and decision-making that aligns with the bank's values, fostering trust among followers.

# Managerial Grid:

Balancing concern for people and production involves adopting a team-oriented leadership style that values employee well-being while also emphasizing performance. Bank Islami's leaders could encourage a supportive work environment, fostering open communication, and providing avenues for growth while ensuring alignment with organizational goals for enhanced performance.

# Transformational Leadership:

Bank Islami's leaders employing transformational leadership could inspire employees by articulating a compelling vision rooted in Islamic values. They might encourage innovation, empower employees to contribute ideas, and motivate them to work collaboratively towards a shared mission that transcends individual interests.

# Charismatic Leadership:

Charismatic leadership in the banking industry can involve leaders at Bank Islami showcasing passion for the bank's mission and values. They might engage in clear communication, inspire enthusiasm, and lead by example, thereby creating a positive and motivating work environment that aligns with the bank's goals.

# Visionary Leadership:

Leaders at Bank Islami could articulate a vision that aligns with Islamic values, promoting financial inclusion, ethical banking, and community welfare. They might communicate this vision effectively, tying it to achievable goals, and encourage employee participation, fostering a sense of purpose and direction.

# Ethical Leadership Practices:

It emphasizes the goal of fostering a culture of honesty and integrity within the organization, aligning with BankIslami's commitment to ethical banking. The response should outline practical steps and initiatives that leaders can undertake to promote ethical conduct, create awareness, and establish a positive ethical framework within the workplace.

# Cross-Cultural Leadership at BankIslami:

. Leaders at BankIslami can effectively incorporate universal leadership elements like vision and trustworthiness in a culturally sensitive manner by:

*1. Developing a clear and inclusive vision that respects diverse cultural backgrounds.*

*2. Adapting leadership styles to accommodate cultural differences and preferences.*

*3. Communicating effectively, considering linguistic and cultural nuances.*

*4. Building trust through consistency, transparency, and reliability.*

*5. Fostering inclusive decision-making that incorporates diverse perspectives.*

*6. Providing cultural competence training for leaders and teams.*

*7. Recognizing and appreciating unique cultural contributions.*

*8. Implementing conflict resolution strategies that consider cultural differences.*

*9. Actively promoting diversity and inclusion initiatives for a cohesive team.*

# Gender Differences in Leadership Styles:-

# BankIslami can ensure inclusive and adaptable leadership styles by:

*1. Recognizing and appreciating diverse approaches that both men and women bring to leadership roles.*

*2. Incorporating findings on gender differences in leadership styles into leadership development programs.*

*3. Promoting a culture that values the strengths of various leadership styles, irrespective of gender.*

*4. Encouraging mentor ship and role modeling to showcase successful leaders of all genders.*

*5. Implementing inclusive policies that support work-life balance, fostering diversity and adaptability.*

# Communication Overview:

Bank Islami defines communication within its organizational context as the exchange of information and ideas to facilitate effective collaboration and achievement of its goals. Various types of communication used within Bank Islami include:

##### Interpersonal Communication:

*• Face-to-Face Meetings: In-person discussions for effective and immediate communication.*

*• Email Correspondence: Written communication for formal documentation and information exchange.*

*2. Organizational Communication:*

*• Internal Memos: Formal documents disseminating important information to employees.*

*• Newsletters: Periodic publications to update stakeholders on organizational news.*

##### Interpersonal Communication Process:

The interpersonal communication process at Bank Islami is structured through various channels such as face-to-face meetings, email correspondence, and team briefings. To minimize distortions and noise in communication channels, the bank has implemented measures such as clear communication protocols, regular feedback sessions, and the use of multiple channels to ensure redundancy and clarity. Additionally, there is an emphasis on training to enhance communication skills among employees, fostering a more effective and accurate exchange of information within the organization.

##### Communication Methods:

In the day-to-day operations of Bank Islami, commonly utilized communication methods include face-to-face meetings for immediate discussions, email correspondence for formal documentation, and team briefings to ensure alignment and information sharing among employees.

The choice of communication method at Bank Islami varies based on the nature of the message and the audience. For urgent and sensitive matters, face-to-face meetings or direct communication channels may be preferred to ensure clarity and immediate understanding. Formal documentation, such as emails, is commonly used for official announcements and detailed information. Team briefings are effective for disseminating updates to a group.

