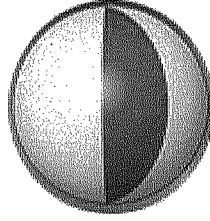


NEAR EAST UNIVERSITY



Faculty of Economics and Administrative Sciences

Department of Banking and Finance

GRADUATION PROJECT

BANK 410

**A RESEARCH TOWARD THE HUMAN DIMENSION OF INTELLECTUAL
CAPITAL IN THE FOREIGN BRANCH BANKS OF TRNC**

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Abstract

Today it is widely accepted that intellectual capital is the main element of the success of an organization. Human capital is the main pushing and determining factor in intellectual capital. Within this framework, the aim of this study is to determine the human dimension of intellectual capital in the foreign branch banks in the TRNC and thus to make suggestions in this respect. As a result of the survey conducted, it is determined that although origin of the four foreign branch banks out of five is Turkey, these four banks have big difference when we look at the human capital. This difference is observed in education and career, staff's potential and the level of benefit the organization gets from its staff. As a conclusion of the study, it can be said that in an organization there should be systematic internal programs and also a motivating atmosphere should be created to motivate staff to produce ideas on how to increase the productivity and effectiveness of the organization.

1. INTRODUCTION

The importance of the study that will be made on the human dimension of the intellectual capital in the foreign branch banks in the TRNC is shortly stated below.

Importance of the Subject

The importance of intellectual capital is to show the potential of people working at the banks to use their skills and knowledge right and suitably within a timeframe along with the existing capital.

If people take into consideration the current regulations of the bank together with their intelligence, culture, skills and knowledge while offering new ideas for intellectual capital, their ideas may be regarded as more consistent and acceptable.

For intellectual capital it is important to motivate people for new ideas along with their individual characteristics, their experience and their skills related to life and their jobs.

This motivation can come back to people through bonuses and increments of status. If the person is happy with the bonuses and increments offered by the bank then he/she is motivated to give ideas to increase the profit of the bank and therefore he/she improves his/her intellectual capital more effectively.

Aim of the Study

To measure the dimension of intellectual capital on bank staff in the foreign branch banks in the TRNC.

Method of the Study

We can conduct this study to measure the dimension of intellectual capital through interviewing the staff in foreign branch banks in the TRNC and through using questionnaires.

Content of the Study

In the study first intellectual property and its human dimension will be explained. This will be followed by the method of the study and main findings. Finally there will be a general evaluation and conclusions.

2. THE CONCEPT OF INTELLECTUAL CAPITAL AND HUMAN CAPITAL

There is no one agreed explanation of intellectual capital (Arıkboğa, 2003: 73). In this respect, it will be suitable to combine the generally accepted explanations of intellectual capital. Therefore, intellectual capital can be explained as non-financial objects (Bontis, 1996: 3), the positive difference between organization's market value and its value to renew financial objects (Booking, 1997:364) or the difference between the book value of the organization and the value in the market which is ready to be paid to the organization (Akdemir, 1998:63), everything that the staff knows and everything that would make the organization better in the competition (Stewart, 1991: 11-12; Stewart, 1997:72), a source that increases the value of the organization (Ducker, 1995: 59-60) and shortly it can be explained as 'knowledge that can be transformed into profit and value'. (Edvinson; 1997: 367; Saruhan and Sulaoğlu, 2001: 802; Acuner and Şahin, 2002: 40-41; Büyüközkan, 2002: 36).

As it is widely accepted, intellectual capital elements are expressed under three headings namely human capital, structural capital and customer capital. In other words, it is stated that intellectual capital results from the influence between human capital, structural capital and customer capital (Roos and Roos, 1997: 416). Therefore, it is impossible to talk about intellectual capital if these three types of capital cannot work together effectively. (Bontis, 1998: 11-12). In this framework, the main elements of intellectual property can be explained as follows:

2.1 Structural Capital

Structural capital is the mixture of all elements like the methods organizations have, organizational information technologies – databases, records, and various styles of documentation, administrative philosophy, organizational culture, financial relations and patents. Although it differs from organization to organization, the elements making up structural capital can be listed as patents, copyrights and commercial rights which are related to intellectual property and also administrative philosophy, organizational culture and information technologies which are related to infrastructure properties (Önce, 1999: 29). In other words, structural capital is the infrastructure supporting human capital; it is information technology systems, image of the organization, and organizational documents. (Emrem, 2004).

2.2. Customer Capital

Customer capital shows importance of the organizations relations with the customer, supplier and the rest of the society. (Chwalowski, 1997: 89) and it expresses the dependency of the people stated to the organization. (Aşıkoğlu and Aşıkoğlu, 1998: 587). In other words customer capital is customer base, customer relations, the value of customer potential, renewed customer contracts, customer satisfaction and characteristics of customers. (Williams, 2000:27).

2.3 Human Capital

It is important to draw attention to a definition in this respect in order to understand the importance and human dimension of human capital. According to this definition, intellectual capital is made look like a tree and human capital is expressed as the water that help the tree grow. (Arikboğa, 2003: 84). As all organizations, profit and non-profit ones, aim to serve a group of customers, human capital is the skill to offer solutions to solve the problems of the customers, skills of the staff and their idea structures. (Onge, 1998: 12; Bukowitz, 1998:3). Within this frame work, definition of human capital includes various characteristics like the intelligence of the staff, their culture, skills and knowledge. (Edvinson and Malone, 1997:34). Human capital is vital for organizational and relational capital. Because the seed of both intellectual capital is human capital. In this respect the components of human capital which is vital for organizations today are know-how, education, and work towards production of knowledge, works towards forming skills, enthusiasm, skills for accepting and refusing, and being open to changes. (Çıkrıkçı and Daştan, 2002: 21; Guthrie, 2001:35). As expressed in the definition of intellectual capital the fact that non-financial things have characteristic of creating value is capital. From this point of view, in order to talk about human capital, the characteristics of human capital mentioned above (skills, knowledge, and experience) should be used in accordance with the aims of the organization. In other words, it should have the quality to create value for the organization. The first is creating value through developing new product, service, process and technology. The second is creating value through existing product, process and technology. From this point of view each staff of the organization is not a part of human capital. When the staff of an organization invests their time and skills into new activities, then they create and use human capital. Therefore, staff who don't use their brains to create something new for the organization then they cannot be counted as human capital (Emrem, 2004). Therefore, in order for human capital to exist, there should be individual's genetic heritage, education, experience, and skills, and also individuals should be motivated and given opportunity to create value (Bozbura, 2003: 29-73). In other words, human resource managers who wish to gain

