

BAM 2021 CONFERENCE **IN THE CLOUD**



31 August – 3 September

Cultural Integration: Implications for Business Leadership and Service Productivity in sub-Saharan Africa.

Dr Obafemi Olekanma; O.Olekanma@tees.ac.uk

Teesside University International Business School, England
Middlesbrough, United Kingdom

Dr Enis Elezi; E.Elezi@tees.ac.uk

Teesside University International Business School, England
Middlesbrough, United Kingdom

This paper is part of the BAM2021 Conference proceedings – ISBN 978-0-9956413-4-1
<https://app.oxfordabstracts.com/stages/2923/submissions/246059/form/view>

Cultural Integration: Implications for business leadership and service productivity in sub-Saharan Africa

Abstract

The paper explores the concept of cultural integration and its implications for business leadership in sub-Saharan Africa through the lens of business leaders working in the Nigerian financial industry. Semi-structured face to face interview was used to collect data from sixteen business leaders with a bicultural background working as heads of departments and groups of organisations in the Nigerian financial industry. The data gathered was analysed using Trans Positional Cognition Approach' (TPCA), phenomenological research variant. The analysis yielded 12 participants themes and four second-level themes: promoting meritocracy-driven strategy, hard-headed approach to business operations, drivers of local organisational culture, and promotion of technological-driven service strategy. At a higher level of abstraction, these themes were interpreted as 'conflicted organisational culture mental map syndrome', an acculturation-enculturation dilemma directly attributable to business leadership practices by the study participants. Hence, cultural integration has significant implications for the studied research setting's service productivity potentials.

Keywords: Financial Industry, Business Leadership, Service Productivity, Knowledge, Phenomenology, Africa, Cultural Integration.

Background

In sub-Saharan African countries, like Nigeria, communitarianism plays major roles in the business environment, transmuting into a normative structure heavily underpinned by culture and religion. The normative cultural structure influences practices and socialises the individual, influencing what can be deemed appropriate and what to avoid. As MacIntyre (1981) suggested, this cultural inclination is internalised and, by extension, shapes the individual's worldview. Hence, affects every facet of their business interaction and undertakings, including how businesses are managed, the decision taken and communications with the wider society. According to Hofstede (1991), culture is the software of the mind. Browaeys (2019) clarifies that culture refers to the collective programming of human minds. So one group can be distinguishable from another.

Simply put, culture is a set of learned core values, beliefs, standards, and knowledge identifiable within a group or community. These systems of cultural attributes in the African context are passed down from generation to generation, forming part of the building blocks that tacitly helps to shape the individual's approach to leading and cultivating relationships. In Nigeria, for instance, religion (belief) has a profound influence on business strategy. The average Nigerian business person will sprinkle his or her conversation with the phrases like "By the grace of God"; "If God wishes", and so on (Olekanma et al., 2011). This plays out in business interactions, interpersonal relationships and even how services are offered to the customer with implications for service productivity. Hence, the average African business leader's primary focus is to cultivate relationships and friendships of the other party, even if it is based on religious, sporting, or other explorable lines. This extends to customer engagement channels and strategies adopted in African businesses (Olekanma et al., 2011).

Because of the great emphasis on relationships, African businesses like those in the Nigerian environment tilt more to the collectivism approach (Hofstede, 1991), where people, most of the time, conform to a set of customs and values, whether good or bad. At the corporate level, it also breeds a high-power distance society where employees wait to receive orders from their bosses or the organisation's head before consummating transactions. However, in the western world, like in the UK, Canada and the USA particularly, where most African executives (business leaders) go to study to acquire additional business leadership skills, the dominant culture, individualism (Hofstede, 1991), which is more tasks driven, and strictly formal is

prevalent. Businesses and Business leaders in the west are more attuned to legalistic approaches, and contracts are the basis for consummating transactions. Using the process of negotiation, Torrington et al. (2008, p.716) provide a clear western perspective. The author noted, ‘the essence of the process is to find not just common ground between two parties but a new relationship with greater constructive potential than the one that preceded it’. In contrast, non-western business negotiators may be unwilling to agree to a situation where the phrase ‘no problem’ would be taken literally because such a phrase is part of their cultural colloquial (Moran et al., 2011). This approach, commonly associated with countries with a collectivism culture approach like the African business environments, might present an ethical dilemma for Westerners and people outside that culture (French, 2015). Because legalistic and contractual obligations underpin how these western countries conceptualise and offer product and services to their customers. In the western business environment culture, people are more concerned about price, quality and guarantees. Hence trying to rely solely on being friendly in a legalistic environment are of minimal use (Hofstede, 2011).

However, as Jasper (2003: pvi) put it, “All our experiences act as a springboard for developing new skills”. Therefore, African executives who undertake these studies gain not just business best practice acumen but also imbibe the western culture. The bicultural nature of these African and Western-trained executives leading businesses in sub-Saharan African countries and its implication for service productivity is an under-researched area. So, this study is particularly interested in understanding the influences the bicultural nature or ‘imported culture’ have on these participants approaches to leading business activities and its implication for service productivity in the African research setting. We intend to provide the reader with insights into the concept of cultural integration and its implications for business leadership and service productivity in sub-Saharan Africa. The study explores that through the phenomenological lens of the business leaders in the Nigerian financial industry, which is a significant employer of labour. We envisage that this study would contribute new knowledge to the service productivity management body of knowledge from the Nigerian financial industry business leaders’ perspectives. Also, we believe that the result of this study can be generalisable within the context of African countries and other countries of the world that share similar cultural values and circumstances with the research setting of this work.

