



The dilemma of employee productivity measure and managerialism practices: An empirical exploration in financial institutions

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Title

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Abstract

Purpose – This empirical study explored how actors in specific human resource practices (HRPs) such as line managers (LMs) impact employee productivity measures in the context of Financial Institutions (FI) banks.

Design/methodology/approach – This cross-country study adopted a qualitative methodology. It employed semi-structured interviews to collect data from purposefully selected 12 business-facing directors (BFDs) working in the top 10 banks in Nigeria and the United Kingdom. The data collected was analysed with the help of the trans-positional cognition approach (TPCA) phenomenological method.

Findings – The findings of a TPCA analytical process imply that in the UK and Nigerian FIs the BFDs line managers' human resources practices (LMHRPs) resulted in a highly regulated workplace, knowledge gap, service operations challenges, and subjective quantitatively driven KPIs, considered service productivity paradoxical elements. Although the practices in the UK and Nigeria FIs had similar labels, their aggregates were underpinned by different contextual issues.

Practical Implications – To support line managers in better understanding and managing financial institutions BFDs productivity measures and outcomes, we propose the Managerial Employee Productivity Operational Definition' (MePoD) framework as part of their toolkit. This study will be helpful for banking sectors, their regulators, policymakers, other financial institutions' industry stakeholders, and future researchers in the field.

Originality/value – Within the context of the UK and Nigeria's FIs, this study is the first attempt to understand how line managers' human resource practices impact BFDs productivity in this manner. It confirms LMHRPs result in service productivity paradoxical elements with perceived or lost productivity implications.

Keywords

Performance management, Financial institutions, Banks, Phenomenology, Human resource management, HR practices, Employee productivity, Directors, Line managers

1 Introduction

The theory of managerialism conceives management as the optimum form of coordinating an organisation and a critical determinant of productivity at both the individual and organisational levels. Ideologically, it considers organisations as being fundamental to the functioning of societies and highlights the critical role of professional managers in achieving this. The line managers implement managerialism practices to facilitate the effective utilisation of employees' skills and competencies towards organisational goals (Pollitt, 2016). Thus, line managers through their coordination of a range of employee-related activities, undertake human resource and performance management practices. This enables the attainment of organisational goals in diverse sectors including financial institutions (Bos-Nehles, et al., 2013; Bondarouk et al., 2018; Van Waeyenberg and Decramer, 2018; Cai et al., 2019). Kravariti et al. (2022) equated line management to a form of talent management. Additionally, Abedin, et al. (2023) consider it a human resource practice that facilitates employees' activities which result in utilising skills within context to perform specific organisational tasks. Therefore, line managers through their practices may influence organisational behaviour (Cherif, 2020) and shape the productivity measures outcomes of employees such as 'Business Facing Directors' (Waheed et al., 2018). For our purpose, Business Facing Directors (BFDs) are defined as top-level management team members, professionals who are active participants in the day-to-day directorial activities of financial institutions. They are key drivers and 'go to persons' with requisite expertise responsible for overseeing assigned operations portfolio of businesses.

Business Facing Directors professional capacity and productivity help drive the financial institutions' service conceptualisation and delivery to the banking public. BFDs also facilitate intermediation roles, channelling funds from surplus units to deficit units of the economy in the form of products and services. The role that these bank directors play should enable the banks to act as the backbone for other sectors and organisations within the economy to facilitate business transactions and economic development (Schumpeter, 1911; Fethi et al., 2015) and to meet their economic, social and governance (ESG) corporate sustainability goals (Bhaskaran et al., 2023; Das, 2023). Although located on two different continents, we chose UK and Nigeria FIs as research settings because both have developed financial sectors with globally accepted best practices frameworks and their impact on the socio-economic environment is undoubted. Both FIs are drivers of their country's economies and large employers of labour with the same objective of delivering quality services to customers. However, in recent times, Financial Conduct Authority (FCA) UK, (2023), Complaints data report show aggregate total market level customer complaints reported by over 3000 FI regulated firms that included banks. The FCA publishes complaints data every six months for firm returns with a half-year period ending between 1 January and 30 June (H1) and between 1 July and 31 December (H2).

In 2023 H1, financial services firms received 1.88m opened complaints, an increase of 5% from 2022 H2 (1.80m). Since 2016, H2, current accounts holders have issued the most complaints about their products. The number of current accounts that opened complaints increased, from 500,371 in 2022 H2 to 509,923 in 2023 H1 (2%). Similarly, Olowokere and Adedeji (2018), Olekanma and Soomro (2020) etc, had highlighted that despite the availability of highly educated employees, well-developed systems and structures, Nigerian FI banks still provide services deemed unsatisfactory by the customers just like their UK counterparts. These sub-optimal performances are tacitly blamed on the FIs top management employees such as BFDs, in these two countries. Hence, understanding employee productivity is an important activity for line managers of financial institutions (Lewis and Bell, 2019) because it determines the service productivity of products and services offered by FIs, such as banks, to their customers (Grönroos, 2011). The study also has implications for the sustainability of financial institutions, banks, profitability aspirations and employee productivity measures outcomes (Olekanma and Soomro, 2020). As Krugman (1994, p.8) postulated, "productivity isn't everything, but, in the long run, it is almost everything".

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3 Previous studies such as Heider (1958), Kelley (1967) and Bos-Nehles et al. (2020) and others
4 utilised the theory of causal attributions to examine the effective implementation of HR practices by
5 line managers. The theory is used to explain behaviours by understanding the processes that explain
6 them depending on two sets of conditions, namely, factors within the person and factors within the
7 environment or otherwise stated as internal and external attributions (Kelle, 1967). Research by Bos-
8 Nehles et al. (2013, 2020) highlighted the roots of line managers' actions that are key to effective human
9 resources and performance management practices. Scholars like Mensah et al. (2016), Blom et al.
10 (2020), Grant et al. (2020), Gallardo-Gallardo et al. (2020), and Kravariti, et al. (2022) agree that the
11 line management of employee productivity in practice is challenging but remains a contemporary issue
12 that requires further exploration within contexts. These authors called for more research to examine
13 how 'actors' in specific contexts impact employee productivity and implications for overall
14 performance outcomes. Additionally, Shepherd (2018) posited that line management practices, an
15 element of managerialism, is an underdeveloped and elusive human resources performance
16 management concept which requires further exploration. While searching for studies that relate to
17 employee productivity measures and managerialism or line manager and line management practices,
18 we noted variations in HRPs and productivity-related studies. Like the studies highlighted above,
19 authors invited future works to consider more HRPs studies (Kalia, et al., 2023; Cherif, 2020; Waheed
20 et al., 2018). Likewise, previous studies found include those of Kaplan and Norton (1992), balanced
21 scorecard and Shafti et al. (2007), productivity management classification models, Drucker (1999), Van
22 der Voordt (2003), and Davenport (2005), etc., knowledge workers productivity measuring frameworks.

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26 Other authors also researched HRPs constructs like performance measurement systems in UK
27 and Nigerian banks (Moyin and Oyewo, 2014), Oswald, et al. (2015) studied Happiness and
28 Productivity, while Naoum (2016), explored factors influencing labour productivity on construction
29 sites. De Been et al. (2016) examined productivity and the impact of work environment, while Sullivan
30 et al. (2013), Bortoluzzi et al. (2018) and Harris (2019), research focused on, defining, and measuring
31 the productive office workplace constructs. Jensen and Voordt (2021), explored 'Productivity as a value
32 parameter for FM and CREM' and highlighted that 'Most publications discuss office workers' or
33 knowledge workers' productivity, without diving more deeply into the needs of different types of office
34 workers, that include business administration staff, etc. These authors added that 'so far, most studies
35 in this field are concerned with effects of office environments on labour productivity' and called for
36 further research that explored productivity and other value parameters (p.317). Delani and Casey (2022)
37 work investigated a management-led experiment to conduct a four-day work week with stated intentions
38 of improving productivity and worker wellbeing in the FI service sector. Their work amongst other
39 things highlighted that there was a general agreement among employees and managers that labour
40 productivity was seen as the most important rationale and goal for implementing the four-day work
41 week (p.184). However, the authors added that entrenched managerialist practices of performance
42 measurement, monitoring and productivity pressures were intensified. Yas et al. (2020) study explored
43 issues facing staff in Islamic banking and its impact on productivity while, Singh et al. (2021) presented
44 the academic patterns and structures of research in the field of employee productivity from the year
45 2002 to 2021 using bibliometric tools and applications. These authors, posit that, in the field of
46 management, productivity has been defined as a measure of efficiency and effectiveness. As a result,
47 it's critical to recognise who the productive employees are (p.183). This study therefore is about line
48 managers that undertake this line management HR practices and their impact on employee productivity.
49 To the best of our knowledge, this is the first cross-country qualitative phenomenological study that
50 addresses this gap.

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56 This cross-country study thus seeks to contribute to the employee productivity debate by
57 exploring the dilemma of employee productivity measures and managerialism practices in the United
58 Kingdom (UK) and Nigeria's financial institutions (FIs). This study aims to understand how actors in
59 specific human resource practices (HRPs) roles such as line managers (LMs) impact employee
60 productivity measures in the context of Financial Institutions (FI) banks. The key research question

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3 therefore is, 'What are the line managers human resources practices that impact employees lived
4 experience of productivity measures in the UK and Nigerian Financial Institutions banks? The rest of
5 this paper is structured as follows. The next section is the brief review of literature around employee
6 productivity and measures, managerialism concepts and overview of theory underpinning study. After
7 that, we present the methodology, findings, discussions, and conclusion sections.
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10 **2 Review of literature**

11 *2.1 Employee productivity and measures*

12 Employee productivity provides critical insights on the dynamics of motivation and work processes.
13 The measures of productivity are targeted at analysing work-related issues such as employee behaviour,
14 incentivisation, policy decisions and other human capital trends (Velimirovića et al., 2011). Thus,
15 employee productivity can be inferred as the ability of an employee to take input (instructions, direct,
16 requirements, etc.) and turn it into output. It is the measure of how employees turn input into output in
17 a given period of time. A generic measure generally adopted by organisations as a measure of
18 productivity is output per worker-hour, or the ratio between the number of hours worked to total output.
19 Employee productivity can also be measured per week or month depending on the realities of the
20 business organisation. Coker (2011, p.4) thus defined employee productivity "as the level of employees'
21 performance in relation to attendance, work quality, the capacity of performance and personal factors".
22 Blok et al. (2011) however, caution that it is important not only to include the quantity of input but also
23 the quality of outcomes. Thus, bringing to the fore ongoing debate that measuring productivity is quite
24 controversial and difficult (Davenport and Prusak, 2000). Hanaysha (2016) noted that though there are
25 numerous studies, in general, there is a dearth of effective and standardised methods for evaluating
26 productivity. The identification and adoption of the appropriate productivity measure is therefore
27 fundamental to analysing employee productivity. Sauermann, (2016) added that productivity measure
28 effectiveness is significantly dependent on the extent of worker control and in cases when such measures
29 are largely premised on indicators beyond worker control, there may be inaccuracies in measurement.
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32 Furthermore, De Been, et al. (2016) suggested that because it is rather difficult to measure the
33 productivity of knowledge workers, most studies on services for example, measure the perceived
34 productivity. These authors suggested that various organisations use inventive methods for measuring
35 the output of their organisation's knowledge workers. For example, for university lecturers teaching
36 productivity, this can be measured by ratio of students that completed particular course and number of
37 hours spent by lecturers (Van der Voordt, 2003). A range of other models from diverse backgrounds
38 have been designed and used by managers in different industries and sectors including FIs to measure
39 employee productivity. Some of the widely used of these measures are the European Foundation of
40 Quality Management (EFQM also referred to as The Business Excellence Model), the Balanced Score
41 Card (BSC) and the Key Performance Indicators (KPI). The European Foundation of Quality
42 Management (EFQM) was instituted in 1988 with the overall objective of ensuring total quality
43 management systems understanding of performance management (Wongrassamee et al, 2003). Otley
44 (1999) states that in the excellence model, strategies are not addressed specifically but indices can be
45 utilised as guidance and targets are non-specific but at the discretion of management.
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48 The Balanced Score Card (BSC) was developed by Kaplan and Norton (1992) and incorporates both
49 financial and non-financial indicators. The primary philosophy of this measure is the emphasis on
50 balance. Rather than a focus on one or two of productivity, the outlook is to balance and represent all
51 the key dimensions of productivity (Wisniewski and Olekanma, 2015). The limitations of the
52 framework include the complexity of managing it and the significant resources required in its
53 implementation (Chavan, 2009). Like the BSC, the Key Performance Indicators (KPI) is a financial and
54 non-financial framework designed to analyse employee productivity against performance objectives.
55 These indicators are a set of measures that concentrate on the critical aspects of employee and
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organisational productivity (Kerzner, 2013). Parmenter (2010) identified some features of the KPI measure to include concisely indicating the responsibilities of employees and teams, easy to interpret, measured frequently within specified timescales and having significant impact on overall organisational sustainability. Without doubt, a critical role that managers play, is the identification of the metrics of strategic objectives and ensuring that these metrics are effectively measured and managed. However, the achievement of this role is not always smooth-sailing due to a myriad of individual, institutional, and contextual factors.

2.2 *Attribution theory and employee productivity*

The attribution theory refers to explanation or justification of behaviour (Malle, 1999). In the organisational context, attribution plays a crucial role in the perception and integration of the actions of organisational actors. In essence, all facets of organisational life are influenced by attribution of both employees and managers. This implies that the perceptions of employee productivity and the interpretation of productivity measures are influenced by attributions (Davis and Gardner, 2004) as cognitive and relational patterns may impact managers' attribution of employees' productivity (Sue-Chan et al., 2011). As this paper emphasises the impact of line managers on the productivity of Business Facing Directors, we consider them to be observers and assessors who make attributions about these employees' productivity. According to Weiner (2011), attributions are dynamic and can vary over time and in different situations or contexts. Dugan (1989) found that managers' assessment of employees' productivity was impacted by their own attributions resulting in their reason for either high or low employee productivity outcome decision. Hence, line managers impact employees' productivity when they make internal attributions that suggest that all indices of productivity are within the control of the employee. Thus, internal, or external attributions play an important role in determining interventions and policy directions in line management and organisations.

2.3 *Productivity of service within financial institutions context.*

Productivity generally refers to a measure of output over input (Cooper and Edgett 2008). Yalley and Sekhon (2014) however, argued that productivity in service relates to inputs into the production process (transformation), resulting in outcomes in the form of services. Harris (2019) provides an interesting dimension when it defined productivity as maximising output with minimum effort or expense, while succeeding in producing the desired results. Additionally, Bititci (2015, p.18) equated productivity to 'performance: the efficiency and effectiveness of an action'. De Been et al. (2017) cited in Jensen and Voordt (2021, p.306) spotlighted the importance of "distinguishing between individual labour productivity and the productivity on different organisational levels such as teams, departments and the company as a whole and productivity on industry level". Lewis and Bell (2019) thus succinctly opined that labour productivity could be defined as "gross value added (GVA) produced per worker or worker hour for a given sector or group of sectors in a specified geography" (p. 297). Morabito (2021) added that it is normal to use input measures to explain labour productivity. In this study, the contribution of employees executing their 'value addition role' to 'service' delivered to the banking public in their capacity as BFDs becomes a significant focus. Service in this work is defined as 'activity' and how the third party - the customer perceives the service received (Grönroos 2011). The productivity of service then is the relationship between the quantity and quality of output and quality of output in relation to the quantity of input and quality of input (Vuorinen et al., 1998; Järvinen et al., 2003).