##### Evaluating Communication Methods:

Bank Islami assesses the effectiveness of different communication methods through various criteria. These include:

*1. Feedback Mechanisms: Gathering feedback from employees and stakeholders to understand how well the message was received and comprehended.*

*2. Response Time: Assessing the speed of response and action following communication, especially in urgent situations.*

*3. Clarity and Understanding: Evaluating how well the message was understood by the target audience to ensure clarity and prevent misunderstandings.*

##### Nonverbal Communication:

In a financial institution like Bank Islami, nonverbal communication, including body language and verbal intonation, is critically important. It influences client relations, builds trust, aids in conflict resolution, enhances leadership presence, and contributes to effective internal collaboration and risk management.

Certainly. Nonverbal cues play a significant role in situations such as job interviews (indicating confidence), client meetings (expressing engagement or concerns), leadership presence (conveying authority), conflict resolution (showing empathy), client presentations (enhancing impact), regulatory compliance (ensuring precision), and internal collaboration (fostering a positive working environment).

**Analysis:**

Bankislami take care of their customers safety and privacy. BankIslami's commitment to ethical banking is crucial for establishing trust and credibility. Ethical leadership involves setting a strong example from the top down. Leaders should consistently uphold ethical standards, promoting transparency and accountability throughout the organization. Continuous training programs and a well-defined code of conduct can reinforce ethical values. To promote gender-inclusive leadership at BankIslami, it's important to recognize and appreciate the strengths that both men and women bring to leadership roles. Leadership development programs should be designed to accommodate diverse styles and perspectives

Effective communication is paramount for any financial institution. BankIslami should ensure clear and transparent communication channels within the organization. Leaders should actively engage in two-way communication, fostering an environment where employees feel heard and valued.

BankIslami should regularly assess the effectiveness of communication methods. This involves soliciting feedback from employees, monitoring response times, and ensuring that messages are clear and easily understood. An adaptable approach to communication methods is essential to cater to diverse communication needs.

In conclusion, BankIslami can strengthen its ethical leadership practices, embrace cross-cultural leadership, promote gender-inclusive leadership styles, optimize communication methods, and recognize the importance of nonverbal communication. Regular assessments and a commitment to continuous improvement in these areas can contribute to the bank's overall success and positive organizational culture.Bank islami keeps on working on new trends which is going on in current situations.Bank islami is not only a bank it’s a trust on which people highly trusting.

##### Barriers to Effective Communication:-

##### Filtering, Emotions, and Information Overload:

Bank Islami may address filtering by promoting a culture of transparency and encouraging employees to share information without distortion.

Emotions may be managed through training programs that enhance emotional intelligence and encourage open communication channels.

Information overload may be tackled by prioritizing essential information and utilizing efficient communication channels.

Multicultural Setting:

Language barriers can be addressed through language training programs and translation services.

Differences in national culture can be managed by promoting cultural awareness and inclusivity, fostering an environment where diverse perspectives are valued.

# Overcoming Communication Barriers:

##### Strategies:

Regular training programs on effective communication.

Clear communication protocols and guidelines.

Encouraging open-door policies to facilitate communication at all levels.

Feedback Integration:

*Regular feedback sessions.*

*Anonymous suggestion boxes.*

*Periodic surveys to gauge the effectiveness of communication strategies.*

##### Active Listening Behaviors:

Training programs on active listening skills.

Encouraging a culture where employees feel heard and valued.

Providing opportunities for employees to share their perspectives in meetings and discussions.

Examples:

Successful resolution of customer issues due to attentive listening.

Implementation of innovative ideas suggested by employees.

# Communication Flows:

##### Typical Flows:

**Upward:** *Feedback from employees to management.*

**Lateral:** *Communication between departments or teams.*

**Diagonal:** *Cross-functional communication.*

**Downward:** *Communication from management to employees.*

**Contribution to Efficiency:**

* Upward communication helps address employee concerns.
* Lateral and diagonal communication fosters collaboration.
* Downward communication ensures alignment with organizational goals.

# Grapevine and Current Communication Issues:

##### Grapevine:

Implementing official channels for communication to reduce reliance on informal networks.

Addressing rumors promptly through transparent communication.

##### Current Communication Issues:

Managing communication in an internet-driven world by leveraging digital platforms and ensuring cybersecurity.

Ensuring politically correct communication through diversity and inclusion training programs.

**Analysis:**

**Strengths:** *Bank Islami appears to have a comprehensive approach to communication barriers, emphasizing training and cultural awareness.*

**Opportunities:** *Continuous evaluation and adaptation of communication strategies based on feedback can further enhance effectiveness.*

**Challenges:** *Managing the impact of grapevine communication may require ongoing efforts, and addressing current issues requires staying abreast of technological and societal changes.*

[THE END]



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