The next section of the paper will provide a brief transdisciplinary literature review covering culture and cultural integration, cultural perspectives in developed and developing countries, developing knowledge culture for identity, organisational integration, and elements of service productivity with brief synthesis. After that, the study presents the research methodology and discussion of the results and ends with the conclusion section.

Literature review

Culture

The internationalisation of markets and business operations has provided opportunities to research a range of culturally related aspects. Cultural integration, cultural diversity, cultural convergences, or divergences have been amongst the most fundamental areas in cross-cultural management research aiming to investigate and understand the role culture, both at national and organisational levels, has on shaping business initiatives, strategies, and practices. According to Adler (1994), culture is understood as a developed behavioural aspect noted in an individual or group of people by which they are “identified, expressed and transmitted through symbols, distinguishing mark and its values and beliefs”. Broadly, culture embeds a range of principles, values, beliefs, and assumptions. When displayed, it can be compared and contrasted with different cultures. Hence provides opportunities to highlight similarities and differences, which in a business and management context may be used for learning and developmental purposes.

Numerous studies in cross-cultural management literature have highlighted culture as the main barrier to successful interaction between individuals or teams of different cultures (Ely & Thomas, 2001; Friedman et al., 2012; Zanfrini & Monaci, 2017). Cultural differences have caused the breakdown of many business partnerships that have made economic sense due to misunderstandings and frustrations associated with cultural differences. Nevertheless, if handled carefully, cultural differences can also positively impact an organisation’s ability to yield tangible results and benefits that contribute to the development of organisational competitive advantage (Gelfand et al., 2017). Being able to draw knowledge and expertise from a multicultural workforce is critical to business success. Thus it allows the management of an organisation to promote decentralisation and employee empowerment at a local level (Søderberg and Holden, 2002). Acknowledging and understanding cultural diversity is considered a prerequisite of dealing with cultural integration and capitalising on opportunities a culturally diverse workforce may offer.

Cultural Perspectives in Developed and Developing Countries

Cultural characteristics of nations and societies have been used to explain the differences amongst management concepts noted across developing and developed countries. Research shows that merely 'exporting' managerial practices from developed to developing countries has not always been successful due to the lack of adapting to local cultures (Gelfand et al., 2017; Romani et al., 2018). According to Malhotra et al. (2005), the impact of services in the global economy continues to grow significantly and is projected to maintain a similar future trend. Therefore, managers need to comprehend cultural differences between developed and developing countries and their implications in the workforce and organisational dynamics.

Hofstede (2011), well acknowledged for his seminal work in cross-cultural management literature, argues that developed countries are characterised by individualistic societies and place emphasis on the management of competencies where responsibilities and trust are developed due to employee's reliability, trustworthiness, and performance. In developing countries, where a collectivism culture characterises societies, the focus when hiring an employee is to assess how well they fit within an organisation and how their skills and expertise is reflected within the business (Malhotra et al., 2005; Gelfand et al. 2017; Danso, 2018). Another cultural element used to analyse culture's implication in dealing with a managerial issue is Power Distance (PD) (Hofstede, 1991). Developing countries are known to score high in PD (Hofstede, 1991). Organisations in such societies embrace inequality amongst different roles within an organisation. The inequality embedded within the organisation is then reflected in the distribution of power and authority, decision making, knowledge sharing, expertise, and competence development. Such inequalities also impact the interaction between the workforce and different managerial responsibilities.

Research by Gelfand et al. (2017) and Danso (2018) show that employees in developing countries' collective societies are expected to respect, commit, and comply with social norms, while in individualistic societies of developed countries, employees respect privacy, individual rights, attitudes and beliefs. Such cultural differences may influence the quality, speed, and frequency of information and knowledge extracted, shared, and implemented across an organisation through interactions between executives, managers, and employees, which will eventually impact the organisation's overall performance.

Cultural Integration

Drucker (1999) stated that one of the most fundamental challenges for managers would be to enhance knowledge and service workers' productivity. Such a task becomes even more challenging in a globalised economy where cultural diversity is becoming more prominent and cultural integration more necessary in developing, implementing, and accomplishing effective management practices in an international management context. Studies undertaken by Ely and Thomas (2001) and Romani et al. (2018) highlight the importance of cultural integration between local and expatriate managers and how homogenous teams have higher productivity levels and display better organisational performance.

Cultural integration is understood as a process that seeks to ensure a co-existence of cultures that continue to develop within an organisation's settings. It is used to form a thinking model that guides the actions and behaviours of individuals with different cultural characteristics (Stahl et al. 2017; Danso, 2018). Romani et al. (2018) argue that cultural integration minimises reasons that may trigger organisational conflicts due to cultural differences by allowing local staff and expatriates to merge and combine their values, behaviours, and mentalities that impact social interactions amongst the workforce.