Inputs can be the resources, information, or materials that are required to start or perform a process step. Outputs are the results, products, or services that are produced or delivered by a process step. Outcomes can be deemed as the impacts, effects, or benefits that are achieved or intended by that process step. For example, in a service delivery process, an input could be a customer inquiry, an output could be a response or a solution, and an outcome could be customer satisfaction or loyalty (see Hoang et al., 2021; Yalley and Sekhon, 2014; Grönroos, 2011; Cooper and Edgett, 2008). In financial institutions, managers tend to use these terms interchangeably when dealing with employees'

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3 productivity in relation to their service delivery activities, hence its reference and usage as such in this
4 study. In sum, 'Business Facing Directors' (BFDs) working in FIs are expected to employ their highly
5 developed competencies and knowledge quotients to develop products and services that will meet the
6 customers' expectations in the UK and Nigerian banking sector (Järvinen et al., 2003; Argimon et al.,
7 2018). BFDs productivity thus entails a relationship between the quantity and quality of output in
8 relation to the quantity and quality of input (Vuorinen, Järvinen and Lehtinen, 1998). Adopting this
9 viewpoint enables this research to narrow its scope and focus, examining the employee's productivity
10 carrying out their 'value addition role' (input) to 'service' delivered (output) to the banking public in
11 their capacity as BFDs.
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13 14 2.4 *Managerialism and financial institutions*

15 Many scholars have defined management differently (Taylor, 1911; Fayol, 1916; Drucker, 1954;
16 Robbins and Coulter, 2005; Montana and Charnov, 2008). However, there is still no consensus on what
17 management is. Taylor (1911, p.7) defined it "as knowing exactly what you want men to do, and then
18 seeing that they do it in the best and cheapest way". Fayol (1916, pp.5-6) explained that management
19 is "to manage to forecast and plan, to organise, to command, to co-ordinate and to control".
20 While Drucker (1954, p.17) opined that "it is a multipurpose organ that manages a business and
21 manages managers and manages worker and work". Management also is "working with and through
22 other people to accomplish the objectives of both the organisation and its members" (Robbins and
23 Coulter 2005, 7; Montana and Charnov 2008, pp.2, 37). From these definitions, management is about
24 influencing people to behave in a particular way within a specific context. For example, line managers
25 in the UK and Nigerian banks ensure BFDs use their competencies to deliver specific actions that result
26 in the attainment of their bank's stated objectives. Vargo and Lusch (2004a) point out that the financial
27 industry is a knowledge-intensive sector that relies on the knowledge and expertise of its employees as
28 they are conduits of personal knowledge needed to deliver technical and complex banking services to
29 customers. Bos-Nehles et al. (2013) added that these employees could only perform effectively in a
30 conducive environment that recognises and supports their capabilities.
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34 Thus, the line management role seeks to monitor, direct and channel employees' professional skills
35 to focus on organisational priority goals (Pollitt, 2016). Drucker (1974) and Beattie (1990) support
36 Pollitt's view and suggest that managers and management make institutions perform. Butler and
37 Spoelstra (2012) argued that managerialism is a game that involves not just strategic compliance but
38 the gaming of different positions. Mintzberg (2009b) commented that managing is about influencing
39 action. Managing is about helping organisations and units to get things done, which means action.
40 Hence the definition of managerialism theory by Klikauer (2013) is that Managerialism (MA) =
41 Management (M) + Ideology(I) + Expansion (E). Managerialism, as noted by Stolz (2016, p.1), "is
42 often knowledge for ideological use" and knowledge that has a specific purpose (Donaldson, 2015).
43 This ideological character of management dates back to Taylor's (1911, pp.21-31) "Scientific
44 Management" work. The concept is evident in financial institutions' practices because of the sensitive
45 nature of the businesses conducted in the sector. Thus, there is a tendency for line managers to protect
46 institutions both in the UK and Nigerian financial sectors through rigorous application of the rules and
47 frameworks set by regulatory authorities and business owners.
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51 Typically, managerialism's ideological appropriation occurs through sub-concepts such as HRM's
52 performance management practices. Klikauer (2017a.; 2019, p.423) stated that "through line
53 managerialism's key performance indicators (KPIs), employees are intensely monitored through
54 non-democratic and authoritarian surveillance regimes under the guise of 'KPIs' (key performance
55 indicators)". Social exchange of this nature lends itself to a continuous learning process that forms the
56 individual social interaction leading to the development of subjective meaning and locus of causality.
57 Locus of causality here refers to "who is attributed to be the cause of the failure" (Sofia et al., 2023;
58 Weiner, 2011). Additionally, Armstrong and Murlis (2004, p. 600) raised concerns about the capacity
59 of the line manager to "make decisions fairly, consistently and in accordance with policy guidelines",
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as this has implications for employee productivity measures. This outlook precipitates the main research question of this study which is 'What are the line managers human resource practices that impact employees lived experience of productivity measures in the UK and Nigerian Financial Institutions banks?'

In sum, there has been no studies that have examined line managers human resource practices that impact employees lived experience of productivity measures in the context of UK and Nigerian Financial Institutions (FI) banks. This study aims to answer that research question. To address this research question a phenomenological approach that enable an in depth exploration of lived experiences and supports collection and analysis of subjective data is suitable for the study.

3 Methodology

3.1 Qualitative phenomenological methods

Qualitative phenomenology methods (Husserl 1913a; Heidegger, 1927/1962; Olekanma et al. 2022) underpinned by interpretivism philosophy (Burrell and Morgan, 1979) that facilitate study of lived experiences were employed. There are several variants of phenomenology (see Giorgi, 2014; van Manen, 2014; Olekanma, 2022). In this work, the Trans Positional Cognition Approach (TPCA), a synthesised phenomenology variant stepwise approach (see Olekanma et al., 2022), was adopted. TPCA synthesises elements of the phenomenological descriptive schools of thought (Husserl, 1913/1931, Giorgi, 2014) and those of the interpretive schools of thought (Heidegger, 1927/1962; van Manen, 2014) to achieve the study phenomenon essence. TPCA facilitates the provision of 'descriptions' that are 'rich' and 'full of interpretations' that accurately reveal what it means to be a person in the particular world being studied. Hence, it enables in-depth exploration of the lived experience of study participants and the discovery of the study essence. Through the technique of trans-positional cognition, or what may be figuratively referred to as "stepping into the participants' shoes," TPCA make possible collection of data and sensemaking of the experiences described by the study participants by offering an interpretation of the study phenomena from their perspective. TPCA comprises six stages that include data collection, data transcription, text analysis, data display structure, data validation and idiographic explanation. This analytical process contains 16 steps, which is applied in the next section (see Table III and Olekanma et al., 2022).

Study participants: Selection of participants technique adopted is the purposive qualitative non-probability sampling method underpinned by snowballing technique. The study participants purposefully selected are the hard-to-reach individuals who have experience or knowledge that is relevant to the research topic and currently working as part of the management team of top 10 banks in Nigeria and UK (Harrison et al., 2018). However, we found access to potential top bank executives working as business facing director challenging due to diary constraints. Employing the snowballing recruitment technique, we asked participants already interviewed to assist us in identifying other potential study participants. A combination of these two sampling techniques enabled us to interview a total of 12 business facing directors in Nigeria and the UK FIs. The following criteria were important for the selection of study participants.

- The participant must be employed in a business-facing role and in an executive position designated as 'Director' with overall responsibility for the day-to-day operations of the division/department.
- Good gender representation of participants to ensure inclusion and avoid bias.

See Table I for details of the study participants' demographics.

The study BFDs' ages range between 33 and 52 years. The names of the participants' banks and participants were anonymised due to ethical and confidentiality protocols as depicted in Table I; hence

they would be referred to in this work as UK Bank one, etc., and Nigerian Banks designated NG Bank one, etc. The Nigerian study participants were referred to as NG P1, etc., while the UK study participants were referred to as UK P1, etc. Before data collection, all ethical approval and protocols were observed.

Data collection is TPCA stage 1 (step1): Semi-structured face to face interview was used to collect data from 12 business-facing directors at five top 10 commercial and investment banks in the UK and Nigeria (7 males and 5 females participated). Table I has more details. The interview was conversational in nature and lasted minimum of 90 minutes each. All the interviews were recorded. The interview questions comprise an array of predetermined open-ended and easy-to-understand questions. Some of the questions asked included: 1) Can you please share your lived experience working in your FI bank particularly working with your line manager carrying out your daily task? 2) How is your work assessed? What are your views about the methodology adopted by your FI bank? 3) Can you please share your own experience of your own bank's application of FI statutory regulations and guidelines? Prompts such as, 'Are you able to give examples please', was also used during the interview sessions to elicit more information. Interview sessions were stopped when the saturation point was achieved with each participant (Saunders et al., 2018). Qualitative data collected from the 12 study participants during the interviews was considered adequate for this study as it was rich and contained in-depth description of their lived experiences working in their FI banks. Additionally, though these 12 participants study sample may be viewed by critics as small hence not adequate/representative. We stress that, there is a long-established tradition in qualitative research and phenomenology studies that three to 15 participants are considered adequate as the quality of data and experience of participants of the study phenomenon, not the number of participants, that is critical (See, Broome, 2013, Van Manen, 2014; Olekanma and Elezi, 2021). Also, in this study, we interviewed directors', who are members of the bank top management team with requisite information, knowledge of their bank business, community, and experience of the studied phenomenon.

3.2 Data analysis

Stage 2 (step 2- 4) is the Data Transcription: All the recordings were transcribed verbatim into text. As this is a phenomenological study, 'bracketing' was observed. Bracketing helps researchers avoid premature explanations, conceptualisations, judgements, and to suspend any knowledge of the phenomenon to ensure a "return to the unreflective apprehension of the lived, everyday world" (Finlay, 2008, p. 3; 2013). Bracketing was assumed here to ensure 'what we heard from the play back was what was described by the participant and recorded and, not what I think I heard'. After initial transcription, the audio recording was reviewed again with text produced to demonstrate rigour and link to actual data. This process yielded 12 UK and Nigeria study participants text analysed in the next stage.

Stage 3 (step 5-13) is the Text analysis: The 12 participants' texts produced were individually delineated into units of meaningful ideas' (that could be statements, sentences, phrases or paragraphs). Then units that emerged were differentiated by colour coding those containing ideas relevant to the phenomenon of interest in each participants' text and grouped into typologies matching set study objective. Units with similar ideas in each typology of each text were identified and integrated. After that, recurring themes (units) were combined into similar typologies. In each typology, the units were converted from their first-person characteristics into third-person characteristics, without altering the meanings as 'lived' by the participants. That enabled emergence of the individual participants' themes within each text. The individual participants' themes that emerged within each text were then combined and coded into appropriate typology. After that, all the themes in each typology of the combined text were reviewed to identify and integrate all repetitions, which enable the emergence of the study participants' themes. This analytical process yielded 13 study participants' themes that were wholly descriptive each for UK and Nigeria FIs studied. Through the process of transpositional cognition (which metaphorically means 'stepping into the participants' shoes'), we cognitively interpreted the 13

study participants' themes of each studied FI. The process yielded four similar 'second level themes: Highly regulated workplace, Knowledge gap, Service operations challenges and Subjective Quantitative Driven KPIs. Through further trans positional cognition process, these four themes were interpreted at a higher level of abstraction, which enabled the emergence of 'service productivity paradox' theme as the study essence (See Tables II). Service productivity paradox essence of this study theme depict that the four practices that emerged namely, highly regulated workplace, knowledge gap, service operations challenges and subjective quantitative driven KPIs, are unintended consequences attributable to the BFDs line managers actions. As contrary to expectation of engendering more efficiency and effectiveness, this study findings show that the line managers action seems to impact the employees' productivity measures outcomes negatively. This occasioned what may be termed incidence of 'perceived or lost productivity' (De Been, et al., 2016), as these line managers actions may have mitigated the BFDs service inputs or productive efforts with implications for their productivity measures outcomes.

Data display structure is TPCA stage 4: The outcome of the TPCA stage 3, yielded 13 study participants and four second-level or researcher's interpretation themes each for UK and Nigeria studied FIs as presented in Table II, the data display structure (DDS). The DDS facilitates further analytical work.

Data validation is TPCA stage 5: Study participants were asked to validate emerging themes to ensure integrity and reliability of the study results. All participants confirmed that the themes represented their lived experiences of line managers' practices working in the studied FI banks.

4 Findings

This section commences the TPCA stage 6 idiographic explanation. Here the validated themes (findings) detailed in the data display structure in Table II for each of the studies FIs is jointly presented. The four second-level themes that emerged include: Highly regulated workplace, Knowledge gap, Service operations challenges and Subjective Quantitative Driven KPIs. While these second level themes that emerged from both UK and Nigerian FIs studied may appear to be similar, their aggregating sub themes (study participants themes) in some cases differs. These four second level themes that aggregated the 'Service Productivity Paradox' essence of the study theme are presented here supported with quotes from study participants.

4.1 Highly regulated workplace

In this study, all participants (BFDs) in both UK and Nigerian banks suggest their work environment is a highly regulated workplace. Participants noted a culture of excessive regulatory guidelines underpinned by aggressive implementation, with compliance monitored by their line managers. The BFDs' accounts depict that the regulatory guidelines threatened authorities' actions for any breach and considered this an issue that impacted their service productivity outcomes in both countries. For example,

We function under severe pressure, any product miss-sold or service failure now attracts more stringent financial costs to the banks. (UKP1, UK Bank One)

We already have the payment protection insurance (PPI) refund policy also to worry about. The regulatory bodies are saying to banks to set aside huge sums from profit to meet customers' past claims. So, people tense up. (UKP4, UK Bank Three)

On paper, everything seems fine; in practice, these rules create bottlenecks, delays, and more delays, especially when things go slightly off the normal way, we use to do things. Things are challenging. (UKP3, UK Bank Two)

You know, there are so many rules, things you have to comply with, so you can't; and it's a regulatory environment, so you have rules, both the bank rules and then the regulator rules that you have to comply with, there is not much flexibility. (NG P1, NG Bank One)

The underdeveloped nature of the banking sector and the economy, with all its restrictive rules, have created an environment where the creativity and intuition of the bank executive are more or less legislated away. This affects one's ability to meet set targets. (NG P3, NG Bank Two)

The highly regulated workplace theme that emerged from both UK and Nigerian study data thus show that despite geographical divide and FIs settings specific business models and practices (see Table II), both countries FIs share similar regulatory cultural approaches when it comes to HRM line management practices of BFDs. Hence, this theme can be generalisable to both UK and Nigeria FIs and other countries with similar FI characteristics like UK and Nigeria FI banks.

4.2 Knowledge gap

All study participants were of the view that despite the importance of knowledge and its application which underpinned BFDs' expertise in the financial industry, their banks undervalued these attributes. BFDs in both UK and Nigerian banks said there was a lack of adequate budget funding for training and human resources development. All the participants also noted that the banks and their line managers are just concerned about delivering profitability to stakeholders. For example, participants from Nigerian FIs had descriptions such as

We are profit & loss driven. (NG P6, NG Bank Five) The apathy displayed by line managers towards initiatives that could improve personal knowledge, which supports one's capacity to perform knowledge work vital for the survival of the banks, is most concerning. (NG P5, NG Bank Four)

While participants from UK and Nigeria FIs sharing their experiences said that

The workforce development programme, which should form the bedrock of productivity enhancement in the UK banking sector, is gradually losing value. The training is now irregular. (UK P6, UK Bank Five)

The quality of the available training does not adequately prepare the learner for the job's requirements, leading to unforced errors while delivering services to the customer. (NG P1, NG Bank One)

All the participants' responses point out that these managerialism tactics are aimed at cost cutting, as enough is not done to retain experienced hands in the banks anymore, leading to experienced bankers' untimely exit from the financial sector.