maximum productivity should encourage creativity, should create systems through which staff will be able to share organizational information and should make their staff part of the organization through organizational culture and environment (Şamiloğlu :264). In order to achieve this, managers who could join an organization around a vision are needed (Fisher and Jones, 2002: 9).

3. RESEARCH METHOD AND MAIN FINDINGS

This study was conducted in foreign branch banks in the TRNC between March-April 2005.

The questionnaire prepared was used in 6 foreign branch banks that exist in the TRNC.

In total 236 questionnaires were distribute and the number of valid questionnaires collected are 164.

Below are the names of the banks where we conducted research and the number of questionnaires obtained:

TC ZİRAAT BANK: We distributed 53 questions to the staff and we received 53 back.

GARANTİ BANK: We distributed 17 questionnaires and received bask 13 valid questionnaires.

HSBC BANK: 32 questionnaires were distributed and 24 were received.

TC İŞ BANK: We distributed 96 questionnaires and received bask 42 valid questionnaires.

OYAK BANKASI: We distributed 25 questionnaires and received bask 19 valid questionnaires.

HALK BANK: We distributed 16 questionnaires and received bask 13 valid questionnaires.

Table –3. 1 Demographic Dimensions of Human Capital

Q.			İŞ BANK %	HSBC %	OYAK %	ZİRAAT %	GARANTİ %	HALK %
1	GENDER	WOMAN	62	63	58	37	57	46
		MEN	38	37	42	63	43	54
2	AGE RATIOS OF THE STAFF	18-25	12	29	16	04	12	00
		26-33	55	46	53	15	55	00
		34-41	19	21	16	32	19	08
		42-49	14	04	11	45	14	77
		50 AND ABOVE	00	00	05	04	00	15
3	MATITAL STATUS	SINGLE	14	42	42	19	36	08
		MARRIED	86	58	58	79	57	92
		DIVORCED	00	00	00	0,02	07	00
4	EDUCATIONAL STATUS	SECONDARY	00	00	00	00	00	00
		HIGH SCHOOL	21	17	00	54	14	38
		VOCATIONAL SCHOOL	00	00	00	06	00	16
		VOCATIONAL HING SCHOOL	00	04	05	02	14	08
		UNIVERSITY	79	79	95	38	72	38
5	FOREIGN LANGUAGE	ENGLISH	93	69	68	47	88	54
		GERMAN	00	08	00	00	12	08
		GREEK	00	00	00	00	00	08
		OTHER	02	04	11	02	00	00
		NONE	05	19	21	51	00	46
6	COMPUTER PROGRAMS	SPS-S	06	18	00	04	00	00
		MICROSOFT OFFICE	82	78	84	84	93	1
		ETA	00	00	00	02	00	00
		LOGO	04	00	11	00	07	00
		OTHER	08	04	05	11	00	00
7	FACULTY GRADUATED FROM	FAC.ECO&BUS	64	82	61	65	70	67
		FAC.ENGR	15	00	06	00	10	00
		FAC.LIT	06	09	22	10	00	00
		FAC.TOUR	06	00	06	00	20	00
		OTHER	09	09	06	25	00	33
8	YEARS OF EXPERIENCE IN THE ORGANISATIO N	1-3	19	42	63	02	71	00
		4-7	36	33	26	09	07	00
		8-11	12	08	00	08	07	00
		12-15	05	13	00	30	14	08
		16 AND MORE	29	04	11	51	00	92
9	PREVIOUS EXPERIENCE IN ANOTHER FIELD	YES	54	29	73	3	78	53
		NO	46	71	27	7	22	47
10	IF YES, FOR HOW LONG?	1-3	83	86	93	63	45	10
		4-7	13	00	07	38	36	00
		8-11	04	14	00	00	18	00

As mentioned before the questionnaires were distributed to the staff of 6 foreign branch banks in the TRNC and to measure the dimension of intellectual capital, likert scale was used.

For example;

- a) I don't offer -2
- b) I offer a little -1
- c) Undecided 0
- d) Yes, I offer +1
- e) I offer a lot +2

According to the scale above, many characteristics of the banks are dealt with and percentage analysis and arithmetic means were calculated. The findings of the study are summarized briefly.

In Chart 1 we can see the ratio of women working at the banks. According to this HSBC has the most woman staff and Ziraat Bank has the least.