Furthermore, working on cultural integration and eradicating any cross-cultural barriers, managers will need to focus on understanding and to review the suitability of leadership style(s), communication strategies and flows, performance management approaches, and training and development programmes, emphasising cross-cultural management skills. Research undertaken by Korzilius et al. (2017) and Galliher et al. (2017) highlight that cultural integration is also facilitated by establishing core organisational values, which mirror the characteristics of its diverse workforce and promotes the integration of different sets of subcultures that are found within an organisation. Effective cultural integration provides opportunities to implement organisational initiatives that support the management of knowledge and expertise between local and expatriate staff. Effective knowledge exchange practices amongst diverse workforce positively impact enhancing organisational creativity and competitiveness (Korzilius et al., 2017; Galliher et al., 2017).

Developing Knowledge Culture for Identity Organisational Integration

When discussing the cultural integration within a business environment context, Malhotra et al. (2005) highlight the critical role organisational culture plays in synergising employees' capabilities and aligning them with strategic organisational objectives. Organisational culture impacts the development of managerial practices needed to support the integration of personalities, skills, knowledge, and expertise found within an organisation. Research undertaken by Galliher et al. (2017), Korzilius et al. (2017), Al-Busaidi and Olfman (2017) indicates that organisations should design organisational mechanisms that support the transferability of knowledge across individuals and teams. Also, Baker (2017) argues that employees who have had international experiences regarding education and training programmes would be of particular value in facilitating and supporting cultural integration within an organisation.

Many sub-Saharan African business leaders who have studied and lived abroad, mainly in western countries, can apply principles of knowledge activation (Higgins, 1996; Wyer & Srull, 2014; Chigudu, 2018), when returning to work in their home countries. Knowledge activation indicates an ability to possess and switch between local and international cultural knowledge, thus illustrating the element of biculturalism. Like many other bicultural business leaders, it is not clear if bicultural Sub-Saharan African business leaders will be able to use their cultural knowledge effectively. Tarba et al. (2009) explain that bicultural business leaders may choose to adopt a single cultural approach that may either represent sub-Saharan Africa or international values instead of adopting and implementing both cultural values (knowledge) as and when needed depending on managerial challenges. The tendency of choosing between cultural knowledge is referred to as cultural frame switching. According to Friedman et al. (2012) and Baker (2017), there is no clear evidence if employees and business leaders can switch cultural frames or if switching cultural frames impacts business leaders behaviours. When discussing cross-cultural integration at an individual level, Batsa et al. (2020) argue that individual differences noted in bicultural identity integration will influence the application of employee's cultural systems in dealing with a business leadership task. Batsa et al. (2020) explain that most disagreements and conflicts between individuals and teams are attributed to how bicultural employees deal with cultural identities. Batsa et al. (2020) and Szymanski & Ipek (2020) explain that bicultural employees may choose to see their cultural identities as compatible or

conflicting. Choosing conflictual cultural identities sets significant barriers to developing a constructive working environment that forms the foundations for better organisational performance. Hence, biculturalism concepts should be paid particular attention by leadership and managers when preparing cross-cultural training programmes focused on supporting cultural identity integration geared towards sustainable service productivity of the organisations.

Service Productivity

Service could be viewed as a change in the condition of a person or goods carried out by the service provider with the agreement of the consumer of the service (Hill, 1999). Service outputs must impinge in some way on the condition or status of the consuming units (Olekanma, 2018). Service as an activity is an application of specialised competences (knowledge and skills) through deeds, processes, and performance for the benefit of another entity or the entity itself (Vargo and Lusch, 2004a, 2016). Hence, several authors suggest that defining the concept of service productivity is problematic (Hill, 1977, Schneider, 1994; Fisk et al., 1995; Johnston, 1999; Gadrey, 2000, Rutkauskas and Paulavičienė, 2005, Corsten and Gössinger 2007, Grönroos, 2011, Djellal and Gallouj, 2013, Vargo and Lusch, 2016). Service productivity, as postulated by Vuorinen et al. (1998) adopted in this work, however, can be expressed as the quantity of output and quality of output as a ratio of the quantity of input and quality of output. Armistead et al. (1988), Järvinen et al. (2003), and Yalley and Sekhon (2014) construe this as the ability of the organisation to use its inputs for providing services with quality matching the expectations of the customers. Hence, the quantity and quality of service delivered to customers by businesses depends on the quantity and quality of input of the leaders who run these businesses.