Also, the BFDs considered frequent changes in operational regulatory frameworks as challenging and disruptive as they must rejig, adapt, and must meet the set target.

The frequent changes in operational regulations by both the FIs and regulatory authorities, especially the operational and offshoring policy, have adversely impacted the usage of what we know 'our knowledge. We are now 'mere conformist. (UK P4, UK Bank Three).

The knowledge gap theme aggregates (see Table II) show that the UK and Nigerian BFDs share similar realities in areas such as employee knowledge quotient infantilisation, high attrition rate of colleagues, inadequate funding for employee development and on the job training. Issues which are generalisable to both countries FIs. However, issues such as dearth of personal learning culture initiative was location specific to Nigerian BFDs. This can be attributed to the fact that Nigerian banking executives generally depend on their FI banks to initiate and fund their learning and development while in employment.

Hence the apathy towards any personal initiatives. While issue of preponderance use of “inexperienced” specialist employees in the sector within the context of this study were location specific to UK FIs. This can be termed strategies adopted by the UK FI banks to remain relevant and guarantee their survival in the current challenging financial business environment. So as not to be held to ransom by the more experienced FI executives. These line managers’ practices tacitly impact the BFDs productivity measure outcomes.

4.3 *Service operations challenges (SOC)*

According to all the participants, related to the knowledge gap syndrome is the service operational challenges which impact service productivity outcomes. The interesting thing here is that responses from both Nigeria and UK BFDs about what constituted service operational challenges differ. (See Table II). For UK participants

Consequences of the offshore banking business include loss of skill set, language issues, poor work standards, and increased customer complaints. (UK P2, UK Bank One)

There is more work as a result of the reworking of some of the jobs in the UK-end after delivery by the offshore companies. (UK P4, UK Bank Three)

Doing business online over the internet (exacerbated by the Covid-19 pandemic) has become an even more prominent channel of service delivery employed by UK banks and their customers. As a result, the internet banking architecture of the banks is now a regular target of a host of phishing, spam, and malware attacks. (UK P1, UK Bank One)

With further technological revolution on the horizon that has the potential to promote further growth in the use of the internet, the security dilemma in the banking sector will get bigger, as most of the large banks still use legacy equipment in some operations. (UK P6, UK Bank Five).

While the UK BFDs were more concerned with operational challenges around technological risk and offshore banking-related issues, their Nigerian counterparts were concerned with issues such as the dominance of closed service production process and delivery system within the sector, seller’s market characteristics of the Nigerian banking sector, the African cultural value system that influences ways of doing business, and infantilisation of their knowledge quotient. This shows a clear divide regarding issues impacting banking business service operations in both countries’ financial institutions with implications for BFDs productivity outcomes. For example

As a result of the dominance of the closed-service production process in our sector. There is not a strong correlation between the profit that the banks in Nigeria declare and the level to which they satisfy their customers. (NGP5, NG Bank Four)

The seller’s market syndrome affects the attitude of what that staff brings to the table...which is a big dilemma for BFDs. (NG P6, Bank Five)

As a result of traditional “African culture or ‘respect for elders’, a lot of us are not able to stand and fight from day one against what is ethical and what is not ethical when taking business decisions. Undue influence from management is an issue. (NG P3, NG Bank Two)

Benchmarking the sub themes that aggregated the service operations challenge themes clearly show differences. The sub themes that included the dominance of closed service production process and delivery system and seller’s market characteristics; and African cultural value system, when benchmarked were found to be location-specific to the Nigerian FIs. While UK FI sub themes that aggregates SOC theme such as Global outlook of the UK FI banks’, technological and cyber security

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2
3 issues, Brexit uncertainties, offshoring and multi - cultural dimension of service delivery and
4 outsourcing of transactions differs. This difference can be attributed to the much more advanced and
5 well-developed global outlook of the UK FI banks. Thus, these location specific issues cannot be easily
6 generalisable beyond each country's FIs. For example, the African cultural value system sub theme of
7 Nigerian FI, which connotes "This is how it is done here" syndrome" frequently evoked by the Nigerian
8 line managers, within context of this study is alien to the UK FI, as it does not relate to the concept of
9 trying to gain competitive advantage but just a show of power or influence by line managers.
10

11 12 4.4 *Subjective Quantitative Driven KPIs*

13 Participants' responses from UK and Nigerian banks show that their managers' assessment of their
14 performance is purely quantitative indicator driven with little or no real consideration for other
15 qualitative inputs. For example
16

17 In Nigeria, the focus of the quantitative KPI is on ensuring adequate liquidity
18 for the banks. So very unrealistic deposit generation targets are set by our
19 managers with consequences that include the threat of loss of job if the target
20 is not achieved. (NG P6, NG Bank Five)
21

22 So, the banks are desperate for deposits. (NGP5, NG Bank Four)
23

24 The managers will say things like you have all the knowledge in this world
25 to create a good product to make money, and you know how to deliver good
26 service to your customers, but if you are restricted by your capital, no matter
27 the knowledge you have; it cannot be implemented. (NG P4, NG Bank
28 Three)
29

30 Deposit mobilisation targets are imperative so much that you are not
31 evaluated based on knowledge quotient contributions alone but on the
32 ability to mobilise deposits for the banks. Managers subjectively adopt
33 target performance ratios that could range from 80% deposit and 20%
34 knowledge quotient as employee KPI. (NGP1, NGP3, NGP2)
35
36

37 On this issue, the UK BFDs participants said their concerns are different from those expressed by their
38 Nigerian counterparts as their various banks are well-capitalised. All the UK participants refer to the
39 quantitative-driven KPI their managers are obsessed with as outdated practices. For example
40

41 The Bell Curve appraisal method, which identifies Stars and Lagers, is the assessment
42 measure used in our bank. It creates problems. Former star performers that fall behind
43 temporarily with their numbers get called out, even where they miss the target by small
44 margins. The method is subjective and does not reflect the true productivity of staff.
45 (UK P3, UK Bank Two)
46

47 As a result of this assessment measure, most executives now 'just show up' to work but
48 spend half of the day prospecting for new opportunities instead of trying to achieve
49 their work-related targets. (UKP1, UK Bank One)
50

51 Here we note the sub themes (see Table II) that aggregate the subjective quantitative driven KPIs for
52 UK and Nigeria BFDs differ. Nigerian BFDs were strictly assessed using deposit targets and daily
53 reviews KPI as main tool, while the UK BFDs were assessed with mostly outdated and demotivating
54 tools like the 'Bell Curve Appraisals'. The difference in tools adopted could be attributed to the
55 different business models and work circumstances in both research locations. This difference in
56 business circumstances has the potential to create different work realities experienced by the study
57 participants in their different FI banking sectors, which may have informed the difference in
58 assessment techniques employed. From this study it can be inferred that issues of employees'
59 assessment are largely location specific. This finding therefore agrees with the assertion by Davenport
60 (2005, p.48) that adopting 'Universal measures are useless'. Additionally, we found that because the

assessment methods used in the UK and Nigeria FI banks were aggressively implemented by line managers, all the 12 UK and Nigerian study participants expressed anxiety about their jobs. This managerialism-driven practice unintentionally creates more harm than good for these employees' productivity measures leading to high levels of attrition in Nigerian FIs and cognitive absenteeism in the UK FIs.

5 Discussion

In this article, we studied the impact of line managers' human resource practices on employee productivity measures. The research uncovers the different strategies and consequences of BFDs line managers' actions. Based on the literature, we theorise that these line managers' actions are in line with Drucker (1974) and Pollitt (2016) postulations that though managerialism is an ideology; it is management and managers that will direct and channel professional skills to focus on the highest priority goals to make institutions perform. Hood (1991); and Alvesson and Spicer (2016) opined that managerialism is about getting things done in an efficient and effective way, which enables focused step changes in productivity, ensuring the elimination of inefficient practices and optimally deploying resources to tasks and goals. Contrary to these authors' statements, the study findings show that line managerial practices adopted resulted in a highly regulated workplace, knowledge gap, service operations challenges, and subjective quantitative driven KPIs deemed employee service productivity paradox elements. The service productivity paradox elements inevitably shaped the studied line manager's BFDs productivity measures outcomes. Outputs from such measures, in our view, do not aptly represent these employees' performance (Hoang, et al., 2021). In this study, service productivity relates to the ability of a service organisation to channel its inputs (BFDs knowledge quotients) to provide optimal services that align with the expectations of customers (Järvinen et al., 2003). Coker (2011) supported this notion and affirmed that employee productivity can be measured with constructs such as employees' performance attendance, work quality, the capacity of performance and personal factors. In other words, service productivity is the relationship between the quantity and quality of output in relation to the quantity and quality of input (Vuorinen et al., 1998), what Bititci (2015, p.18) refer to as "the efficiency and/or effectiveness of an action". Blok et al. (2011) suggested the addition of the quality of outcomes as a measure. In this study, inputs are the resources, information, or materials that are required to start or perform a process step. Outputs are the results, products, or services that are produced or delivered by a process step. Outcomes are deemed the impacts, effects, or benefits that are achieved or intended by that process step to promote service productivity (Järvinen et al., 2003; Cooper and Edgett 2008, Coker, 2011; Blok et al., 2011; Bititci, 2015).

Our analysis of the BFDs narratives shows line managers' tendency to focus more on the attainment of the profitability goal, using practices that impact the employees' input and output potentials. For example, as highlighted by Klikauer (2017a.; 2019, p.423), putting in practice key performance indicators (KPIs), such as subjective quantitative driven KPIs in Nigeria and UK FIs, employees are obsessively and intensely monitored. These subjective acts that in most cases are beyond the control of the BFDs include frequent use of monitoring tools to track set deposit liability generation targets; infantilisation of the knowledge quotient of BFDs in the Nigeria FIs etc.; 'the bell curve appraisal method, which identifies stars and lagers' etc., controlling/obsessive monitoring of BFDs with tacit threat and preference of "inexperienced" specialist employees leading to cognitive absenteeism in the UK FIs, etc., and inadequate/non release of HR training/development budgetary allocation in both studied FIs represented non-democratic and deeply authoritarian surveillance regimes under the guise of 'KPIs'. This study finding agrees with Klikauer's (2017a.; 2019, p.423) postulations about managerialism ethos, that most KPI indicators are beyond the control of the BFDs. As a result, it can be inferred that the performance of these employees is based on their line managers' assumed productivity actualities without regard to the effect of 'service productivity paradoxically elements' (impact of line managers' actions) identified in this study. Additionally, this managerialism approach adopted by the line managers is also at variance with Sauermann (2016) assertion that for employee

productivity measure effectiveness, it should be significantly dependent on the extent of worker control. Clearly, the findings from both studied FIs locations depict that line managers actions/employee productivity measures are largely premised on indicators beyond the workers' control hence there may be inaccuracies in measurement outcomes. In conducive environments, employees tend to perform better with improving productivity (Nguyen and Bryant, 2004). This is not the case with the current study participants' work environment, as their FI banks' workplaces are driven by managerialism practices with potential for incidence of lost productivity. From the findings, we can conclude that the BFD's line managers' employee productivity measures do not capture nor consider the identified service productivity paradoxical elements. Hence, what the line managers believe as the productivity measures outcome of these BFDs may not represent their true productivity performance (Sauermann, 2016; Bititci, 2015; Hoang, et al., 2021).

In sum, there seems to be a productivity mismeasurement of employees' productivity' 'performance' challenge and potential incidence of 'lost productivity', or what, De Been, et al. (2016) refer to as perceived productivity as a result of the UK and Nigeria FI line managers' counterproductive HR practices. Nevertheless, while there might be no objective way of saying whether something is an output or an outcome, particularly on a subjective issue such as employee productivity, we argue that it depends partly on how output and outcome are defined. Contributing to the debate, Hanaysha (2016) opine that though there are numerous studies, in general, there is a dearth of effective and standardised methods for evaluating productivity, which can be traced to the difficulty of measuring productivity which is a subjective construct. As a result, scholars like De Been, et al. (2016) had suggested that line managers interested in measuring the productivity of knowledge workers, such as BFDs in this study should measure "their perceived productivity". Therefore, to support FI banks line managers in better understanding and managing FIs BFDs productivity measures and outcomes, we propose the Managerial Employee Productivity Operational Definition' (MePoD) framework as part of their toolkit postulated here as

"The ratio of 'the volume of business produced' to 'resources consumed to produce it' (judged alongside the employee loss of productive input due to workplace constraints), offered to the customer and accepted by the customer".

Productive input here includes all efforts made to perform a process step to achieve outputs defined as results, products, or services that are produced or delivered by a process step and intended organisational outcomes defined as the impacts, effects, or benefits that are achieved or intended by that process step to promote service productivity. Workplace constraints include but are not limited to service productivity paradox-related factors identified in this study. This proposed MePoD support, by including the need for the workplace constraints (service productivity paradox-related factors) to be considered as part of the line manager's employee productivity measures toolkit gives a better chance of identifying and understanding the employee's true productivity performance. The adoption of MePoD could potentially help improve the efficiency and effectiveness of employees' actions as managers will become more aware of possible line managerialism related activities that occasion service productivity paradoxes and plan to eliminate or minimise them. Human resource performance management tools such as MePoD can play an important role in improving line managers' practices leading to improved employee productivity outcomes with implications for the organisations' viability and solvency. This work thus contributes to the line managers performance Management practices literature body of knowledge from the UK and Nigerian FI banks' employees (Business Facing Directors) perspectives. The outcome of this study also sets an agenda for study participants line managers, bank management and particularly human resources performance management professionals in the Nigerian and UK FIs that design employee service productivity enhancement measures.

5.1 Theoretical implications

The current study is theoretically anchored on the Attributions theory (AT) which here used to explain the causality phenomenon including the antecedents and structure of causal beliefs and their

consequences on employee productivity and the BFDs' line managers' practices (Weiner, 2011). In our opinion, AT was adopted as some facets of organizational behaviour such as those of current research might not be judiciously incorporated under the HRP and ER expectancy/value rubrics such as social exchange theory, LMX etc. This research has a particular focus on understanding the causes of events, underpinned by various theoretical implications. First this research established that not all human resources practices positively impact employees' productivity outcomes. For example, the study indicates that practices in UK FI such as 'renewed enforcement of the senior managers and certification regulatory and monitoring policy' and 'renewed focus on the enforcement of the fit and proper person regulatory policy' in the Nigerian FI and others, though well-intentioned had productivity paradoxical implications. To the best of our knowledge, this is the first cross-country study that has examined the UK and Nigerian FIs from line managers' practices impact on employee productivity measures outcomes perspectives. The study reaffirms the notion that organizational structure is the way that a company, organization, or team is set up; and organizational culture affects managers in that it guides how they perform their job duties and interact with their team members and customers. The outcome of this research thus shed light on the line managers' practices impact on of FI banks employees, employees' productivity measures outcomes and by extension the UK and Nigeria's national/global employees productivity outcomes debate.