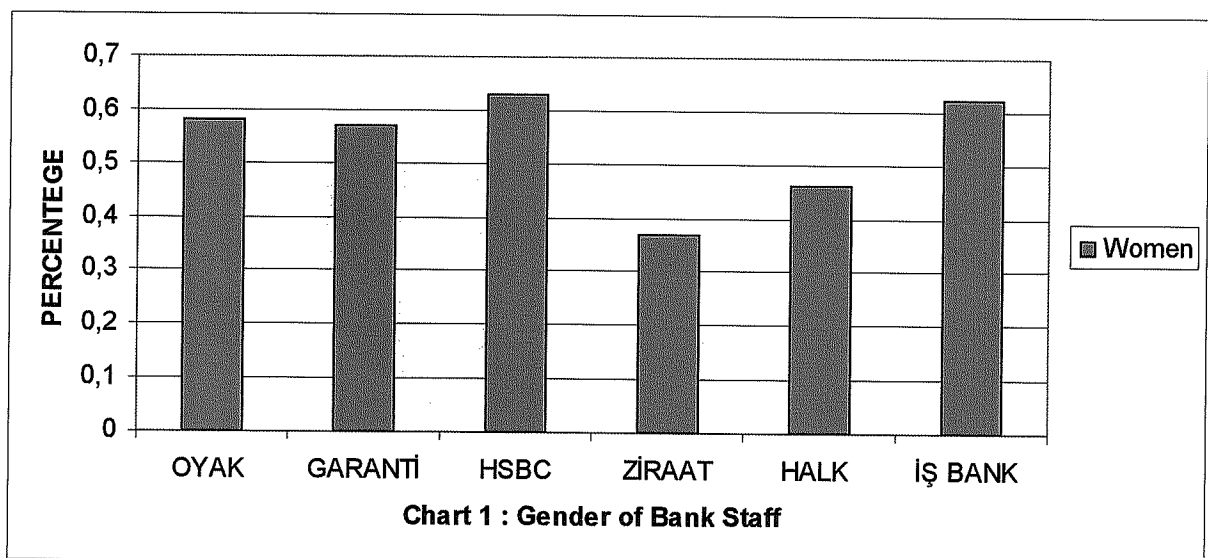


Chart 2 shows the analysis related to the age ratios of the bank staff. As can be seen in the chart HSBC bank has the youngest staff and Halk Bank has the oldest staff. Other classifications can easily be seen in chart 2.

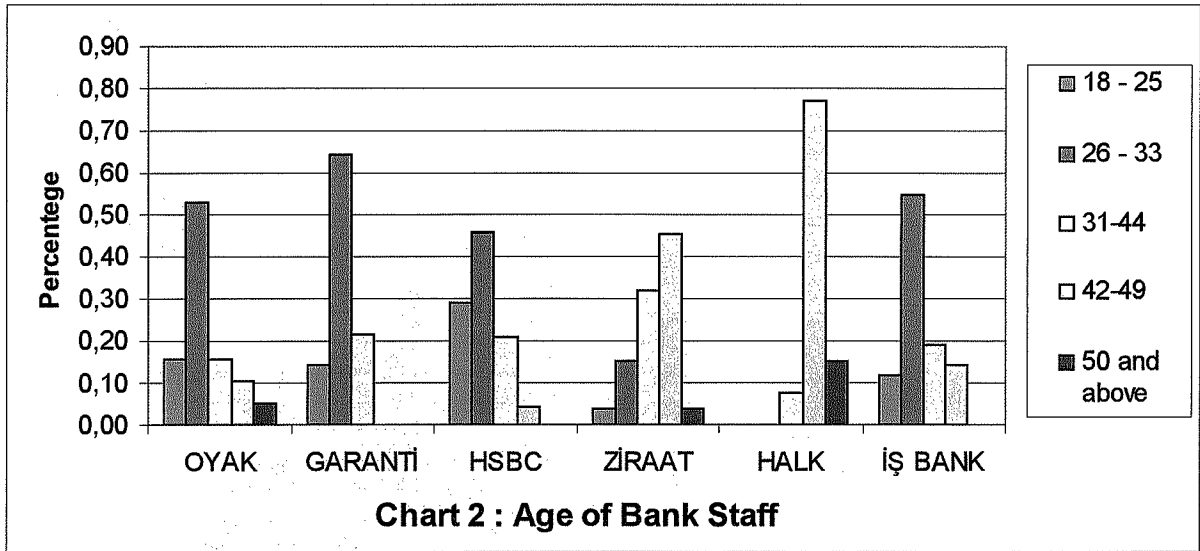


Chart 3 shows the marital status of the banks staff. According to this Halk Bank has the most staff who are married and Garanti Bank is the bank which has the least number of married staff. On the other hand, when we look at the number of single staff we can see that HSBC and Oyak Banks have the biggest number and Halk Bank has the smallest number of staff who is single. On the other hand, in chart 3 you can see that there are two banks that have divorced staff.