Synthesis of literature

The Nigerian financial industry plays a pivotal role in the economy. Currently, it is the largest employer of white-collar and blue-collar jobs in the research setting. However, because of the globalisation and internationalisation nature of products in the sector, the trend is to encourage employees to acquire western 'education' and or alternatively attract talents from the western countries, with a view to improving organisational service productivity and profitability. This approach has implicitly occasioned biculturalism within the sector, people that come with

different skills, unique attributes, and cultural values. Thus, integrating these diverse group of individuals becomes imperative if the underpinning objectives of biculturalism are to be achieved. Effective cultural integration provides opportunities to implement organisational initiatives that support the management of knowledge and expertise between local and staff with bicultural background with a view to improved organisational service productivity and profitability outcome. While several authors reviewed (Higgins, 1996; Tarba et al., 2009; Wyer & Srull, 2014; Korzilius et al., 2017; Galliher et al., 2017; Chigudu, 2018, Batsa et al., 2020; Szymanski & Ipek, 2020) had highlighted the importance of cultural integration as a catalyst for growth, when well-managed, none of these authors had focus attention on its implications for business leadership and service productivity in sub-Saharan African countries such as Nigeria. This work, therefore, aims to fill this knowledge gap by exploring these bicultural study participants business leadership style and its implication for service productivity in the Nigerian financial industry.

Research Methods

To do justice to this work, it is imperative to anchor the phenomena of study in appropriate philosophical and theoretical roots (Creswell and Plano, 2011). The knowledge gap identified in cultural integration literature, the subjective nature of service productivity and the focus on the cognition of the business leaders influenced the choice of interpretivism and phenomenology research framework adopted for this study. Phenomenology is the study of structures of consciousness as experienced from the first-person point of view. The business leaders within the study research setting subjectively engages in experience, whether on an emotional, professional, physical, spiritual, and intellectual dimension (Addis and Holbrook, 2001; Carù and Cova, 2006; Tung and Ritchie, 2011) that have implications for the service productivity of their organisations.

There are different variants of the phenomenological research approach. Some specific examples include Langdrige (2007) Critical Narrative Analysis, a descriptive phenomenological approach; Smith and Osborn (2008) Interpretative Phenomenological

Analysis (IPA), where researchers adopting it attempt to make sense of the participant's interpretation of their own experiences, thus creating a double hermeneutic; Moustakas' (1990) Heuristic Approach that involves self-reflection geared towards producing a creative synthesis of the study phenomena; and the 'Relational Approach' that enables the researcher to uncover themes in the data through a process that involves dialogue with other researchers (see Finlay & Evans 2009; Finlay 2011, 2013). In this work, the Trans Positional Cognition Approach (TPCA) synthesised phenomenology variant (Olekanma, 2018), was adopted in this study as research methodology because issues of cultural integration and business leadership within the context of service productivity required both description and interpretation of the phenomena of interest. Put differently; the TPCA approach was chosen because it facilitates the provision of 'descriptions' that are 'rich' (Husserl, 1913/1931) and 'full of interpretations' (Heidegger, 1927/1962) that accurately reveal what it means to be a person in the particular world being observed. Hence, it enables the discovery of the essence of the study phenomenon. Phenomenologically relevant data were collected from sixteen business leaders in a sub-Saharan African research setting within the Nigerian financial industry, using a semi-structured interview method. All the participants were heads of critical business departments and groups in their financial organisation. All ethical protocols that include providing participants with the study information sheet and obtaining consent from these participants were observed. All the names of the organisations and participants were changed to pseudo names for confidentiality. Also, phenomenological reduction (bracketing), which in the case of TPCA methodology involves the suspension of 'judgements' and 'explanations' were observed throughout the research process.

Key Findings and Discussions

The data gathered from the interviews with the study participants were transcribed verbatim to create study text. The study text was analysed using the TPCA phenomenological methodology that involves thematic and interpretation activities. The output from the process led to the emergence of 12 study participants themes, outlined below

- Renewed focus on CPD requirement as employee knowledge quotient a challenge
- Reward directly related to output not dependent on whom you know
- Institutionalising the 'relentless drive to achieve more with less' mentality

- Use of inexperienced employees with potentials that has a connection to high net worth individuals
- Preference of innovative millennials, leading to a high level of attrition of experienced staff
- Driven work environment perceived as an unfriendly environment
- Promotion of system-induced peer to peer performance-driven rivalry
- Master servant leadership style dominant approach in the industry
- Employee not taking responsibility for their learning a big issue
- High levels of physical and cognitive absenteeism
- Insistent conflict between ‘This is how we do it here’ syndrome and ‘best practice’ based on imported culture
- Increased dependence on IT-savvy employees in lieu of more experienced employee with little or no IT skills leading to internal conflicts

These study participants’ themes, as shown above through the process of transpositional cognition, were further interpreted. The process yielded four second-level interpretations ‘themes as highlighted below

- Promotion of meritocracy driven strategy
- Hard-headed approach to business operations
- Drivers of local organisational culture
- Promotion of technological driven service strategy

These second-level themes were further aggregated at a higher level of abstraction, which enables the emergence of the concept ‘Conflicted Organisational Culture Mental Map Syndrome’ as the essence of the study phenomenon. In other words, the study found that business leaders with a bicultural background in the Nigerian financial industry business leadership practices yielded acculturation and enculturation dilemma, in the form of Conflicted Organisational Culture Mental Map syndrome which has implications for the service productivity and profitability prospects of their organisations. The four-second-level interpretation themes outlined above are further discussed in the next session.