5.2 Managerial implications

The study findings provide several potential implications for the managers about employees' productivity measures outcomes and managerialism HRM practices within the UK and Nigerian FIs. As the findings clearly show line managers' practices have causality implications. We reiterate the basic assumption of attribution theory is that people are motivated to understand their environment and the causes of particular events. If individuals (study line managers) can understand these causes, they will then be in a better position to influence or control the sequence of future events. Therefore, based on the study findings we delineate the HRPs that negatively impact the employee productivity outcomes. As highlighted in the UK and Nigerian participants' themes (please see Table II), highly regulated environment; we recommend that line managers intentionally provide opportunities like holding regular meetings that promote social exchanges and create awareness about why policies are being implemented with strict adherence expectations. On the issue of knowledge gap, we highly recommend managers improve on-the-job training and human resource development opportunities for employees to mitigate high attrition rate. The study shows that due to budgetary constraints hitherto taken for granted, training opportunities are very limited or replaced by online equivalents that does not provide similar knowledge and hands-holding skills transfer. Also, due to employees perceived or actual non-appreciation of their inputs by FIs, experienced professionals engage in cognitive absenteeism and eventually leave prematurely with their knowledge base thus exacerbating the situation. This leaves the FIs with relatively fresh and inexperienced professionals without requisite experience and needing a long learning curve. Efforts should be made by line managers to provide a more welcoming environment to support the retention of these essential FI knowledge workers (Drucker, 1999; Davenport, 2005; Olekanma, 2022). Such efforts can include sharing authority and responsibility among experienced employees to inculcate the feeling of growth, gratification, and inclusion.

Similarly, issues around service operations challenges (SOC) though aggregated with different components in the UK and Nigerian FIs pose challenges to employees' productivity outcomes. The SOC aggregating components can be summarised as organizational structures, organisational culture and international reputation, elements which affect line managers in that it guides how they perform their job duties. We strongly recommend that managers involve employees in the decision-making process to promote service operations best practices. Managers should also ensure employees receive the right amount of recognition for their novel ideas. We note subjective driven KPIs assessment criteria was an important and popular theme amongst study participants that cuts across both UK and Nigeria FIs with clearly unintended consequences for the employees' productivity. In Nigeria, FI banks because

of their market characteristics, weak financial base, particularly access to capital (liquidity) for financial intermediation purposes, adopts assessment criteria deemed subjective and contextual generally based on 'employee deposit mobilisation capability' to support FI bank's capital base. This is problematic for the employees in the Nigerian FI banks. Also, in the UK FI banks employees from the findings contend with subjective driven KPIs assessment criteria described as outdated, demotivating, etc., that lead to issues of cognitive absenteeism. All study participants affirm that subjective driven KPIs findings highlighted in this study have led to more FI banks employees premature job exit, than any other criteria. We propose that managers improve the assessment criteria adopted. It is no longer enough for it to be innovative and IT data driven, evaluations should ensure an opportunity for a two-way safe zone no hold back nonconsequential interaction by employees and line managers supported by self-assessment and short written self-job performance reflection. We strongly recommend that employee assessment criteria should be empowering and not demotivating as this study's findings suggest.

Taking together all the themes that emerged from this study negates the real intention of the line managers practices which is to increase the banks' service productivity by stimulating employee productivity. What was achieved by the line managers based on the study findings was service productivity paradox leading to incidents of perceived or lost productivity. Thus, this study indicates the need for line managers to better understand their employee productivity imperatives.

6 Limitations/ future research direction

The study was designed as qualitative phenomenological research that utilised 12 hard to reach participants, which may be considered by some as not representative of the study population, such as the Nigerian and UK FI banking sectors. The use of small sample size in qualitative study is perfectly acceptable as the quality of data and experience of participants of the study phenomenon, not the number of participants, that is critical. However, future researchers can conduct a survey quantitative study that utilises a large sample size in its design. Secondly study was based on cross-sectional data, so the implementation of recommendations cannot be monitored, longitudinal research can overcome this limitation. Third, the phenomenological approach adopted may attract criticism for researcher bias during data analysis. Every effort was made to reduce issues of bias, by adopting the 'bracketing technique' throughout the research process. Fourth, as we conducted a cross-country qualitative study generalisability of the study results beyond the sampled financial institutions banking sectors could be constraining, future studies may utilise quantitative study design which could provide more generalisability opportunities. Fifth, only top executives of FI banks working as directors were selected for this study, chances are that their views that shaped the outcome of this work, maybe self-serving. Therefore, future research could include other levels of bank management employees. Finally, we suggest future research could be designed as a mixed method cross country or longitudinal study to capture quantitative and qualitative elements.

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Appendix

List of Tables

Table I - Demography of UK and Nigerian Participants

Nos	Study participant ID	Role	Financial Institutions label	Location	Gender
1	NG P1(Managing Director)	Business Facing Director	NG Bank one	Lagos, Nigeria	Male
2	NG P2 (Executive Director- Business Development)	Business Facing Director	NG Bank one	Lagos, Nigeria	Female
3	NG P3 (General Manager – Business Development)	Business Facing Director	NG Bank Two	Lagos, Nigeria	Male
4	NG P4 (Executive Director – Investment Banking)	Business Facing Director	NG Bank Three	Lagos, Nigeria	Female
5	NG P5 (Deputy General Manager Branch operations)	Business Facing Director	NG Bank Four	Lagos, Nigeria	Male
6	NG P6 (General Manager, Corporate Banking)	Business Facing Director	NG Bank Five	Lagos, Nigeria	Male
7	UK P1(Head Institutional Banking Operations)	Business Facing Director	UK Bank one	London UK	Male
8	UK P2 (Head, Funds Management)	Business Facing Director	UK Bank one	Edinburgh UK	Male
9	UK P3 (Head, Personal Banking)	Business Facing Director	UK Bank two	Edinburgh UK	Female
10	UK P4 (Head, Private banking)	Business Facing Director	UK Bank Three	Edinburgh UK	Female
11	UK P5 (Head Personal Banking)	Business Facing Director	UK Bank Four	Edinburgh UK	Male
12	UK P6 (Head Private Banking Operations)	Business Facing Director	UK Bank Five	Glasgow UK	Female

Table II - Data Display Structure for Nigerian and UK BFDs Themes and Essence of Study

Nigerian Study participants themes	UK Study participants themes	Researcher's interpretation themes
------------------------------------	------------------------------	------------------------------------

Excessive legislation and regulations of the sector by regulatory authorities	Compulsory flexi -work regime	Highly Regulated Workplace
Renewed focus on the enforcement of the fit and proper person regulatory policy	Excessive legislation and regulations of the sector by regulatory authorities.	
	Renewed enforcement of the senior managers and certification regulatory and monitoring policy	
	Impact of international regulations on service delivery creates bottlenecks	
The dearth of on-the-job training and manpower development	Inadequate funding for manpower development	Knowledge Gap
The high attrition rate of experienced FI professionals leading to loss of knowledge rich BFDs.	Dearth of learning and mentoring culture	
The dearth of personal learning culture initiative	Preponderance of “inexperienced” specialist employees in the sector creating skill gaps	
The dominance of closed service production process and delivery system within the sector	Global outlook of the UK FI’s banking sector	Service Operations Challenges
Seller’s market characteristics of the FI’s banking sector is a major issue	Technological and cyber security issues create uncertainty impacting FI’s transaction completion rate and capacity issues	
African cultural value system impact business, it promotes unethical behaviours	Brexit uncertainties	
Infantilising the knowledge quotient of BFDs are regular occurrence	Offshoring and multi - cultural dimension of service delivery and outsourcing of transactions	
Weak financial base of the Nigerian FI’s banks		
BFDs not evaluated based on knowledge quotient contributions but on the ability to mobilise deposit for the FI banks	Demotivating and outdated measurement criteria	Subjective Driven KPIs Assessment Criteria
Daily review of KPIs deliverables especially deposit targets; a big issue	Potential executive job loss worries leading to cognitive absenteeism	
Use of Unrealistic deposit mobilisation targets		
Weak financial base of the Nigerian FI’s banks		
Essence of study theme		
Service Productivity Paradox		

Table III – Trans Positional Cognition Approach (TPCA): Six stages and sixteen steps Methodology.

Stages of TPCA	Steps of TPCA
Stage 1: Data collection Suspension of 'judgements' and 'explanations' about the study phenomenon essential	Step 1: Use the appropriate technique to collect phenomenologically relevant data. Before data collection, observe all ethical protocol and assume the bracketing approach explained in the section <i>Bracketing in Trans-Positional Cognition Approach</i> of this paper before commencing data collection
Stage 2: Data transcription The bracketing continues	Step 2: Assume phenomenological attitude (bracketing approach as explained in the section <i>Bracketing in Trans-Positional Cognition Approach</i>) before commencing data transcription Step 3: Transcribe verbatim the audio recordings of participants' concrete experience descriptions. Ensure one is open and attentive to participants' descriptions by assuming the bracketing approach throughout the transcription process of all participants' interview recordings into study text Step 4: Read study text(s) generated for a sense of the whole
Stage 3: Text analysis Using the process of trans-positional cognition, the process facilitates the researcher's interpretations within context, with emergent themes mostly in the participants' community language	Step 5: Delineate each participant's text into units of meaning containing one idea each Step 6: With full awareness of the study research question and objectives, discriminate the units by highlighting those containing ideas relevant to the inquiry in each of the participants' text Step 7: Colour-code these units with ideas beneficial to the inquiry and group them into types around set objectives or study phenomena of interest Step 8: Review colour-coded units to identify and integrate units with repeated/similar ideas within each typology without altering the meaning of the integrated units. Do this for each of the participants' study text Step 9: After the integration of units with similar ideas in step 8, what emerges are meaningful units in each type that represent the individual participant's themes. (Steps 5–8 are repeated for each participant's text). Step 10: Combine all the individual participant's themes that emerged in step 9, code them into an appropriate typology. Then review all themes to identify repetitions/similar themes in each typology and integrate appropriately to eliminate repetitions. After that, convert the first-person characteristics of the themes into third-person characteristics without altering the meaning of the themes. What emerges are the study participants' themes (PT) that are wholly descriptive in nature Step 11: Consciously assume the bracketing mode to ensure focus, discipline and rigour during the interpretation of the study participants' themes Step 12: While still assuming the bracketing mode, the researcher provides interpretations by cognitively engaging with the study participants' themes through the process of trans-positional cognition, as if the researcher is a member of the participants' community experiencing the experience (i.e. 'stepping into the participants' shoes' metaphorically). This process of trans-positional cognition helps sense-making of the study participants' themes allowing the researcher to provide interpretations that characterise the participants' lived experiences. Emergent themes are mostly in the form of a 'metonymy or metaphor' or phrase couched in participants' community language. The themes that emerge are termed the 'Researcher's interpretations' of participant themes (RI-PT) within context. (d 3.2) Step 13: To allow for the emergence of the overarching theme or study essence while still assuming the bracketing mode, use the trans-positional cognition process to engage with and interpret the RI-PT themes produced in step 12 at a higher level of abstraction. The theme that emerges symbolises the essence of the study phenomenon
Stage 4: Data display structure Construction of a data display structure that organises all the findings	Step 14: Construct a data structure that displays the three levels of themes (study participants, researcher's and study essence) to facilitate further analytical activity
Stage 5: Data validation Sending the emergent study findings (themes) to purposively selected participants for validation; this can create a feedback loop to any of the previous stages	Step 15: All themes in the data display structure in step 14 are sent to purposively selected participants for validation. This step ensures the validity and reliability of the study themes
Stage 6: Idiographic explanation Elucidates the researcher's interpretation themes in the form of narratives within the interpretivist tradition so to provide a narrative explaining the essence of the studied phenomenon	Step 16: At this stage, the researcher provides an idiographic explanation that elucidates the researcher's interpretation themes in the form of narratives within the interpretive tradition. The narrative (write-up) can be supported with quotes from participants' texts that elucidates the social, cultural and historicity – Dasein of the study participants) and contextualised knowledge

Source: Stepping into the participants shoes: The TPCA (Olekanma et al., 2022)

Anonymous main text

Title

The dilemma of employee productivity measures and managerialism practices: An empirical exploration in financial institutions

Abstract

Purpose – This empirical study explored how actors in specific human resource practices (HRPs) ~~roles~~ such as line managers (LMs) impact employee productivity measures in the context of Financial Institutions (FI) banks.

Design/methodology/approach – This cross-country study adopted a qualitative methodology. It employed semi-structured interviews to collect data from purposefully selected 12 business-facing directors (BFDs) working in the top ~~10~~ banks in Nigeria and the United Kingdom. The data collected was analysed with the help of the trans-positional cognition approach (TPCA) phenomenological method.

Findings – The findings of a TPCA analytical process imply that in the UK and Nigerian FIs the BFDs line managers' human resources practices (LMHRPs) resulted in a highly regulated workplace, knowledge gap, service operations challenges, and subjective quantitatively driven KPIs, considered service productivity paradoxical (~~SPP~~) elements. Although the ~~LMHRPs-practices~~ in the UK and Nigeria FIs had similar labels, their aggregates were underpinned by different contextual issues, ~~in some cases~~.

Originality/value – Within the context of the UK and Nigeria's FIs, this study is the first attempt to understand how ~~LMHRPs-line managers' human resource practices~~ impact BFDs productivity in this manner. It confirms LMHRPs result in service productivity paradoxical elements ~~SPP~~ with perceived or lost productivity implications.

Practical Implications – To support line managers ~~LMs~~ in better understanding and managing financial institutions ~~FIs~~ BFDs productivity measures and outcomes, we propose the Managerial Employee Productivity Operational Definition' (MePoD) framework as part of their toolkit. This study will be helpful for ~~studied~~ 'FI banking sectors, their regulators, policymakers, ~~FI bank management,~~ other financial institutions' ~~FI and~~ industry stakeholders, and future researchers in the field.

Keywords

Performance management, Financial institutions, ~~B~~banks, Phenomenology, Human resource management, HR practices, Employee productivity, Directors, Line managers

1 Introduction

The theory of managerialism conceives management as the optimum form of coordinating an organisation and a critical determinant of productivity at both the individual and organisational levels. Ideologically, it considers organisations as being fundamental to the functioning of societies and highlights the critical role of professional managers in achieving this. The ~~line~~ managers implement managerialism practices to facilitate the effective utilisation of employees' skills and competencies towards organisational goals (Pollitt, 2016). Thus, line managers through their coordination of a range of employee-related activities, undertake human resource and performance management practices (HRPMPs). This enables the attainment of organisational goals in diverse sectors including financial institutions (Bos-Nehles, et al., 2013; Bondarouk et al., 2018; Van Waeyenberg and Decramer, 2018; Cai et al., 2019). Kravariti et al. (2022) equated line management to a form of talent management. Additionally, Abedin, et al. (2023) consider it a HRPM human resource practice that facilitates employees' activities which result in utilising skills within context to perform specific organisational tasks. Therefore, line managers through their practices may influence organisational behaviour (Cherif, 2020) and shape the productivity measures outcomes of employees such as 'Business Facing Directors' (BFDs) (Waheed et al., 2018). For our purpose, Business Facing Directors (BFDs) are defined as top-level management team members, professionals who are active participants in the day-to-day directorial activities of financial institutions. They are key drivers and 'go to persons' with requisite expertise responsible for overseeing assigned operations portfolio of businesses.

~~This study focuses on~~ Business Facing Directors ~~as their~~ professional capacity and productivity help drive the financial institutions' service conceptualisation and delivery to the banking public. BFDs also facilitate intermediation roles, channelling funds from surplus units to deficit units of the economy in the form of products and services. The role that these bank directors play should enable the banks to act as the backbone for other sectors and organisations within the economy to facilitate business transactions and economic development (Schumpeter, 1911; Fethi et al., 2015) and to meet their economic, social and governance (ESG) corporate sustainability goals (Bhaskaran et al., 2023; Das, 2023). Although located on two different continents, we chose UK and Nigeria FIs as research settings because both have developed financial sectors with globally accepted best practices frameworks and their impact on the socio-economic environment is undoubted. Both FIs are drivers of their country's economies and large employers of labour with the same objective of delivering quality services to customers. However, in recent times, Financial Conduct Authority (FCA) UK, (2023), Complaints data report show aggregate total market level customer complaints reported by over 3000 FI regulated firms that included banks. The FCA publishes complaints data every six months for firm returns with a half-year period ending between 1 January and 30 June (H1) and between 1 July and 31 December (H2).