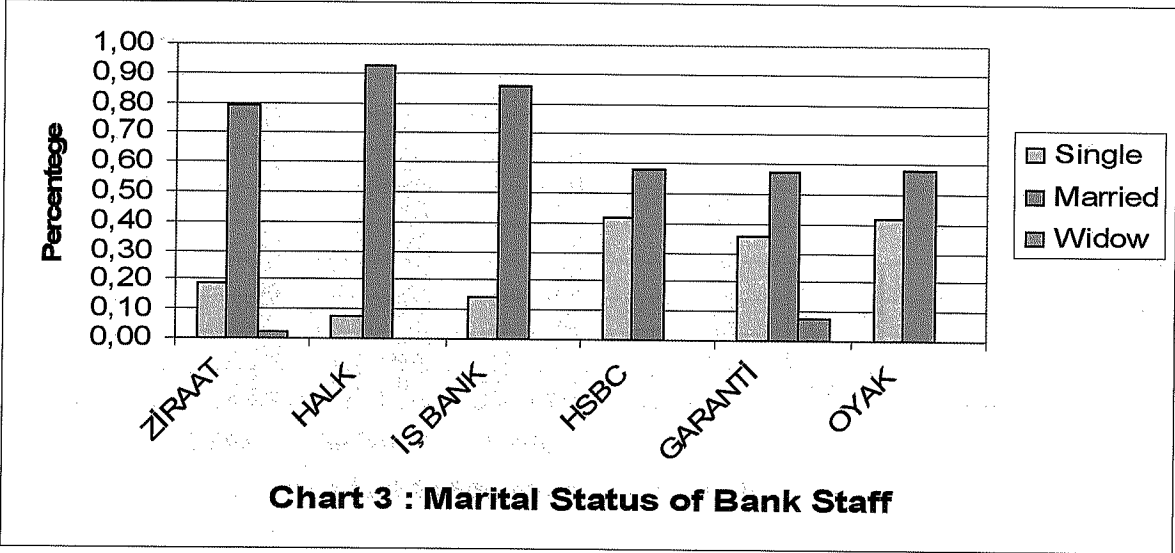
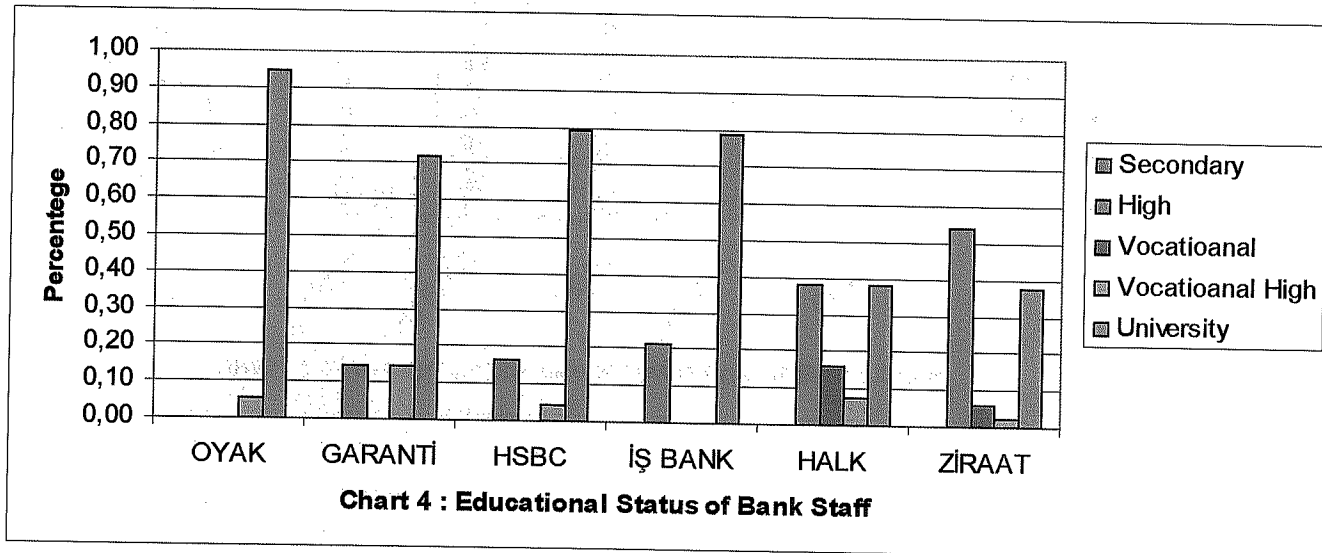


Chart 4 shows the educational status of the bank workers. At a first glance we can see that educational status of bank staff starts from high schools. Ziraat Bank has the highest number of high school graduates and Oyak Bank has the lowest number of high school graduates. When we look at the chart we can see that most of the staff is university graduates. Oyak Bank has 95% of it staff as university graduates and Ziraat Bank has the lowest number with 35%.



In chart 5 you can see the foreign language levels of the bank staff. According to this English is the most known language. On the other hand we can see that only a few people know other languages.

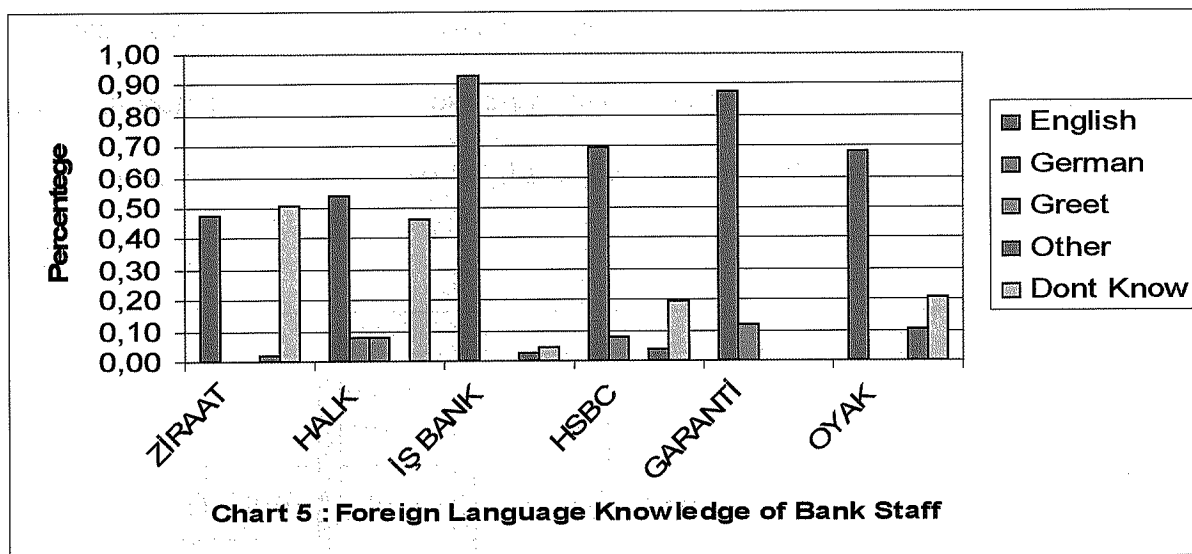


Chart 6 shows the computer software that bank staff can use. At the first glance, we can see that bank staff can use Microsoft Office the most. According to this it can be seen that Garanti Bank has the majority with 93% and Halk Bank has the least number of staff with 10% knowledge of the specified program. On the other hand we can see that bank staff can use the SPS-S program. The bank with most staff that can use this program is HSBC Bank and the bank with smallest number of staff is Ziraat Bank. We can also see that the number of staff who can use other programs is very little.