Cultural integration, as postulated by Danso (2018) is understood as a process that seeks to ensure a co-existence of cultures that continue to develop within an organisation's settings, and it is used to form a thinking model that guides the actions and behaviours of individuals with bicultural attributes. Consciously or unconsciously, business leaders with bicultural attributes put in place organisational structures, practices, and cultures that make sense to them, that correspond to their way of dealing with the world (Laloux, 2014). The four study second level themes that include the promotion of meritocracy driven strategy, hard-headed approach to business operations, drivers of local organisational culture and promotion of technological driven service strategy represent thinking model, and action (business leadership practices) and dominant culture within the research setting. Interpreted at a higher level of abstraction, these elements portrayed a sector plagued with 'conflicted organisational culture mental map syndrome, principally because of lack of organisational focus on cultural integration. To provide further insight into the study phenomena, each of the four-second level themes is further discussed with supporting quotes from the study text of participants.

The promotion of meritocracy driven strategy theme was aggregated by issues such as 'renewed focus on employee knowledge quotient, reward directly linked to output not dependent on whom you know, and a relentless drive to achieve more with less, which represent 'western culture' best practice approaches imbibed by the participants 'business leaders' while studying abroad. This practice conflict with expectations and norms within the research environment. While not injurious to the local culture, this best practice approach represents an affront to how things are typically done within the sub-Saharan African research setting.

Furthermore, the bicultural dimension seems to create a divide between the leaders without the benefit of overseas training and those that have had the opportunity to go study abroad. Business leaders with bicultural background tend to adopt an unconventional hard-headed approach to business leadership in the research setting. Their approaches included for instance, the use of inexperienced employees with connection to high net worth individuals. This elicited comments from their non-westernised counterpart such as

At the recruitment process, you find out that people that are good, and are qualified, those don't have the opportunity, they don't get the opportunity, and they won't be shortlisted to go through the next stage of the recruitment process. However, other people that may not even know anything but just because they are the candidate of a customer; with a large deposit in the bank, let's say customer's niece is the candidate, you don't have a choice; just for you to retain that deposit, you just have

to give her the opportunity, they call it strategic hiring. So, what do you expect?”
(Mrs Tithe).

However, one of the participants, a bicultural leader, countered the argument and said

But I tell you that a sharp young guy if he has the right attitude to tap into different available learning material, will excel, I’m sure. There are people, people that have been here for 20years; in 20years, you have been doing the same thing, but I tell you that it is not in tune with the way businesses are done these days. That you have seen that lot of young professionals, young business leaders are doing excellently well, and they will be able to turn organisations’ around where the old bosses, were not too successful ... (Mr Gboyecorp).

Hence there is an endemic peer to peer rivalry. The unintended consequence of the peer to peer rivalry is that the evidence of master-servant business leadership style now the dominant approach in the Nigerian financial industry.

The other ‘drivers of local organisational culture’, in the research setting include local non-bicultural employees not taking responsibility for their learning a big issue; this is even though “the level of knowledge and skills demonstrated in the performance of their work by employees are critical to the long-term success of their organisation and happiness of its customers” (Newell *et al.*, 2002, p.19). There is also the issue of a high level of physical and cognitive absenteeism, as well as the relentless agelong conflict between ‘This is how we do it here’ syndrome and ‘best practice based on imported culture’. Bicultural dimension defines in this work as ‘Western legalistic and local African approach underpinned by brotherliness and friendliness approach to business cultures’ seems to create a divide between what is acceptable as the norm in the Nigerian financial industry, thus conflicting service productivity potentials of the organisations operating within it. Some of the business leaders with westernised background explain that

“In Nigeria, ‘respect for the elders’, is paramount; otherwise, they will tell you, you are not friendly, your staff is rude, do you understand, which is bad for business. So that determines the kind of staff that you put in a location and some time you need to profile your staff as well. Some can do better in some locations than the other, some might not be able to serve in certain locations, so those are the consideration you look at” (Mr Bojo, Mr Ijebu, Mr Kabba, Mr Wahabi).

To improve service culture and potentially service productivity prospects of operators in the Nigerian finance industry, the business leaders with bicultural value engage in the relentless

‘promotion of technological driven service strategy’. This best practice business leadership strategy entails dependence on IT-savvy employees in lieu of more experienced employees with little or no IT skills. This further widens the divide and creates internal conflicts as the ‘westernised’ business leaders are comfortable with digital and technological tools while their local counterpart still sees digital tools as a status symbol and not a tool for delivering service. Though the non-westernised business leaders are deemed to play a vital role in the sector as they embody knowledge which they interact with (Davenport and Prusak, 1998; Davenport, 2005) to facilitate the production of products and services offered to customers; their lack of IT skills creates a huge gap in their ability to respond promptly/rapidly to situations without recourse to third parties such as ‘secretary’ or personnel assistants. The time lag is critical in today’s technologically driven business environments where customers demand savviness and online real-time services, which have implications for both service productivity and profitability of operators. Hence there is the need for leaders to possess not only personal knowledge (Polanyi, 1958) but also the type of knowledge that Sveiby (1997) referred to as the capacity to act. One of the local business leaders admitted that cultural integration and its explicit and implicit implications for service productivity and profitability of their organisation is an issue of grave concern within the Nigerian financial industry as most local leaders are still in denials and said

“Some of us are saying it’s an African thing, and that’s the truth. We are not service-oriented, I am serious, we are not service-oriented, we take things for granted, and we do not value customers, it’s a cultural thing that people need to change their view about it. ... until we begin to realise that the customer has options, he can go to the bank next door, you wouldn’t meet those customers expectation, we wouldn’t improve service” (Mr Bojo).