In 2023 H1, financial services firms received 1.88m opened complaints, an increase of 5% from 2022 H2 (1.80m). Since 2016, H2, current accounts holders have issued ~~remained~~ the most complaints ~~sed~~ about their products. The number of current accounts that opened complaints increased, from 500,371 in 2022 H2 to 509,923 in 2023 H1 (2%). Similarly, Olowokere and Adedeji (2018), Olekanma and Soomro (2020) etc, had highlighted that despite the availability of highly educated employees, well-developed systems and structures, Nigerian FI banks still provide services deemed unsatisfactory by the customers just like their UK counterparts. These sub-optimal performances are tacitly blamed on the FIs top management employees such as BFDs, in these two countries. Hence, understanding employee productivity is an important activity for line managers of financial institutions (Lewis and Bell, 2019) because it determines the service productivity of products and services offered by FIs, such as banks, to their customers (Grönroos, 2011). The study also has implications for the sustainability of financial institutions, banks, profitability aspirations and employee productivity measures outcomes (Olekanma and Soomro, 2020). As Krugman (1994, p.8) postulated, "productivity isn't everything, but, in the long run, it is almost everything".

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3 Previous studies such as Heider (1958), Kelley (1967) and Bos-Nehles et al. (2020) and others
4 utilised the theory of causal attributions to examine the effective implementation of HRM practices by
5 line managers. The theory is used to explain behaviours by understanding the processes that explain
6 them depending on two sets of conditions, namely, factors within the person and factors within the
7 environment or otherwise stated as internal and external attributions (Kelle, 1967). Research by Bos-
8 Nehles et al. (2013, 2020) highlighted the roots of line managers' actions that are key to effective human
9 resources HRM and performance management practices. Scholars like Mensah et al. (2016), Blom et
10 al. (2020), Grant et al. (2020), Gallardo-Gallardo et al. (2020), and Kravariti, et al. (2022) agree that the
11 line management of employee productivity in practice is challenging but remains a contemporary issue
12 that requires further exploration within contexts. These authors called for more research to examine
13 how 'actors' in specific contexts impact employee productivity and implications for overall
14 performance outcomes. Additionally, Shepherd (2018) posited that line management practices, an
15 element of managerialism, is an underdeveloped and elusive human resources performance
16 management concept which requires further exploration. While searching for studies that related to
17 employee productivity measures and managerialism or line manager and line management practices,
18 we noted variations in HRP and productivity-related studies. Like the studies highlighted above,
19 authors invited future works to consider more HRP studies (Kalia, et al., 2023; Cherif, 2020; Waheed
20 et al., 2018). Likewise, previous studies found include those of Kaplan and Norton (1992), balanced
21 scorecard and Shafti et al. (2007), productivity management classification models, Drucker (1999),
22 Van der Voordt (2003), and Davenport (2005), etc., knowledge workers productivity measuring
23 frameworks.

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28 Other authors also researched HRMPs constructs like performance measurement systems in
29 UK and Nigerian banks (Moyin and Oyewo, 2014), Oswald, et al. (2015) studied Happiness and
30 Productivity, while Naoum (2016), explored factors influencing labour productivity on construction
31 sites. De Been et al. (2016) examined productivity and the impact of work environment, while Sullivan
32 et al. (2013), Bortoluzzi et al. (2018) and Harris (2019), research focused on, defining, and measuring
33 the productive office workplace constructs. Jensen and Voordt (2021), explored 'Productivity as a value
34 parameter for FM and CREM' and highlighted that 'Most publications discuss office workers' or
35 knowledge workers' productivity, without diving more deeply into the needs of different types of office
36 workers, that include business administration staff, etc. These authors added that 'so far, most studies
37 in this field are concerned with effects of office environments on labour productivity' and called for
38 further research that explored productivity and other value parameters (p.317). Delani and Casey (2022)
39 work investigated a management-led experiment to conduct a four-day work week with stated intentions
40 of improving productivity and worker wellbeing in the FI service sector. Their work amongst other
41 things highlighted that there was a general agreement among employees and managers that labour
42 productivity was seen as the most important rationale and goal for implementing the four-day work
43 week (p.184). However, the authors added that 'entrenched managerialist practices of performance
44 measurement, monitoring and productivity pressures were intensified. Yas et al. (2020) study explored
45 issues facing staff in Islamic banking and its impact on productivity while, Singh et al. (2021), study
46 that presented the academic patterns and structures of research in the field of employee productivity
47 from the year 2002 to 2021 using bibliometric tools and applications. These authors, posit that, in
48 the field of management, productivity has been defined as a measure of efficiency and effectiveness. As a
49 result, it's critical to recognise who the productive employees are (p.183). This study therefore is about
50 line managers that undertake these line management HRM practices and their impact on
51 employee productivity. To the best of our knowledge, this is the first cross-country qualitative
52 phenomenological study that addresses this gap. that focuses on understanding the impact of actors
53 such as line managers on employee productivity measures in the UK and Nigerian financial institutions
54 banks.

This cross-country study thus seeks to contribute to the employee productivity debate by exploring the dilemma of employee productivity measures and managerialism practices in the United Kingdom (UK) and Nigeria's financial institutions (FIs). This study aims to understand how actors in specific human resource practices (HRPs) roles such as line managers (LMs) impact employee productivity measures in the context of Financial Institutions (FI) banks. the impact of actors like line managers on their employees (BFDs) productivity measures through the lens of lived experiences of top bank executives, carrying out hands-on director-level business-facing responsibilities in their FI banks. The key research question therefore is, 'What are the BFDs lived experience of line managers human resources practices that impact employees lived experience of productivity measures in the context of UK and Nigerian Financial Institutions /banks? working in the Nigeria and UK FI banks. To answer this question and achieve the study objective, 12 bank executives currently working as business-facing directors (BFDs) in UK and Nigeria's Top 10 banks were purposefully selected and interviewed. Trans-Positional Cognition Approach (TPCA) phenomenology methodology was used to collect and analyse the data. The findings of a TPCA analytical process indicate that in the UK and Nigerian FIs the BFDs line managers' practices induced counterproductive socialisation measures rooted in managerialism ethos. In both the UK and Nigeria, the BFDs FIs line managers human resource performance management practices (LMHRPMPs) resulted in a highly regulated workplace, knowledge gap, service operations challenges and subjective quantitative-driven KPIs, viewed as service productivity paradoxical elements. The study affirms that service productivity paradox (SPP) actions of line managers result in the notion of perceived or 'lost productivity'. To support the line managers' HRMPMPs, this study proposes the Managerial Employee Productivity Operational Definition' (MePoD) to help HRM actors understand and better manage their employees' productivity measures and outcomes. Additionally, this study confirms that both in Nigeria and UK FIs LMHRPs that result in service operations and subjective quantitative-driven KPIs employee productivity paradoxical issues differ. However, highly regulated workplace and knowledge gap elements of SPP were underpinned by similar realities. Hence generalisable factors in the UK and Nigerian FIs and other countries with similar FI characteristics. Thus, this study study contributes to the line managers human resource performance management practices literature from the perspectives of the UK and Nigeria FIs. This cross-country study will be useful for the studied countries FI bank regulators, policy makers, line managers, FI bank management, other FI industry stakeholders, and future researchers in the field. The rest of this paper is structured as follows. The next section is the brief review of literature around employee productivity and measures, managerialism concepts and overview of theory underpinning study. After that, we present the methodology, findings, discussions, and conclusion sections.

2 Review of literature

2.1 Employee productivity and measures

Employee productivity provides critical insights on the dynamics of motivation and work processes. The measures of productivity are targeted at analysing work-related issues such as employee behaviour, incentivisation, policy decisions and other human capital trends (Velimirovića et al., 2011). Thus, employee productivity can be inferred as the ability of an employee to take input (instructions, direct requirements, etc.) and turn it into output. It is the measure of how employees turn input into output in a given period of time. A generic measure generally adopted by organisations as a measure of productivity is output per worker-hour, or the ratio between the number of hours worked to total output. Employee productivity can also be measured per week or month depending on the realities of the business organisation. Coker (2011, p.4) thus defined employee productivity "as the level of employees' performance in relation to attendance, work quality, the capacity of performance and personal factors". Blok et al. (2011) however, caution that it is important not only to include the quantity of input but also the quality of outcomes. Thus, bringing to the fore ongoing debate that measuring productivity is quite controversial and difficult (Davenport and Prusak, 2000). Hanaysha (2016) noted that though there are

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3 employee. Thus, internal, or external attributions play an important role in determining interventions
4 and policy directions in line management and organisations.
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7 2.3 *Productivity of service within financial institutions context.*

8 Productivity generally refers to a measure of output over input (Cooper and Edgett 2008). Yalley and
9 Sekhon (2014) however, argued that productivity in service relates to inputs into the production process
10 (transformation), resulting in outcomes in the form of services. Harris (2019) provides an interesting
11 dimension when it defined productivity as maximising output with minimum effort or expense, while
12 succeeding in producing the desired results. Additionally, Bititci (2015, p.18) equated productivity to
13 'performance: the efficiency and effectiveness of an action'. De Been et al. (2017) cited in Jensen and
14 Voordt (2021, p.306) spotlighted the importance of "distinguishing between individual labour
15 productivity and the productivity on different organisational levels such as teams, departments and the
16 company as a whole and productivity on industry level". Lewis and Bell (2019) thus succinctly opined
17 that labour productivity could be defined as "gross value added (GVA) produced per worker or worker
18 hour for a given sector or group of sectors in a specified geography" (p. 297). Morabito (2021) added
19 that it is normal to use input measures to explain labour productivity. In this study, the contribution of
20 employees executing their 'value addition role' to 'service' delivered to the banking public in their
21 capacity as BFDs becomes a significant focus. Service in this work is defined as 'activity' and how the
22 third party - the customer perceives the service received (Grönroos 2011). The productivity of service
23 then is the relationship between the quantity and quality of output and quality of output in relation to
24 the quantity of input and quality of input (Vuorinen et al., 1998; Järvinen et al., 2003). Inputs can be
25 the resources, information, or materials that are required to start or perform a process step. Outputs are
26 the results, products, or services that are produced or delivered by a process step. Outcomes can be
27 deemed as the impacts, effects, or benefits that are achieved or intended by that process step. For
28 example, in a service delivery process, an input could be a customer inquiry, an output could be a
29 response or a solution, and an outcome could be customer satisfaction or loyalty (see Hoang et al., 2021;
30 Yalley and Sekhon, 2014; Grönroos, 2011; Cooper and Edgett, 2008). In financial institutions,
31 managers tend to use these terms interchangeably when dealing with employees' productivity in
32 relation to their service delivery activities, hence its reference and usage as such in this study. In sum,
33 'Business Facing Directors' (BFDs) working in FIs are expected to employ their highly developed
34 competencies and knowledge quotients to develop products and services that will meet the customers'
35 expectations in the UK and Nigerian banking sector (Järvinen et al., 2003; Argimon et al., 2018). BFDs
36 productivity thus entails a relationship between the quantity and quality of output in relation to the
37 quantity and quality of input (Vuorinen, Järvinen and Lehtinen, 1998). Adopting this viewpoint enables
38 this research to narrow its scope and focus, examining the employee's productivity carrying out their
39 'value addition role' (input) to 'service' delivered (output) to the banking public in their capacity as
40 BFDs.
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47 2.4 *Managerialism and financial institutions*

48 Many scholars have defined management differently (Taylor, 1911; Fayol, 1916; Drucker, 1954;
49 Robbins and Coulter, 2005; Montana and Charnov, 2008). However, there is still no consensus on what
50 management is. Taylor (1911, p.7) defined it "as knowing exactly what you want men to do, and then
51 seeing that they do it in the best and cheapest way". Fayol (1916, pp.5-6) explained that management
52 is "to manage to forecast and plan, to organise, to command, to co-ordinate and to control".
53 While Drucker (1954, p.17) opined that "it is a multipurpose organ that manages a business and
54 manages managers and manages worker and work". Management also is "working with and through
55 other people to accomplish the objectives of both the organisation and its members" (Robbins and
56 Coulter 2005, 7; Montana and Charnov 2008, pp.2, 37). From these definitions, management is about
57 influencing people to behave in a particular way within a specific context. For example, line managers
58 in the UK and Nigerian banks ensure BFDs use their competencies to deliver specific actions that result
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3 in the attainment of their bank's stated objectives. Vargo and Lusch (2004a) point out that the financial
4 industry is a knowledge-intensive sector that relies on the knowledge and expertise of its employees as
5 they are conduits of personal knowledge needed to deliver technical and complex banking services to
6 customers. Bos-Nehles et al. (2013) added that these employees could only perform effectively in a
7 conducive environment that recognises and supports their capabilities. Thus, the line management role
8 seeks to monitor, direct and channel employees' professional skills to focus on organisational priority
9 goals (Pollitt, 2016). Drucker (1974) and Beattie (1990) support Pollitt's view and suggest that
10 managers and management make institutions perform. Butler and Spoelstra (2012) argued that
11 managerialism is a game that involves not just strategic compliance but the gaming of different
12 positions. Mintzberg (2009b) commented that managing is about influencing action. Managing is about
13 helping organisations and units to get things done, which means action. Hence the definition of
14 managerialism theory by Klikauer (2013) is that Managerialism (MA) = Management (M) + Ideology(I)
15 + Expansion (E). Managerialism, as noted by Stolz (2016, p.1), "is often knowledge for ideological
16 use" and knowledge that has a specific purpose (Donaldson, 2015). This ideological character of
17 management dates back to Taylor's (1911, pp.21-31) "Scientific Management" work. The concept is
18 evident in financial institutions' practices because of the sensitive nature of the businesses conducted
19 in the sector. Thus, there is a tendency for line managers to protect institutions both in the UK and
20 Nigerian financial sectors through rigorous application of the rules and frameworks set by regulatory
21 authorities and business owners.
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26 Typically, managerialism's ideological appropriation occurs through sub-concepts such as HRM's
27 performance management practices. Klikauer (2017a.; 2019, p.423) stated that "through line
28 managerialism's key performance indicators (KPIs), employees are intensely monitored through
29 non-democratic and authoritarian surveillance regimes under the guise of 'KPIs' (key performance
30 indicators)". Social exchange of this nature lends itself to a continuous learning process that forms the
31 individual social interaction leading to the development of subjective meaning and locus of causality.
32 Locus of causality here refers to "who is attributed to be the cause of the failure" (Sofia et al., 2023;
33 Weiner, 2011). Additionally, Armstrong and Murlis (2004, p. 600) raised concerns about the capacity
34 of the line manager to "make decisions fairly, consistently and in accordance with policy guidelines",
35 as this has implications for employee productivity measures. This outlook precipitates the ~~key aim~~
36 ~~of main research question of~~ this study which is 'What are the line managers human resource practices
37 that impact employees lived experience of productivity measures in the UK and Nigerian Financial
38 Institutions banks? to understand the impact of actors like line managers on their employees (BFDs)
39 productivity measures through the lens of lived experiences of top bank executives, carrying out hands
40 on director level business facing responsibilities in their FI banks. In sum, there has been no studies that
41 have examined line managers human resource practices that impact employees lived experience of
42 productivity measures in the context of UK and Nigerian Financial Institutions (FI) banks. This study
43 aims to answer that research question. To address this research question a phenomenological approach
44 that enable an in depth exploration of lived experiences and supports collection and analysis of
45 subjective data is suitable for the study. In this study, a phenomenological approach is adopted to
46 examine the employee lived experiences of line managers actions with a view to understanding its
47 impact on employees' productivity measures. Specifically, regarding their 'value addition role' (input)
48 to 'service' delivered (output) and or outcomes 'termed employee productivity' in their capacity as
49 BFDs in UK and Nigerian financial Institutions. Exploring the lived experiences of Business Facing
50 Directors working in the UK and Nigerian FI banks have potentials to contribute fresh insights on the
51 contemporary employee productivity measures and managerialism ethos of line manager's debate.
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3 Methodology

3.1 Qualitative phenomenological methods

Qualitative phenomenology methods (Husserl 1913a; Heidegger, 1927/1962; Olekanma et al. 2022) underpinned by interpretivism philosophy (Burrell and Morgan, 1979) that facilitate study of lived experiences were employed. There are several variants of phenomenology (see Giorgi, 2014; van Manen, 2014; Olekanma, 2022). In this work, the Trans Positional Cognition Approach (TPCA), a synthesised phenomenology variant stepwise approach (see Olekanma et al., 2022), was adopted. TPCA synthesises elements of the phenomenological descriptive schools of thought (Husserl, 1913/1931, Giorgi, 2014) and those of the interpretive schools of thought (Heidegger, 1927/1962; van Manen, 2014) to achieve the study phenomenon essence. TPCA facilitates the provision of 'descriptions' that are 'rich' and 'full of interpretations' that accurately reveal what it means to be a person in the particular world being studied. Hence, it enables in-depth exploration of the lived experience of study participants and the discovery of the study essence. Through the technique of trans-positional cognition, or what may be figuratively referred to as "stepping into the participants' shoes," TPCA make possible collection of data and sensemaking of the experiences described by the study participants by offering an interpretation of the study phenomena from their perspective. TPCA comprises six stages that include data collection, data transcription, text analysis, data display structure, data validation and idiographic explanation. This analytical process contains 16 steps, which is applied in the next section (see Table III^{iv} and Olekanma et al., 2022).