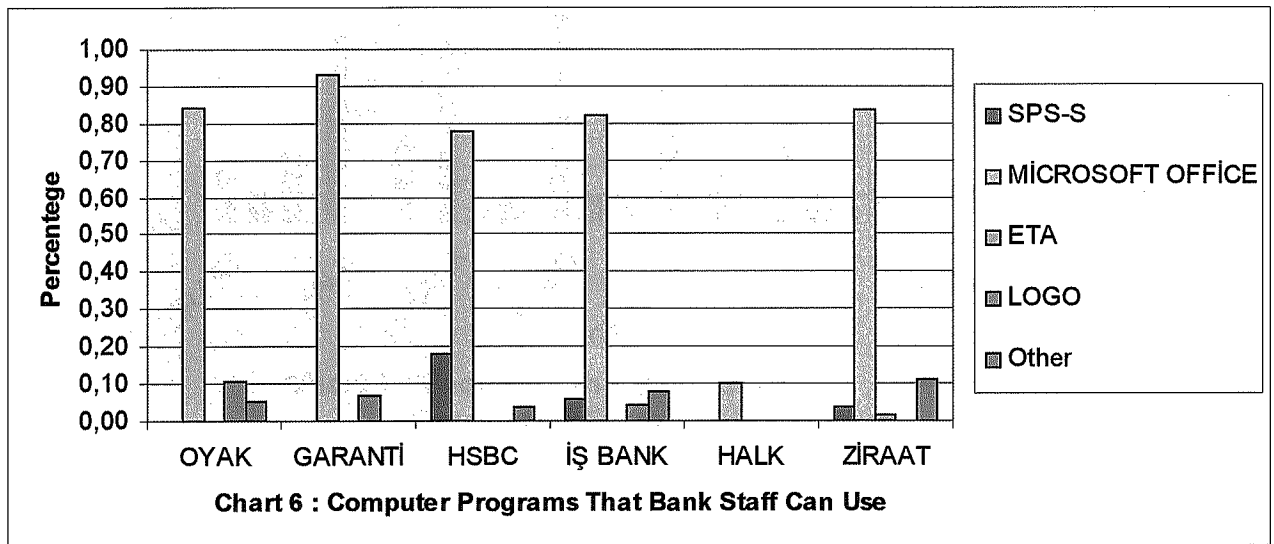


Chart 7 shows the faculties that the bank staff are graduates of. According to questionnaire results, it can be seen that most bank staff are graduates of Economics and Business Faculty. HSBC bank has the most Faculty of Business and Economics graduates and the bank which has the least is Oyak Bank. On the other hand it can be seen that the number of staff who are graduates of other faculties is very little.

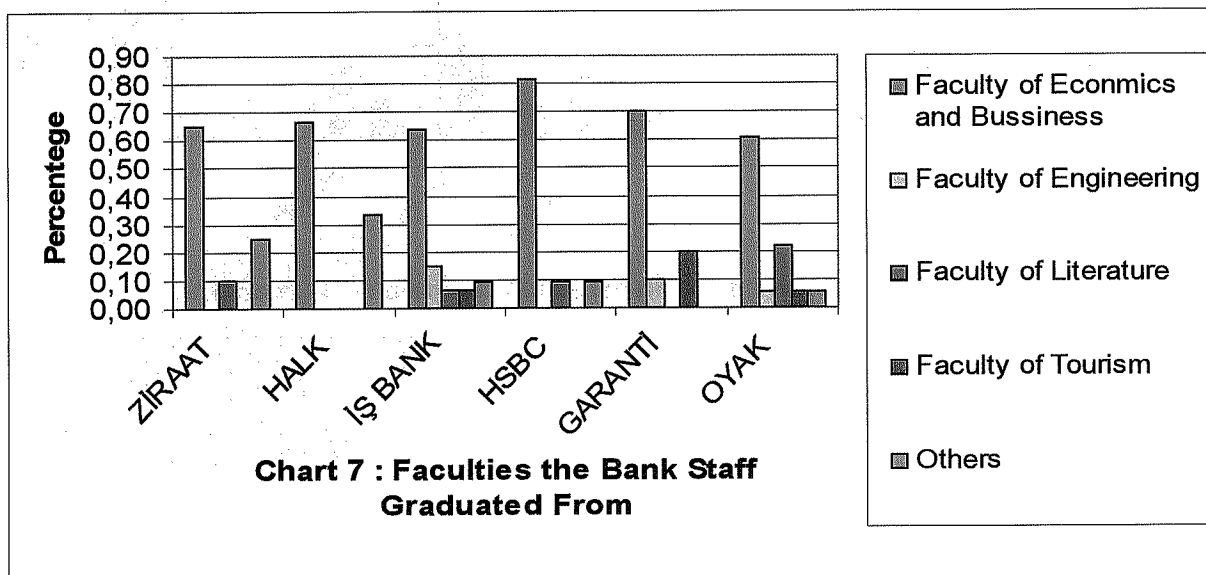


Chart 8 shows the years of experience the staff has at the banks they are currently working. As can be seen from the chart each bank has different ratios of work experience. Only Halk Bank has the majority of the staff with more than 16 years experience.