Conclusion

The study explored cultural integration and how it impacts study participants working in the Nigerian private sector financial organisations. The study data was gathered from leaders with executive portfolio responsibilities in their organisations to ensure the collection of first-hand information and insight into daily activities in the studied research setting. Through methodical phenomenological gathering and analysing the study empirical data using the transpositional cognition approach, four key themes emerged: Promotion of meritocracy-driven strategy, Hard-headed approach to business operations, Drivers of local organisational culture, and Promotion of technological driven service strategy.

From the discussions about these themes, it is evident that cultural integration issues influence the practices of bicultural business leaders within the sector. As Africans with or without bicultural backgrounds, each business leader's interpretation of ideals established by their influencing culture determines how individual behaviour and belief are moulded and transmitted. Depending on the context, it can promote organisational cohesion, thus improving quality of service and service productivity potential or as this empirical work had shown a cause for concern in the form of 'conflicted organisational culture mental map syndrome', which is endemic in Nigeria sub-Saharan African financial organisations.

Furthermore, the output from this work depicts the cultural integration challenges faced by the participants of the studied private sector financial organisations in the research setting. Hence, within context contributes new knowledge to the extant identity organisational cultural integration body of knowledge from the Nigerian study participants and private sector financial organisations' perspectives. The paper, thus, sets an agenda for practitioners and the management of organisations in the research setting. It requires more attention to be paid to cultural integration issues because it has implications for organisational service productivity and long-term survival prospects.

The key limitation of this work is that study data was collected from one country, and study participants are from private-sector financial organisations. Though this study data may have been collected from Nigeria, one country in sub-Saharan Africa and from practitioners working in private sector financial organisations, the key findings of the work, however, reveal themes that can be characterised as international in nature. As cultural integration issues are not limited

to only private sector organisations but also impacts other sectors organisations (public and third sectors included) and countries; the authors believe that this work can be generalisable within context. We also note most sub-Saharan African countries share similar cultural backgrounds, a dearth of world-class educational opportunities, and economic aspirations that require employing practitioners with bicultural characteristics. Hence, issues raised in this paper within context can become generalisable to other sectors within the research setting and countries within sub-Saharan Africa.

Finally, we believe the output of this work provides an opportunity for all business leaders in the Nigerian organisations and their counterparts in sub-Saharan African countries and beyond to reflect on the effect of cultural integration to the potentials of service productivity and survival prospect in their various organisations and sectors. With the recent lesson learnt from the ‘internationalisation of Covid 19’, a pandemic with no borders, this study represents a clarion call to both practitioners and policymakers in sub Saharan African countries and beyond to do more to facilitate greater education around cultural integration which currently seem not to be prioritised. We, therefore, call for more studies in this area, particularly how best to manage this identified ‘conflicted organisational culture mental map syndrome’ endemic in the Nigerian financial organisations and other sub-Saharan African countries with characteristics similar to those of the study research setting.

References

- Addis, M., and Holbrook, M. B. (2001), ‘ On the conceptual link between mass customisation and experiential consumption: an explosion of subjectivity ’. *Journal of Consumer Behaviour*, Vol. 1(1), pp. 50-66.
- Adler, N. J. (1994), ‘Competitive frontiers: Women managing across borders’, *Journal of Management Development*, Vol. 13 No. 2 pp.24-41
- Al-Busaidi, K. A., & Olfman, L. (2017), ‘Knowledge sharing through inter-organisational knowledge sharing systems’, *VINE Journal of Information and Knowledge Management Systems*, Vol. 47 (1), pp. 110-136
- Armistead, C., Johnston, R., and Slack, N. (1988), *The Strategic Determinants of Service Productivity. International Journal of Operations and Production Management*. Vol. 8(3) pp. 95 – 108.
- Batsa, E. T., Abadir, S., & Neubert, M. (2020), ‘Bicultural managers leading multicultural teams: a conceptual case study’, *International Journal of Teaching and Case Studies*, Vol. 11 No.1, pp. 71-93.
- Boyle, B., Nicholas, S., & Mitchell, R. (2012), *Sharing and developing knowledge of organisation culture during international assignments. International Journal of Cross-Cultural Management*, Vol. 12 No. 3, pp. 361-378.
- Browaeyns, R. (2019), *Understanding cross cultural management*. SL. Pearson Education Ltd.
- Bueno, C. M., & Tubbs, S. L. (2004), ‘Identifying global leadership competencies: an exploratory study’, *The Journal of American Academy of Business*, Vol. 5 No. 1, pp. 80–88.
- Carù, A. and Cova, B. (2006), ‘ How to facilitate immersion in a consumption experience: Appropriation operations and service elements ’. *Journal of Consumer Behaviour*, Vol. 5, pp. 4 -14.
- Chigudu, D. (2018), ‘Strength in diversity: An opportunity for Africa’s development’, *Cogent Social Sciences*, Vol. 4 No.1, pp. 1-15.
- Corsten, H., and Gössinger, R. (2007), *Dienstleistungsmanagement [Service Management]*. München, Deutschland: Oldenbourg.
- Danso, R. (2018), ‘Cultural competence and cultural humility: A critical reflection on key cultural diversity concepts’, *Journal of Social Work*, Vol. 18 No. 4, pp.410-430.