Study participants: Selection of participants technique adopted is the purposive qualitative non-probability sampling method underpinned by snowballing technique. The study participants purposefully selected are the hard-to-reach individuals who have experience or knowledge that is relevant to the research topic and currently working as part of the management team of top 10 banks in Nigeria and UK (Harrison et al., 2018). However, we found access to potential top bank executives working as business facing director challenging due to diary constraints. Employing the snowballing recruitment technique, we asked participants already interviewed to assist us in identifying other potential study participants. A combination of these two sampling techniques enabled us to interview a total of 12 business facing directors in Nigeria and the UK FIs. The following criteria were important for the selection of study participants.

- The participant must be employed in a business-facing role and in an executive position designated as 'Director' with overall responsibility for the day-to-day operations of the division/department.
- Good gender representation of participants to ensure inclusion and avoid bias.

See Table I for details of the study participants' demographics.

The study BFDs' ages range between 33 and 52 years. The names of the participants' banks and participants were anonymised due to ethical and confidentiality protocols as depicted in Table I; hence they would be referred to in this work as UK Bank one, etc., and Nigerian Banks designated NG Bank one, etc. The Nigerian study participants were referred to as NG P1, etc., while the UK study participants were referred to as UK P1, etc. Before data collection, all ethical approval and protocols were observed.

Data collection: is TPCA stage 1 (step1): Semi-structured face to face interview was used to collect data from 12 business-facing directors at five top 10 commercial and investment banks in the UK and Nigeria (7 males and 5 females participated). Table I has more details. The interview was conversational in nature and lasted minimum of 90 minutes each. All the interviews were recorded. The interview questions comprise an array of predetermined open-ended and easy-to-understand questions. Some of the questions asked included: 1) Can you please share your lived experience working in your FI bank particularly working with your line manager carrying out your daily task? 2) How is your work

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3 assessed? What are your views about the methodology adopted by your FI bank? 3) Can you please
4 share your own experience of your own bank's application of FI statutory regulations and guidelines?
5 Prompts such as, 'Are you able to give examples please', was also used during the interview sessions
6 to elicit more information. Interview sessions were stopped when the saturation point was achieved
7 with each participant (Saunders et al., 2018). Qualitative data collected from the 12 study participants
8 during the interviews was considered adequate for this study as it was rich and contained in-depth
9 description of their lived experiences working in their FI banks. Additionally, though these 12
10 participants study sample may be viewed by critics as small hence not adequate/representative. We
11 stress that, there is a long-established tradition in qualitative research and phenomenology studies that
12 three to ~~15~~ ~~fifteen~~ participants are considered adequate as the quality of data and experience of
13 participants of the study phenomenon, not the number of participants, that is critical (See, Broome,
14 2013, Van Manen, 2014; Olekanma and Elezi, 2021). Also, in this study, we interviewed directors',
15 who are members of the bank top management team with requisite information, knowledge of their
16 bank business, community, and experience of the studied phenomenon.
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21 3.2 Data analysis

22 *Stage 2 (step 2- 4) is the Data Transcription:* All the recordings were transcribed verbatim into
23 text. As this is a phenomenological study, 'bracketing' was observed. Bracketing helps researchers
24 avoid premature explanations, conceptualisations, judgements, and to suspend any knowledge of the
25 phenomenon to ensure a "return to the unreflective apprehension of the lived, everyday world" (Finlay,
26 2008, p. 3; 2013). Bracketing was assumed here to ensure 'what we heard from the play back was what
27 was described by the participant and recorded and, not what I think I heard'. After initial transcription,
28 the audio recording was reviewed again with text produced to demonstrate rigour and link to actual
29 data. This process yielded 12 UK and Nigeria study participants text analysed in the next stage.
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32 *Stage 3 (step 5-13) is the Text analysis:* The 12 participants' texts produced were individually
33 delineated into units of meaningful ideas' (that could be statements, sentences, phrases or paragraphs).
34 Then units that emerged were differentiated by colour coding those containing ideas relevant to the
35 phenomenon of interest in each participants' text and grouped into typologies matching set study
36 objective. Units with similar ideas in each typology of each text were identified and integrated. After
37 that, recurring themes (units) were combined into similar typologies. In each typology, the units were
38 converted from their first-person characteristics into third-person characteristics, without altering the
39 meanings as 'lived' by the participants. That enabled emergence of the individual participants' themes
40 within each text. The individual participants' themes that emerged within each text were then combined
41 and coded into appropriate typology. After that, all the themes in each typology of the combined text
42 were reviewed to identify and integrate all repetitions, which enable the emergence of the study
43 participants' themes. This analytical process yielded ~~13~~ ~~thirteen~~ study participants' themes that were
44 wholly descriptive each for UK and Nigeria FIs studied. Through the process of transpositional
45 cognition (which metaphorically means 'stepping into the participants' shoes'), we cognitively
46 interpreted the 13 study participants' themes of each studied FI. The process yielded four similar
47 'second level themes: Highly regulated workplace, Knowledge gap, Service operations challenges and
48 Subjective Quantitative Driven KPIs. Through further trans positional cognition process, these four
49 themes were interpreted at a higher level of abstraction, which enabled the emergence of 'service
50 productivity paradox' theme as the study essence (See Tables II and III). Service productivity paradox
51 essence of this study theme depict that the four practices that emerged namely, highly regulated
52 workplace, knowledge gap, service operations challenges and subjective quantitative driven KPIs, are
53 unintended consequences attributable to the BFDs line managers actions. As contrary to expectation of
54 engendering more efficiency and effectiveness, this study findings show that the line managers action
55 seems to impact the employees' productivity measures outcomes negatively. This occasioned what may
56 be termed incidence of 'perceived or lost productivity' (De Been, et al., 2016), as these line managers
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actions may have mitigated the BFDs service inputs or productive efforts with implications for their productivity measures outcomes.

Data display structure is TPCA stage 4: The outcome of the TPCA stage 3, yielded 13 study participants and four second-level or researcher's interpretation themes each for UK and Nigeria studied FIs as presented in Tables II and III, the data display structure (DDS). The DDS facilitates further analytical work.

Data validation is TPCA stage 5: Study participants were asked to validate emerging themes to ensure integrity and reliability of the study results. All participants confirmed that the themes represented their lived experiences of line managers' practices working in the studied FI banks.

4 **Presenting the findings Findings**

This section commences the TPCA stage 6 idiographic explanation. Here the validated themes (findings) detailed in the data display structure in Tables II and III for each of the studies FIs is jointly presented. The four second-level themes that emerged include: Highly regulated workplace, Knowledge gap, Service operations challenges and Subjective Quantitative Driven KPIs. While these second level themes that emerged from both UK and Nigerian FIs studied may appear to be similar, their aggregating sub themes (study participants themes) in some cases differs. These four second level themes that aggregated the 'Service Productivity Paradox' essence of the study theme are presented here supported with quotes from study participants.

4.1 *Highly regulated workplace*

In this study, all participants (BFDs) in both UK and Nigerian banks suggest their work environment is a highly regulated workplace. Participants noted a culture of excessive regulatory guidelines underpinned by aggressive implementation, with compliance monitored by their line managers. The BFDs' accounts depict that the regulatory guidelines threatened authorities' actions for any breach and considered this an issue that impacted their service productivity outcomes in both countries. For example,

We function under severe pressure, any product miss-sold or service failure now attracts more stringent financial costs to the banks. (UKP1, UK Bank One)

We already have the payment protection insurance (PPI) refund policy also to worry about. The regulatory bodies are saying to banks to set aside huge sums from profit to meet customers' past claims. So, people tense up. (UKP4, UK Bank Three)

On paper, everything seems fine; in practice, these rules create bottlenecks, delays, and more delays, especially when things go slightly off the normal way, we use to do things. Things are challenging. (UKP3, UK Bank Two)

You know, there are so many rules, things you have to comply with, so you can't; and it's a regulatory environment, so you have rules, both the bank rules and then the regulator rules that you have to comply with, there is not much flexibility. (NG P1, NG Bank One)

The underdeveloped nature of the banking sector and the economy, with all its restrictive rules, have created an environment where the creativity and intuition of the bank executive are more or less legislated away. This affects one's ability to meet set targets. (NG P3, NG Bank Two)

The highly regulated workplace theme that emerged from both UK and Nigerian study data thus show that despite geographical divide and FIs settings specific business models and practices (see Tables II

and III), both countries FIs share similar regulatory cultural approaches when it comes to HRM line management practices of BFDs. Hence, this theme can be generalisable to both UK and Nigeria FIs and other countries with similar FI characteristics like UK and Nigeria FI banks.

4.2 Knowledge gap

All study participants were of the view that despite the importance of knowledge and its application which underpinned BFDs' expertise in the financial industry, their banks undervalued these attributes. BFDs in both UK and Nigerian banks said there was a lack of adequate budget funding for training and human resources development. All the participants also noted that the banks and their line managers are just concerned about delivering profitability to stakeholders. For example, participants from Nigerian FIs had descriptions such as

We are Profit & Loss driven. (NG P6, NG Bank Five) The apathy displayed by line managers towards initiatives that could improve personal knowledge, which supports one's capacity to perform knowledge work vital for the survival of the banks, is most concerning. (NG P5, NG Bank Four)

While participants from UK and Nigeria FIs sharing their experiences said that

The workforce development programme, which should form the bedrock of productivity enhancement in the UK banking sector, is gradually losing value. The training is now irregular. (UK P6, UK Bank Five)

The quality of the available training does not adequately prepare the learner for the job's requirements, leading to unforced errors while delivering services to the customer. (NG P1, NG Bank One)

All the participants' responses point out that these managerialism tactics are aimed at cost cutting, as enough is not done to retain experienced hands in the banks anymore, leading to experienced bankers' untimely exit from the financial sector.

Also, the BFDs considered frequent changes in operational regulatory frameworks as challenging and disruptive as they must rejig, adapt, and must meet the set target.

The frequent changes in operational regulations by both the FIs and regulatory authorities, especially the operational and offshoring policy, have adversely impacted the usage of what we know 'our knowledge. We are now 'mere conformist. (UK P4, UK Bank Three).

The knowledge gap theme aggregates (see Table II and III) show that the UK and Nigerian BFDs share similar realities in areas such as employee knowledge quotient infantilisation, high attrition rate of colleagues, inadequate funding for employee development and on the job training. Issues which are generalisable to both countries FIs. However, issues such as dearth of personal learning culture initiative was location specific to Nigerian BFDs. This can be attributed to the fact that Nigerian banking executives generally depend on their FI banks to initiate and fund their learning and development while in employment. Hence the apathy towards any personal initiatives. While issue of preponderance use of "inexperienced" specialist employees in the sector within the context of this study were location specific to UK FIs. This can be termed strategies adopted by the UK FI banks to remain relevant and guarantee their survival in the current challenging financial business environment. So as not to be held to ransom by the more experienced FI executives. These line managers' practices tacitly impact the BFDs productivity measure outcomes.

4.3 Service operations challenges (SOC)

According to all the participants, related to the knowledge gap syndrome is the service operational challenges which impact service productivity outcomes. The interesting thing here is that responses from both Nigeria and UK BFDs about what constituted service operational challenges differ. (See Tables II and III). For UK participants

Consequences of the offshore banking business include loss of skill set, language issues, poor work standards, and increased customer complaints. (UK P2, UK Bank One)

There is more work as a result of the reworking of some of the jobs in the UK-end after delivery by the offshore companies. (UK P4, UK Bank Three)

Doing business online over the internet (exacerbated by the Covid-19 pandemic) has become an even more prominent channel of service delivery employed by UK banks and their customers. As a result, the internet banking architecture of the banks is now a regular target of a host of phishing, spam, and malware attacks. (UK P1, UK Bank One)

With further technological revolution on the horizon that has the potential to promote further growth in the use of the internet, the security dilemma in the banking sector will get bigger, as most of the large banks still use legacy equipment in some operations. (UK P6, UK Bank Five).

While the UK BFDs were more concerned with operational challenges around technological risk and offshore banking-related issues, their Nigerian counterparts were concerned with issues such as the dominance of closed service production process and delivery system within the sector, seller's market characteristics of the Nigerian banking sector, the African cultural value system that influences ways of doing business, and infantilisation of their knowledge quotient. This shows a clear divide regarding issues impacting banking business service operations in both countries' financial institutions with implications for BFDs productivity outcomes. For example

As a result of the dominance of the closed-service production process in our sector. There is not a strong correlation between the profit that the banks in Nigeria declare and the level to which they satisfy their customers. (NGP5, NG Bank Four)

The seller's market syndrome affects the attitude of what that staff brings to the table...which is a big dilemma for BFDs. (NG P6, Bank Five)

As a result of traditional "African culture or 'respect for elders', a lot of us are not able to stand and fight from day one against what is ethical and what is not ethical when taking business decisions. Undue influence from management is an issue. (NG P3, NG Bank Two)

Benchmarking the sub themes that aggregated the sService operations challenge themes clearly show differences. The sub themes that included the dominance of closed service production process and delivery system and seller's market characteristics; and African cultural value system, when benchmarked were found to be location-specific to the Nigerian FI banks'. While UK FI sub themes that aggregates SOC theme such as Global outlook of the UK FI banks's, tTechnological and cyber security issues, Brexit uncertainties, offshoring and multi - cultural dimension of service delivery and outsourcing of transactions differs. This difference can be attributed to the much more advanced and well-developed global outlook of the UK FI banks. Thus, these location specific issues cannot be easily generalisable beyond each country's FIs. For example, the African cultural value system sub theme of Nigerian FI, which connotes "This is how it is done here" syndrome" frequently evoked by the Nigerian

line managers, within context of this study is alien to the UK FI, as it does not relate to the concept of trying to gain competitive advantage but just a show of power or influence by line managers.