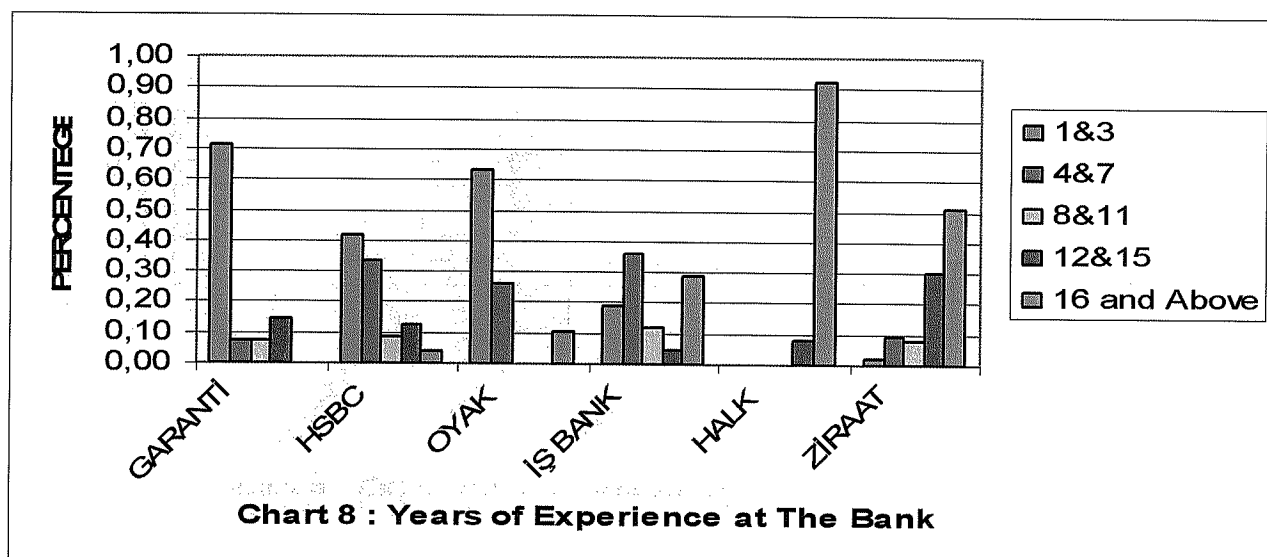


Chart 9 shows if the bank staff has worked in a sector other than banking before. According to the results, Garanti bank has the greatest number of staff who worked in another sector before and HSBC bank has the least number of staff who worked in another sector

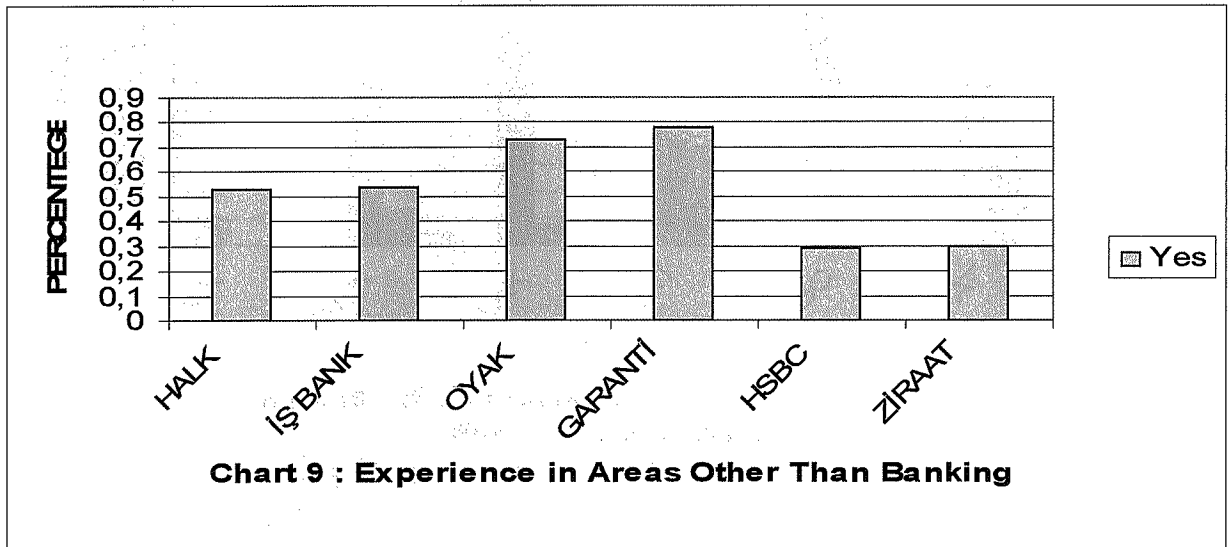
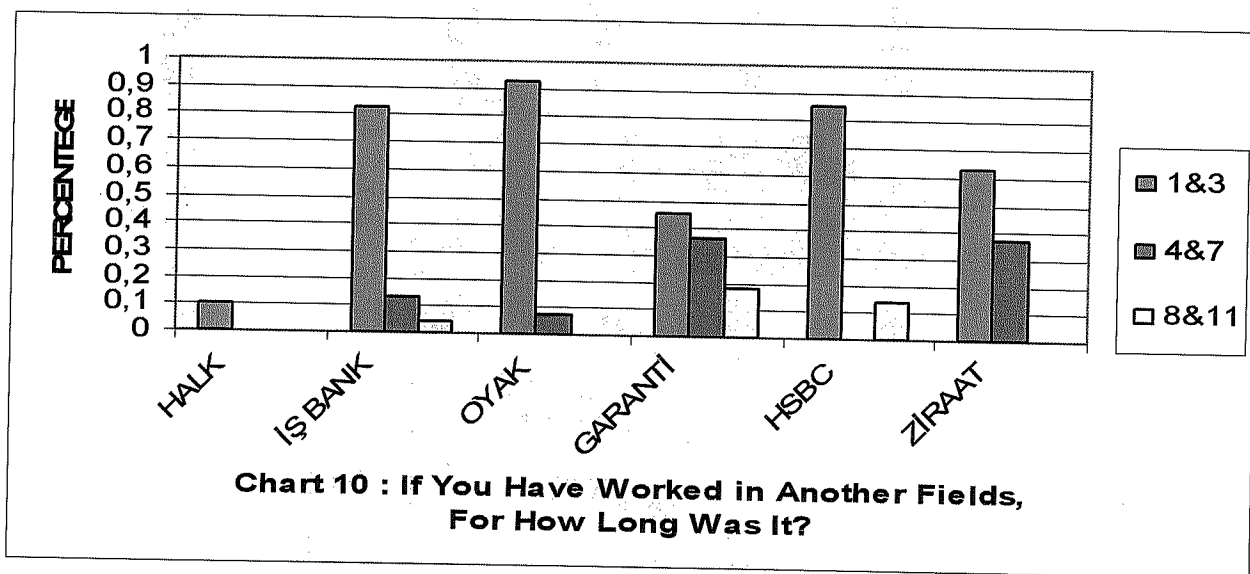


Chart 10 shows the years of experience the bank staff had in another sector, if they had worked in another sector. As can be seen from the chart the highest number of years is between 1-3 years.