- Davenport, T. H. (2005), *Thinking for a living: how to get better performance and results from knowledge workers*. Boston: Harvard Business School Press.
- Davenport, T., and Prusak, L. (1998), *Working knowledge, How Organisation manage what they know*. Boston, MA: Harvard Business School Press.
- Djellal, F., and Gallouj, F. (2013), 'Challenges of measuring service productivity in innovative, knowledge-intensive business services'. *The Service Industries Journal*, 33 (3 & 4), pp. 378–391
- Drucker, P. F. (1999), 'Knowledge-worker productivity: The biggest challenge'. *California Management Review*, 41(2), p 79.
- Ely, R. J., & Thomas, D. A. (2001), 'Cultural diversity at work: The effects of diversity perspectives on workgroup processes and outcomes', *Administrative Science Quarterly*, Vol. 42 No. 6, pp. 229–273.
- Fisk, R. P., Brown, S. W., and Bitner, S. W. (1995), *Service management literature overview: a rationale for interdisciplinary study, Understanding Services Management, Integrating Marketing, Organisational Behaviour*. In: W. J. Glynn, and J. G. Barnes. *Operations and Human Resource Management*. Chichester: John Wiley & Sons.
- Friedman, R., Liu, W., Chi, S. C. S., Hong, Y. Y., & Sung, L. K. (2012), 'Cross-cultural management and bicultural identity integration: When does experience abroad lead to appropriate cultural switching?', *International Journal of Intercultural Relations*, Vol. 36 No. 1, pp. 130-139.
- French, R. (2015), *Cross-cultural management in work organisations*. Kogan Page Publishers
- Gadrey, J. (2000), 'The characterisation of goods and services: an alternative approach'. *Review of Income and Wealth*. Vol. 46(3), pp. 369-87.
- Galliher, R. V., McLean, K. C., & Syed, M. (2017), 'An integrated developmental model for studying identity content in context', *Developmental Psychology*, Vol. 53 No. 1, 2011-2022.
- Gelfand, M. J., Aycan, Z., Erez, M., & Leung, K. (2017), 'Cross-cultural industrial-organisational psychology and organisational behavior: A hundred-year journey'. *Journal of Applied Psychology*, 102(3), 514.
- Grönroos, C. (2011), 'Value co-creation in service logic: a critical analysis'. *Marketing Theory*, Vol. 11(3), pp. 279-301.
- Hill, T. P. (1977), 'On Goods and Services'. *Review of Income and Wealth*. pp 315–338

- Heidegger, M. (1962), *Being and time*. Translated by J. Macquarrie and E. Robinson. HarperCollins. (Original work published 1927)
- Higgins, E. T. (1996), Knowledge activation: Accessibility applicability and salience. In E. T. Higgins, & A. E. Kruglanski (Eds.), *Social psychology: Handbook of basic principles* (pp. 133–168). New York: Guilford.
- Hofstede, G. (1991), *Cultures and organisations: Software of the mind*. London : McGraw Hill.
- Hofstede, G. (2011), ‘Dimensionalizing cultures: The Hofstede model in context. Online readings in psychology and culture’, Vol. 2 No.1, pp. 2307-0919.
- Husserl, E. (1931), *Ideas: general introduction to pure phenomenology* (W. R. Boyce Gibson, Trans.). George Allen and Unwin. (Original work published 1913).
- Jasper, M. (2003), *Foundations and Health in Care Nursing; Beginning Reflective Practice*, Cheltenham, Nelson Thomas Limited
- Jarvinen, R., Lehtinen, U. and Vuorinen, I. (2003), ‘Options of strategic decision making in services’ Tech, touch and customisation in financial services’, *European Journal of Marketing*, Vol. 37 No. 5/6, 2003, pp. 774-795. DOI 10.1108/03090560310465143
- Johnston, R. (1999), ‘Service operations management: return to roots’. *International Journal of Operations and Production Management*. Vol. 19(2), pp.104-24.
- Korzilius, H., Bücker, J. J., & Beerlage, S. (2017), ‘Multiculturalism and innovative work behavior: The mediating role of cultural intelligence’, *International Journal of Intercultural Relations*, 56, pp. 13-24.
- Laloux, F. (2014), *Reinventing Organisations: A guide to creating organisations inspired by the next stage of human consciousness*, 1st. Edition, Nelson Parker, USA. ISBN print: 978-2-9601-3350-9.
- MacIntyre, A. (1981), ‘The Nature of the Virtues’, *The Hastings Center Report*, Vol. 11, No. 2 (Apr., 1981), pp. 27-34. Available at <https://www.jstor.org/stable/3561072>
- Malhotra, N.K., Ulgado, F.M., Agarwal, J., Shainesh, G. and Wu, L. (2005), ‘Dimensions of service quality in developed and developing economies: multi-country cross-cultural comparisons’. *International Marketing Review*, Vol. 22 (3), pp. 256-278. <https://doi.org/10.1108/02651330510602204>
- Moran, T.R., Harris, P.R. and Moran, S.V. (2011), *Managing Cultural Differences: Leadership Skills and Strategies for Working in a Global World*, Butterworth-Heinemann, Oxford.