4.4 *Subjective Quantitative Driven KPIs*

Participants' responses from UK and Nigerian banks show that their managers' assessment of their performance is purely quantitative indicator driven with little or no real consideration for other qualitative inputs. For example

In Nigeria, the focus of the quantitative KPI is on ensuring adequate liquidity for the banks. So very unrealistic deposit generation targets are set by our managers with consequences that include the threat of loss of job if the target is not achieved. (NG P6, NG Bank Five)

So, the banks are desperate for deposits. (NGP5, NG Bank Four)

The managers will say things like you have all the knowledge in this world to create a good product to make money, and you know how to deliver good service to your customers, but if you are restricted by your capital, no matter the knowledge you have; it cannot be implemented. (NG P4, NG Bank Three)

Deposit mobilisation targets are imperative so much that you are not evaluated based on knowledge quotient contributions alone but on the ability to mobilise deposits for the banks. Managers subjectively adopt target performance ratios that could range from 80% deposit and 20% knowledge quotient as employee KPI. (NGP1, NGP3, NGP2)

On this issue, the UK BFDs participants said their concerns are different from those expressed by their Nigerian counterparts as their various banks are well-capitalised. All the UK participants refer to the quantitative-driven KPI their managers are obsessed with as outdated practices. For example

The Bell Curve appraisal method, which identifies Stars and Lagers, is the assessment measure used in our bank. It creates problems. Former star performers that fall behind temporarily with their numbers get called out, even where they miss the target by small margins. The method is subjective and does not reflect the true productivity of staff. (UK P3, UK Bank Two)

As a result of this assessment measure, most executives now 'just show up' to work but spend half of the day prospecting for new opportunities instead of trying to achieve their work-related targets. (UKP1, UK Bank One)

Here we note the sub themes (see Table II and III) that aggregate the subjective quantitative driven KPIs for UK and Nigeria BFDs differ. Nigerian BFDs were strictly assessed using deposit targets and daily reviews KPI as main tool, while the UK BFDs were assessed with mostly outdated and demotivating tools like the 'Bell Curve Appraisals'. The difference in tools adopted could be attributed to the different business models and work circumstances in both research locations. This difference in business circumstances has the potential to create different work realities experienced by the study participants in their different FI banking sectors, which may have informed the difference in assessment techniques employed. From this study it can be inferred that issues of employees' assessment are largely location specific. This finding therefore agrees with the assertion by Davenport (2005, p.48) that adopting 'Universal measures are useless'. Additionally, we found that because the assessment methods used in the UK and Nigeria FI banks were aggressively implemented by line managers, all the 12 UK and Nigerian study participants expressed anxiety about their jobs. This managerialism-driven practice unwittingly/unintentionally creates more harm than good for these employees' productivity measures leading to high levels of attrition in Nigerian FIs and cognitive absenteeism in the UK FIs.

5 Discussion

In this article, we studied the impact of line managers' human resource ~~performance management practices (HRPMPs) roles~~ on employee productivity measures. The research uncovers the different strategies and consequences of BFDs line managers' actions. Based on the literature, we theorise that these line managers' actions are in line with Drucker (1974) and Pollitt (2016) postulations that though managerialism is an ideology; it is management and managers that will direct and channel professional skills to focus on the highest priority goals to make institutions perform. Hood (1991); and Alvesson and Spicer (2016) opined that managerialism is about getting things done in an efficient and effective way, which enables focused step changes in productivity, ensuring the elimination of inefficient practices and optimally deploying resources to tasks and goals. Contrary to these authors' statements, the study findings show that line managerial practices adopted resulted in a highly regulated workplace, knowledge gap, service operations challenges, and subjective quantitative driven KPIs deemed employee service productivity paradox elements. The service productivity paradox elements inevitably shaped the studied line manager's BFDs productivity measures outcomes. Outputs from such measures, in our view, do not aptly represent these employees' performance (Hoang, et al., 2021). In this study, service productivity relates to the ability of a service organisation to channel its inputs (BFDs knowledge quotients) to provide optimal services that align with the expectations of customers (Järvinen et al., 2003). Coker (2011) supported this notion and affirmed that employee productivity can be measured with constructs such as employees' performance attendance, work quality, the capacity of performance and personal factors. In other words, service productivity is the relationship between the quantity and quality of output in relation to the quantity and quality of input (Vuorinen et al., 1998), what Bititci (2015, p.18) refer to as "the efficiency and/or effectiveness of an action". Blok et al. (2011) suggested the addition of the quality of outcomes as a measure. In this study, inputs are the resources, information, or materials that are required to start or perform a process step. Outputs are the results, products, or services that are produced or delivered by a process step. Outcomes are deemed the impacts, effects, or benefits that are achieved or intended by that process step to promote service productivity (Järvinen et al., 2003; Cooper and Edgett 2008, Coker, 2011; Blok et al., 2011; Bititci, 2015).

Our analysis of the BFDs narratives shows line managers' tendency to focus more on the attainment of the profitability goal, using practices that impact the employees' input and output potentials. For example, as highlighted by Klikauer (2017a.; 2019, p.423), putting in practice key performance indicators (KPIs), such as subjective quantitative driven KPIs in Nigeria and UK FIs, employees are obsessively and intensely monitored. These subjective acts that in most cases are beyond the control of the BFDs include frequent use of monitoring tools to track set deposit liability generation targets; infantilisation of the knowledge quotient of BFDs in the Nigeria FIs etc.; 'the bell curve appraisal method, which identifies stars and lagers' etc., controlling/obsessive monitoring of BFDs with tacit threat and preference of "inexperienced" specialist employees leading to cognitive absenteeism in the UK FIs, etc., and inadequate/non release of HR training/development budgetary allocation in both studied FIs represented non-democratic and deeply authoritarian surveillance regimes under the guise of 'KPIs'. This study finding agrees with Klikauer's (2017a.; 2019, p.423) postulations about managerialism ethos, that most KPI indicators are beyond the control of the BFDs. As a result, it can be inferred that the performance of these employees is based on their line managers' assumed productivity actualities without regard to the effect of 'service productivity paradoxically elements' (impact of line managers' actions) identified in this study. Additionally, this managerialism approach adopted by the line managers is also at variance with Sauermann (2016) assertion that for employee productivity measure effectiveness, it should be significantly dependent on the extent of worker control. Clearly, the findings from both studied FIs locations depict that line managers actions/employee productivity measures are largely premised on indicators beyond the workers' control hence there may be inaccuracies in measurement outcomes. In conducive environments, employees tend to perform better with improving productivity (Nguyen and Bryant, 2004). This is not the case with the current study participants' work environment, as their FI banks' workplaces are driven by managerialism

practices with potential for incidence of lost productivity. From the findings, we can conclude that the BFD's line managers' employee productivity measures do not capture nor consider the identified service productivity paradoxical elements. Hence, what the line managers believe as the productivity measures outcome of these BFDs may not represent their true productivity performance (Sauermann, 2016; Bititci, 2015; Hoang, et al., 2021).

In sum, there seems to be a productivity mismeasurement of employees' productivity' 'performance' challenge and potential incidence of 'lost productivity', or what, De Been, et al. (2016) refer to as perceived productivity as a result of the UK and Nigeria FI line managers' counterproductive HRPM practices. Nevertheless, while there might be no objective way of saying whether something is an output or an outcome, particularly on a subjective issue such as employee productivity, we argue that it depends partly on how output and outcome are defined, which angle HRM actors look at it from. This approach aligns with Contributing to the debate, Hanaysha (2016) postulations-opine that though there are numerous studies, in general, there is a dearth of effective and standardised methods for evaluating productivity, which can be traced to the difficulty of measuring productivity which is a subjective construct. As a result, scholars like De Been, et al. (2016) had suggested that line managers interested in measuring the productivity of knowledge workers, such as BFDs in this study should measure "their perceived productivity". Therefore, to support FI banks line managers in better understanding and managing FIs BFDs productivity measures and outcomes, we propose the Managerial Employee Productivity Operational Definition' (MePoD) framework as part of their toolkit postulated here as

"The ratio of 'the volume of business produced' to 'resources consumed to produce it' (judged alongside the employee loss of productive input due to workplace constraints), offered to the customer and accepted by the customer".

Productive input here includes all efforts made to perform a process step to achieve outputs defined as results, products, or services that are produced or delivered by a process step and intended organisational outcomes defined as the impacts, effects, or benefits that are achieved or intended by that process step to promote service productivity. Workplace constraints include but are not limited to service productivity paradox-related factors identified in this study. This proposed MePoD support, by including the need for the workplace constraints (service productivity paradox-related factors) to be considered as part of the line manager's employee productivity measures toolkit gives a better chance of identifying and understanding the employee's true productivity performance. The adoption of MePoD could potentially help improve the efficiency and effectiveness of employees' actions as managers will become more aware of possible line managerialism related activities that occasion service productivity paradoxes and plan to eliminate or minimise them. Human resource performance management tools such as MePoD can play an important role in improving line managers' practices leading to improved employee productivity outcomes with implications for the organisations' viability and solvency. This work thus contributes to the line managers performance Management practices literature body of knowledge from the UK and Nigerian FI banks' employees (Business Facing Directors) perspectives. The outcome of this study also sets an agenda for study participants line managers, bank management and particularly human resources performance management professionals in the Nigerian and UK FIs that design employee service productivity enhancement measures.

5.1 Theoretical implications

The current study is theoretically anchored on the Attributions theory (AT) which here used to explain the causality phenomenon including the antecedents and structure of causal beliefs and their consequences on employee productivity and the BFDs' line managers' practices (Weiner, 2011). In our opinion, AT was adopted as some facets of organizational behaviour such as those of current research might not be judiciously incorporated under the HRP and ER expectancy/value rubrics such as social exchange theory, LMX etc. This research has a particular focus on understanding the causes of events, underpinned by various theoretical implications. First this research established that not all

human resources ~~management~~ practices (HRMP) positively impact employees' productivity outcomes. For example, the study indicates that practices in UK FI such as 'renewed enforcement of the senior managers and certification regulatory and monitoring policy' and 'renewed focus on the enforcement of the fit and proper person regulatory policy' in the Nigerian FI and others, though well-intentioned had productivity paradoxical implications. To the best of our knowledge, this is the first cross-country study that has examined the UK and Nigerian FIs from line managers' practices impact on employee productivity measures outcomes perspectives. The study reaffirms the notion that organizational structure is the way that a company, organization, or team is set up; and organizational culture affects managers in that it guides how they perform their job duties and interact with their team members and customers. The outcome of this research thus shed light on the line managers' practices impact on of FI banks employees, employees' productivity measures outcomes and by extension the UK and Nigeria's national/global employees productivity outcomes debate.

5.2 Managerial implications

The study findings provide several potential implications for the managers about employees' productivity measures outcomes and managerialism HRM practices within the UK and Nigerian FIs. As the findings clearly show line managers' practices have causality implications. We reiterate the basic assumption of attribution theory is that people are motivated to understand their environment and the causes of particular events. If individuals (study line managers) can understand these causes, they will then be in a better position to influence or control the sequence of future events. Therefore, based on the study findings we delineate the HRPs that negatively impact the employee productivity outcomes (EPO). ~~Based on the findings, we recommend that managers pay attention to the possible implications of their actions when performing their duties.~~ As highlighted in the UK and Nigerian participants' themes (please see Table II and Table III), highly regulated environment; we recommend that line managers intentionally provide opportunities like holding regular meetings that promote social exchanges and create awareness about why policies are being implemented with strict adherence expectations. On the issue of knowledge gap, we highly recommend managers improve on-the-job training and human resource development opportunities for employees to mitigate high attrition rate. The study shows that due to budgetary constraints hitherto taken for granted, training opportunities are very limited or replaced by online equivalents that does not provide similar knowledge and hands-holding skills transfer. Also, due to employees perceived or actual non-appreciation of their inputs by FIs, experienced professionals engage in cognitive absenteeism and eventually leave prematurely with their knowledge base thus exacerbating the situation. This leaves the FIs with relatively fresh and inexperienced professionals without requisite experience and needing a long learning curve. Efforts should be made by line managers to provide a more welcoming environment to support the retention of these essential FI knowledge workers (Drucker, 1999; Davenport, 2005; Olekanma, 2022). Such efforts can include sharing authority and responsibility among experienced employees to inculcate the feeling of growth, gratification, and inclusion. Similarly, issues around service operations challenges (SOC) though aggregated with different components in the UK and Nigerian FIs pose challenges to employees' productivity outcomes. The SOC aggregating components can be summarised as organizational structures, organisational culture and international reputation, elements which affect line managers in that it guides how they perform their job duties. We strongly recommend that managers involve employees in the decision-making process to promote service operations best practices. Managers should also ensure employees receive the right amount of recognition for their novel ideas. We note subjective driven KPIs assessment criteria was an important and popular theme amongst study participants that cuts across both UK and Nigeria FIs with clearly unintended consequences for the employees' productivity. In Nigeria, FI banks because of their market characteristics, weak financial base, particularly access to capital (liquidity) for financial intermediation purposes, adopts assessment criteria deemed subjective and contextual generally based on 'employee deposit mobilisation capability' to support FI bank's capital base. This is problematic for the employees in the Nigerian FI

banks. Also, in the UK FI banks employees from the findings contend with subjective driven KPIs assessment criteria described as outdated, demotivating, etc., that lead to issues of cognitive absenteeism. All study participants affirm that subjective driven KPIs findings highlighted in this study have led to more FI banks employees premature job exit, than any other criteria. We propose that managers improve the assessment criteria adopted. It is no longer enough for it to be innovative and IT data driven, evaluations should ensure an opportunity for a two-way safe zone no hold back nonconsequential interaction by employees and line managers supported by self-assessment and short written self-job performance reflection. We strongly recommend that employee assessment criteria should be empowering and not demotivating as this study's findings suggest.

Taking together all the themes that emerged from this study negates the real intention of the line managers practices which is to increase the banks' service productivity by stimulating employee productivity. What was achieved by the line managers based on the study findings was service productivity paradox leading to incidents of perceived or lost productivity. Thus, this study indicates the need for line managers to better understand their employee productivity imperatives.

6 Limitations/ future research direction

The study was designed as qualitative phenomenological research that utilised 12 hard to reach participants, which may be considered by some as not representative of the study population, such as the Nigerian and UK FI banking sectors. The use of small sample size in qualitative study is perfectly acceptable as the quality of data and experience of participants of the study phenomenon, not the number of participants, that is critical. However, future researchers can conduct a survey quantitative study that utilises a large sample size in its design. Secondly study was based on cross-sectional data, so the implementation of recommendations cannot be monitored, longitudinal research can overcome this limitation. Third, the phenomenological approach adopted may attract criticism for researcher bias during data analysis. Every effort was made to reduce issues of bias, by adopting the 'bracketing technique' throughout the research process. Fourth, as we conducted a cross-country qualitative study generalisability of the study results beyond the sampled financial institutions banking sectors could be constraining, future studies may utilise quantitative study design which could provide more generalisability opportunities. Fifth, only top executives of FI banks working as directors were selected for this study, chances are that their views that shaped the outcome of this work, maybe self-serving. Therefore, future research could include other levels of bank management employees. Finally, we suggest future research could be designed as a mixed method cross country or longitudinal study to capture quantitative and qualitative elements.