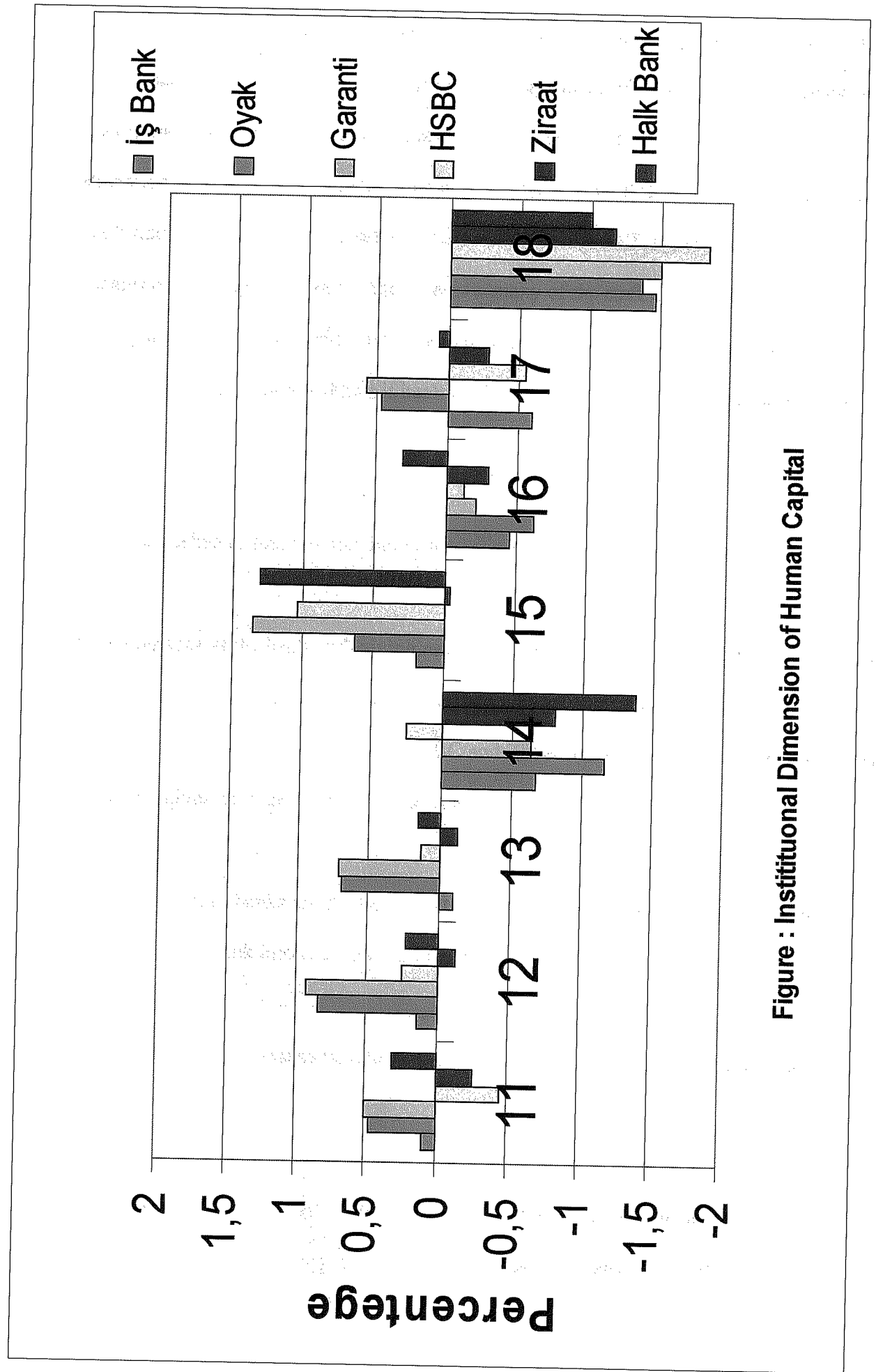


Figure : Institutional Dimension of Human Capital

The chart that shows the qualitative dimension of intellectual capital is a comprehensive chart showing whether the bank staff has new ideas of management of the banks and if they do so, whether these new ideas are taken into consideration. Also, if these ideas are taken into consideration, it looks at whether they are put into practice and if these ideas succeed whether the bank staff is rewarded. The chart also shows if the bank staff is given any courses or certificates on banking and if this is the case how many of the staff are interested in taking part in these programs. It also looks at if there is a motivating atmosphere in the banks to speed up the work being done and finally it shows if bank staff has hobbies, knowledge and skills other than banking.

The questions asked to measure the dimension of intellectual capital can be explained as follows:

11- When we look at the bank staff giving new ideas on the management of the banks we can see that Garanti and Oyak Banks have the most staff who fall into this category. On the other hand, when looked at the chart we can see that HSBC and Ziraat Banks are the banks who do not have any staff who gives new ideas on the management of the bank.

12- Garanti and Oyak banks are the banks that take the new ideas their staff give on the management of the bank into consideration the most.

13- As Oyak and Garanti Banks take these ideas into consideration, they also put these ideas into practice.

14- From the chart on intellectual capital's qualitative dimension we can see that none of the banks has a system of reward or premiums for these new ideas that are put into practice.