- Olekanma, O, Wisniewski, M; Shafti, F. (2011), Exploration of Customer Engagement and Retention Strategies. Exploration of customer engagement and retention strategies in the developed and developing markets. A case study of Nigerian Banks, Unpublished thesis, Department of Management Science. University of Strathclyde.
- Olekanma, O. (2018), Towards understanding knowledge workers lived experience of service productivity in the banking sector [Doctoral thesis, philosophy]. University of Strathclyde.
- Polanyi, M. (1958), *Personal Knowledge: Towards a Post-Critical Philosophy*. Chicago, IL: The University of Chicago Press.
- Romani, L., Barmeyer, C., Primecz, H., & Pilhofer, K. (2018), 'Cross-cultural management studies: state of the field in the four research paradigms,' *International Studies of Management & Organization*, Vol. 48, No.3, pp. 247-263.
- Rutkauskas, J., and Paulavičienė, E. (2005), 'Concept of Productivity in Service Sector'. *Engineering Economics*, Vol. 3(43), pp.29-34.
- Schein, E. H. (2010), 'Organisational culture and leadership (Vol. 2)'. John Wiley & Sons, USA.
- Schmitz, S., Rebelo, T., Gracia, F. J., & Tomás, I. (2014), 'Learning culture and knowledge management processes: To what extent are they effectively related?', *Revista de Psicología del Trabajo de las Organizaciones*, Vol. 30 No. 3, pp. 113-121.
- Schneider, B. (1994), HRM – a service perspective: towards a customer-focused HRM. *International Journal of Service Industry Management*, Vol. 5(1), pp. 64-76.
- Søderberg, A. M., & Holden, N. (2002), 'Rethinking cross-cultural management in a globalising business world', *International Journal of Cross-Cultural Management*, Vol. 2(1), pp. 103-121.
- Stahl, G. K., Miska, C., Lee, H. J., & De Luque, M. S. (2017), 'The upside of cultural differences', *Cross-Cultural & Strategic Management*. Vol. 24 No. 1, pp. 2-12.
- Sveiby, K. E. (1997), *The New Organisational Wealth; Managing and Measuring Knowledge Based Assets*. San Francisco CA USA: Berrett – Koehler Publishers, Inc.
- Szymanski, M., & Ipek, E. (2020), 'The better, the worse, and the bicultural: examining bicultural competence and bicultural liability in elite football teams', *European Journal of International Management*, Vol. 14 No. 2, pp. 357-380.
- Tarba, S. Y., Ahammad, M. F., Junni, P., Stokes, P., & Morag, O. (2019), 'The impact of organisational culture differences, synergy potential, and autonomy granted to the

- acquired high-tech firms on the M&A performance,' *Group & Organization Management*, Vol. 44 No.3, pp. 483-520.
- Torrington, D. Hall, L. and Taylor, S. (2008), *Human Resource Management*. 7th ed. Harlow: FT Prentice Hall
- Tung, V. W. S. and Ritchie, J. R. B. (2011), 'Exploring the essence of memorable tourism experiences'. *Annals of Tourism Research*. Vol. 38 (4), pp.1367–1386.
- Vargo, S. L., and Lusch, R. F. (2004), *Evolving to a New Dominant Logic for Marketing*. *Journal of Marketing*, Vol. 68(1), 1-17.
- Vargo, S. L., and Lusch, R. F.,(2016), 'Institutions and axioms: an extension and update of service-dominant logic'. *Journal of the Academy of Marketing Science*, Vol. 44(4), pp 5-23.
- Vuorinen, I., Järvinen, R., and Lehtinen, U. (1998), 'Content and Measurement of Productivity in the Service Sector: A conceptual analysis with an illustrative case from the insurance business'. *International Journal of Service Industry Management*. Vol. 9(4), pp. 377-396.
- Wiig, K. M. (2002), 'Knowledge management in public administration'. *Journal of knowledge management*, Vol. 6 No. 3, pp. 224-239
- Wyer Jr, R. S., & Srull, T. K. (2014), *Memory and cognition in its social context*. Psychology Press, USA.
- Yalley A A and Sekhon, S. H. (2014), 'Service production process: implications for service'. *Productivity International Journal of Productivity and Performance Management*, [e-journal] Vol. 63(8), 2014 pp. 1012-1030. 10.1108/IJPPM-10-2012-0113
- Zanfrini, L., & Monaci, M. (2017), 'Between ambitions and ambivalences: Cross-cultural diversity management and immigrant integration', *Business and Management Studies*, Vol. 3 No.1, pp. 10-23