15- AT all the banks except Ziraat Bank, it can be seen that there are courses and certificate programs for the staff. Garanti and Halk Banks have the most programs and Is Bank has the least.

16- The staff of all the banks except Halk Bank does not participate in any courses on banking or other areas in order to develop themselves.

17- The banks other than Garanti and Oyak Banks do not have a motivating atmosphere that would help increase the enthusiasm of the staff and thus speed up the job done.

18- The staff working at these banks does not have any hobbies, skills and knowledge on any area other than banking.

3. GENERAL EVALUATION AND CONCLUSION

In the wake of globalization and increasing international competition, success of organizations has become an equation of two unknown factors. In this context competing ability of the organization depends on how it turns its inputs into outputs. The quality of inputs as well as turning inputs into outputs is largely related to their intellectual wealth. The main driving element of intellectual wealth therefore is human quality. In this sense, there is a strong relation between ability to compete and human quality of an organization.

In this study human dimension of intellectual wealth in the branches of foreign banks operating in TRNC is investigated. The result of this study indicates that banks have similarities as well as important differences in their possession of human wealth. The main findings on individual banks and general evaluations are given below.

- HSBC Bank employs the youngest personnel who efficiently use SPSS computer programs, and are graduates of economic and management sciences. These employees are inexperienced but they are able and efficient. When compared with other banks HSBC's employees work solely in banking sector, new ideas are not introduced, implemented or encouraged
- Halk Bank may be considered positively stable. The employees are most experienced. Halk Bankasi employs many unmarried singles compared with other banks. Halk Bankasi is the only bank where personnel use internal or external facilities on hobby bases to improve themselves.
- İş Bank employs personnel who have knowledge of English language at a high level. It is the Bank where intensive courses and certificate programs are implemented to improve the efficiency of its personnel. But as it's the case with HSBC new ideas are not introduced, implemented or encouraged.
- Ziraat Bank compare with others, is where most elderly people are employed and where university graduates among the employees are at a low level. As it is with İş bankasi and HSBC new ideas are not introduced, implemented or encouraged. Ziraat Bankasi is the only

bank where courses or certificate programs are not implemented to improve the efficiency of its personnel.

- Oyak Bank, employs many university graduates compared to other banks but has the lowest rate of economics management sciences graduates. This is seen as a negative aspect. Oyak Bank employs the youngest personnel. Along with Garanti Bankasi, in Oyak Bank new ideas are introduced, implemented and environment is created where increased organizational efficiency and employee enthusiasm is at high level.
- Garanti Bank has the least experienced personnel. Its one of the banks where English language knowledge and fluency is experienced. Employees can use Microsoft Office computer programs efficiently. Most of them work in areas other than banking sector as in Oyak Bank new ideas are introduced, implemented and environment is created where increased organizational efficiency and employee enthusiasm is at high level.
- It is possible to generalize the foreign banks, in addition to evaluations discussed above based on individual Banks. That is in general, bank employees are not equipped with appropriate banking education and courses or certificate programs concerning banking activities that will eliminate such a gap has not been identified. In our age where international activities increased, it is disadvantageous to the Bank employees that they do not speak a second language other than English. Apart from this, if some exception is not considered, in many braches of the banks new ideas are not introduced or implemented. Employees are not rewarded there is no employee motivation or appropriate working environment.

Along with the evaluations made concerning foreign bank branches, suggestion can also be made such as; personnel training, revising of personnel appraising policies. Professional training programs and foreign language education, organizational efficiency, incentives for personnel ideas, motivating employees and total quality should be considered.

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Appendix A

A SURVEY ON INTELLECTUAL PROPERTY AT FOREIGN BRANCH BANKS IN THE TRNC

1. What is your gender?
a) Female b) Male
2. How old are you?
a) 18-25 b) 26-33 c) 34-41 d) 42-49 e) 50 and above
3. What is your marital status?
a) Single b) Married c) Divorced
4. What is your educational status?
a) Secondary b) High School
c) Vocational School d) Vocational High School
e) University
5. Which foreign language(s) do you know?
a) English b) German c) Greek d) Other..... e) None
6. Which computer software can you use?
a) SPS-S b) Microsoft Office c) ETA d) LOGO e) Other.....
7. Which faculty are you a graduate of?
a) Faculty of Business and Economics
b) Faculty of Engineering
c) Faculty of Literature
d) Faculty of Tourism and Hospitality Management
e) Other.....
8. For how long have you been working?
a) 1-3 b) 4-7 c) 8-11 d) 12-15 e) 16 and more
9. Have you worked in a sector other than banking before?
a) Yes b) No

10. If yes, for how long?

•

11. Do you suggest new ideas about the running of your organization?

- a) I don't suggest any ideas
- b) I suggest some ideas
- c) Undecided
- d) I suggest ideas
- e) I suggest many ideas

12. Are your suggestions on the running of your organization taken into consideration?

- a) Never
- b) Sometimes
- c) Undecided
- d) Yes
- e) Yes, very much

13. If your suggestions are taken into consideration, are they put into practice?
(Continuation of question 2)

- a) Never
- b) Sometimes
- c) Undecided
- d) Yes
- e) Yes, very much

14. Do you have an appreciation system for new suggestions? (Continuation of question 2)

- a) No
- b) A little
- c) Undecided
- d) Yes
- e) Yes, very much

15. Are there any courses and certificate programs on banking for the staff?

- a) No
- b) A little
- c) Undecided
- d) Yes
- e) Yes, very much

16. For self-development, do you participate in internal or external courses on banking or in courses and facilities on hobbies? (Like foreign languages courses)

- a) Never
- b) Sometimes
- c) Undecided
- d) Yes
- e) Yes, very much

17. Is there a motivating atmosphere in the organization to speed up the work?

- a) No
- b) A little
- c) Undecided
- d) Yes
- e) Yes, very much

18. Do you have other skills and hobbies other than banking? (like being a guide.....)

- a) Yes (Please state.....)
- b) No