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Appendix

List of Tables

Table I - Demography of UK and Nigerian Participants

Nos	Study participant ID	Role	Financial Institutions label	Location	Gender
1	NG P1 (Managing Director)	Business Facing Director	NG Bank one	Lagos, Nigeria	Male
2	NG P2 (Executive Director- Business Development)	Business Facing Director	NG Bank one	Lagos, Nigeria	Female
3	NG P3 (General Manager – Business Development)	Business Facing Director	NG Bank Two	Lagos, Nigeria	Male
4	NG P4 (Executive Director – Investment Banking)	Business Facing Director	NG Bank Three	Lagos, Nigeria	Female

5	NG P5 (Deputy General Manager Branch operations)	Business Facing Director	NG Bank Four	Lagos, Nigeria	Male
6	NG P6 (General Manager, Corporate Banking)	Business Facing Director	NG Bank Five	Lagos, Nigeria	Male
7	UK P1 (Head Institutional Banking Operations)	Business Facing Director	UK Bank one	London UK	Male
8	UK P2 (Head, Funds Management)	Business Facing Director	UK Bank one	Edinburgh UK	Male
9	UK P3 (Head, Personal Banking)	Business Facing Director	UK Bank two	Edinburgh UK	Female
10	UK P4 (Head, Private banking)	Business Facing Director	UK Bank Three	Edinburgh UK	Female
11	UK P5 (Head Personal Banking)	Business Facing Director	UK Bank Four	Edinburgh UK	Male
12	UK P6 (Head Private Banking Operations)	Business Facing Director	UK Bank Five	Glasgow UK	Female

Table II - Data display structure for Nigerian and UK BFDs Themes

<u>Nigerian Study participants themes</u>	<u>UK Study participants themes</u>	<u>Researcher's interpretation themes</u>
<u>Excessive legislation and regulations of the sector by regulatory authorities</u>	<u>Compulsory flexi-work regime</u>	<u>Highly Regulated Workplace</u>
<u>Renewed focus on the enforcement of the fit and proper person regulatory policy</u>	<u>Excessive legislation and regulations of the sector by regulatory authorities.</u>	
	<u>Renewed enforcement of the senior managers and certification regulatory and monitoring policy</u>	
	<u>Impact of international regulations on service delivery creates bottlenecks</u>	
<u>The dearth of on-the-job training and manpower development</u>	<u>Inadequate funding for manpower development</u>	<u>Knowledge Gap</u>
<u>The high attrition rate of experienced FI professionals leading to loss of knowledge rich BFDs.</u>	<u>Dearth of learning and mentoring culture</u>	
<u>The dearth of personal learning culture initiative</u>	<u>Preponderance of "inexperienced" specialist</u>	

	<u>employees in the sector creating skill gaps</u>	
<u>The dominance of closed service production process and delivery system within the sector</u>	<u>Global outlook of the UK FI's banking sector</u>	<u>Service Operations Challenges</u>
<u>Seller's market characteristics of the FI's banking sector is a major issue</u>	<u>Technological and cyber security issues create uncertainty impacting FI's transaction completion rate and capacity issues</u>	
<u>African cultural value system impact business, it promotes unethical behaviours</u>	<u>Brexit uncertainties</u>	
<u>Infantilising the knowledge quotient of BFDs are regular occurrence</u>	<u>Offshoring and multi - cultural dimension of service delivery and outsourcing of transactions</u>	
<u>Weak financial base of the Nigerian FI's banks</u>		
<u>BFDs not evaluated based on knowledge quotient contributions but on the ability to mobilise deposit for the FI banks</u>	<u>Demotivating and outdated measurement criteria</u>	
<u>Daily review of KPIs deliverables especially deposit targets; a big issue</u>	<u>Potential executive job loss worries leading to cognitive absenteeism</u>	
<u>Use of Unrealistic deposit mobilisation targets</u>		
<u>Weak financial base of the Nigerian FI's banks</u>		
<u>Essence of study theme</u>		
<u>Service Productivity Paradox</u>		

Table II – Data display structure United Kingdom BFDs

<u>Study participant themes</u>	<u>Researcher's interpretation themes</u>	<u>Essence of study theme</u>
<u>Compulsory flexi-work regime</u>	<u>Highly Regulated Workplace</u>	
<u>Excessive legislation and regulations of the sector by regulatory authorities.</u>		
<u>Renewed enforcement of the senior managers and certification regulatory and monitoring policy</u>		

Impact of international regulations on service delivery creates bottlenecks		Service Productivity Paradox
Inadequate funding for manpower development	Knowledge Gap	
Dearth of learning and mentoring culture		
Preponderance of “inexperienced” specialist employees in the sector creating skill gaps		
Global outlook of the UK FI’s banking sector	Service Operations Challenges	
Technological and cyber security issues create uncertainty impacting FI’s transaction completion rate and capacity issues		
Brexit uncertainties		
Offshoring and multi – cultural dimension of service delivery and outsourcing of transactions		
Demotivating and outdated measurement criteria	Subjective Driven KPIs Assessment Criteria	
Potential executive job loss worries leading to cognitive absenteeism		

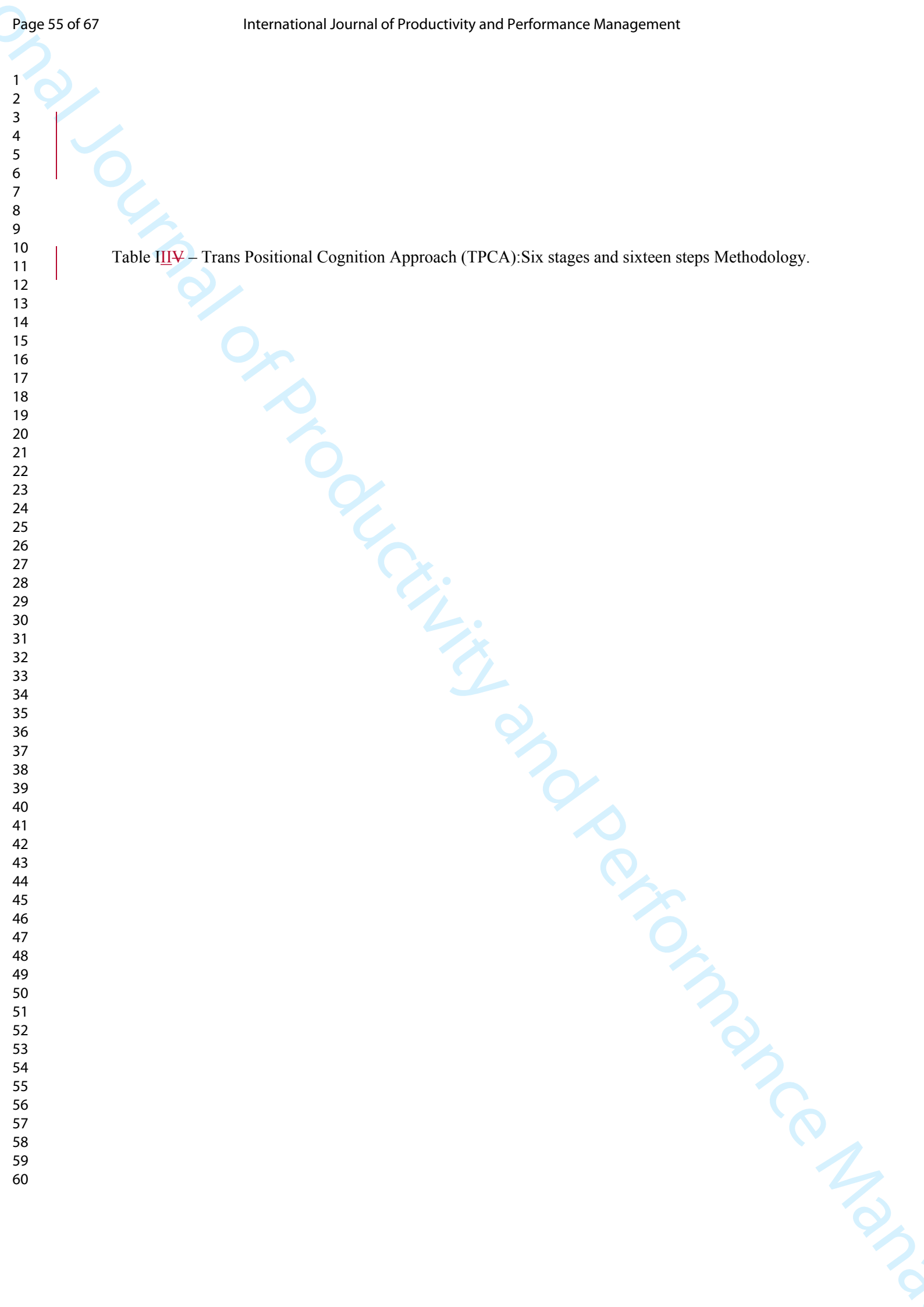
Table III – Data display structure Nigerian BFDs

Study participants themes	Researcher’s interpretation themes	Essence of study theme
Excessive legislation and regulations of the sector by regulatory authorities	Highly Regulated Workplace	
Renewed focus on the enforcement of the fit and proper person regulatory policy		
The dearth of on-the-job training and manpower development		

The high attrition rate of experienced FI professionals leading to loss of knowledge rich BFDs.	Knowledge Gap	Service Productivity Paradox
The dearth of personal learning culture initiative		
The dominance of closed service production process and delivery system within the sector	Service Operations Challenges	
Seller's market characteristics of the FI's banking sector is a major issue		
African cultural value system impact business, it promotes unethical behaviours		
Infantilising the knowledge quotient of BFDs are regular occurrence		
Weak financial base of the Nigerian FI's banks		
BFDs not evaluated based on knowledge quotient contributions but on the ability to mobilise deposit for the FI banks	Subjective Driven KPIs Assessment Criteria	
Daily review of KPIs deliverables especially deposit targets; a big issue		
Use of Unrealistic deposit mobilisation targets		
Weak financial base of the Nigerian FI's banks		

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Table IIIV – Trans Positional Cognition Approach (TPCA):Six stages and sixteen steps Methodology.



Stages of TPCA	Steps of TPCA
Stage 1: Data collection Suspension of 'judgements' and 'explanations' about the study phenomenon essential	Step 1: Use the appropriate technique to collect phenomenologically relevant data. Before data collection, observe all ethical protocol and assume the bracketing approach explained in the section <i>Bracketing in Trans-Positional Cognition Approach</i> of this paper before commencing data collection
Stage 2: Data transcription The bracketing continues	Step 2: Assume phenomenological attitude (bracketing approach as explained in the section <i>Bracketing in Trans-Positional Cognition Approach</i>) before commencing data transcription Step 3: Transcribe verbatim the audio recordings of participants' concrete experience descriptions. Ensure one is open and attentive to participants' descriptions by assuming the bracketing approach throughout the transcription process of all participants' interview recordings into study text Step 4: Read study text(s) generated for a sense of the whole
Stage 3: Text analysis Using the process of trans-positional cognition, the process facilitates the researcher's interpretations within context, with emergent themes mostly in the participants' community language	Step 5: Delineate each participant's text into units of meaning containing one idea each Step 6: With full awareness of the study research question and objectives, discriminate the units by highlighting those containing ideas relevant to the inquiry in each of the participants' text Step 7: Colour-code these units with ideas beneficial to the inquiry and group them into types around set objectives or study phenomena of interest Step 8: Review colour-coded units to identify and integrate units with repeated/similar ideas within each typology without altering the meaning of the integrated units. Do this for each of the participants' study text Step 9: After the integration of units with similar ideas in step 8, what emerges are meaningful units in each type that represent the individual participant's themes. (Steps 5–8 are repeated for each participant's text). Step 10: Combine all the individual participant's themes that emerged in step 9, code them into an appropriate typology. Then review all themes to identify repetitions/similar themes in each typology and integrate appropriately to eliminate repetitions. After that, convert the first-person characteristics of the themes into third-person characteristics without altering the meaning of the themes. What emerges are the study participants' themes (PT) that are wholly descriptive in nature Step 11: Consciously assume the bracketing mode to ensure focus, discipline and rigour during the interpretation of the study participants' themes
Stage 4: Data display structure Construction of a data display structure that organises all the findings	Step 12: While still assuming the bracketing mode, the researcher provides interpretations by cognitively engaging with the study participants' themes through the process of trans-positional cognition, as if the researcher is a member of the participants' community experiencing the experience (i.e. 'stepping into the participants' shoes' metaphorically). This process of trans-positional cognition helps sense-making of the study participants' themes allowing the researcher to provide interpretations that characterise the participants' lived experiences. Emergent themes are mostly in the form of a 'metonymy or metaphor' or phrase couched in participants' community language. The themes that emerge are termed the 'Researcher's Interpretations' of participant themes (RI-PT) within context (cf 3.2) Step 13: To allow for the emergence of the overarching theme or study essence while still assuming the bracketing mode, use the trans-positional cognition process to engage with and interpret the RI-PT themes produced in step 12 at a higher level of abstraction. The theme that emerges symbolises the essence of the study phenomenon Step 14: Construct a data structure that displays the three levels of themes (study participants', researcher's and study essence) to facilitate further analytical activity
Stage 5: Data validation Sending the emergent study findings (themes) to purposively selected participants for validation; this can create a feedback loop to any of the previous stages	Step 15: All themes in the data display structure in step 14 are sent to purposively selected participants for validation. This step ensures the validity and reliability of the study themes
Stage 6: Idiographic explanation Elucidates the researcher's interpretation themes in the form of narratives within the interpretivist tradition so to provide a narrative explaining the essence of the studied phenomenon	Step 16: At this stage, the researcher provides an idiographic explanation that elucidates the researcher's interpretation themes in the form of narratives within the interpretive tradition. The narrative (write-up) can be supported with quotes from participants' texts that elucidates the social, cultural and historicity – Dasein of the study participants) and contextualised knowledge

Source: Stepping into the participants shoes: The TPCA (Olekanma et al., 2022)

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	Impact of international regulations on service delivery creates bottlenecks	
The dearth of on-the-job training and manpower development	Inadequate funding for manpower development	Knowledge Gap
The high attrition rate of experienced FI professionals leading to loss of knowledge rich BFDs.	Dearth of learning and mentoring culture	
The dearth of personal learning culture initiative	Preponderance of "inexperienced" specialist employees in the sector creating skill gaps	
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Seller's market characteristics of the FI's banking sector is a major issue	Technological and cyber security issues create uncertainty impacting FI's transaction completion rate and capacity issues	
African cultural value system impact business, it promotes unethical behaviours	Brexit uncertainties	
Infantilising the knowledge quotient of BFDs are regular occurrence	Offshoring and multi - cultural dimension of service delivery and outsourcing of transactions	
Weak financial base of the Nigerian FI's banks		
BFDs not evaluated based on knowledge quotient	Demotivating and outdated measurement criteria	

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contributions but on the ability to mobilise deposit for the FI banks		Subjective Driven KPIs Assessment Criteria
Daily review of KPIs deliverables especially deposit targets; a big issue	Potential executive job loss worries leading to cognitive absenteeism	
Use of Unrealistic deposit mobilisation targets		
Weak financial base of the Nigerian FI's banks		
Essence of study theme		
Service Productivity Paradox		

Table III – Trans Positional Cognition Approach (TPCA)
Six stages and sixteen steps Methodology.

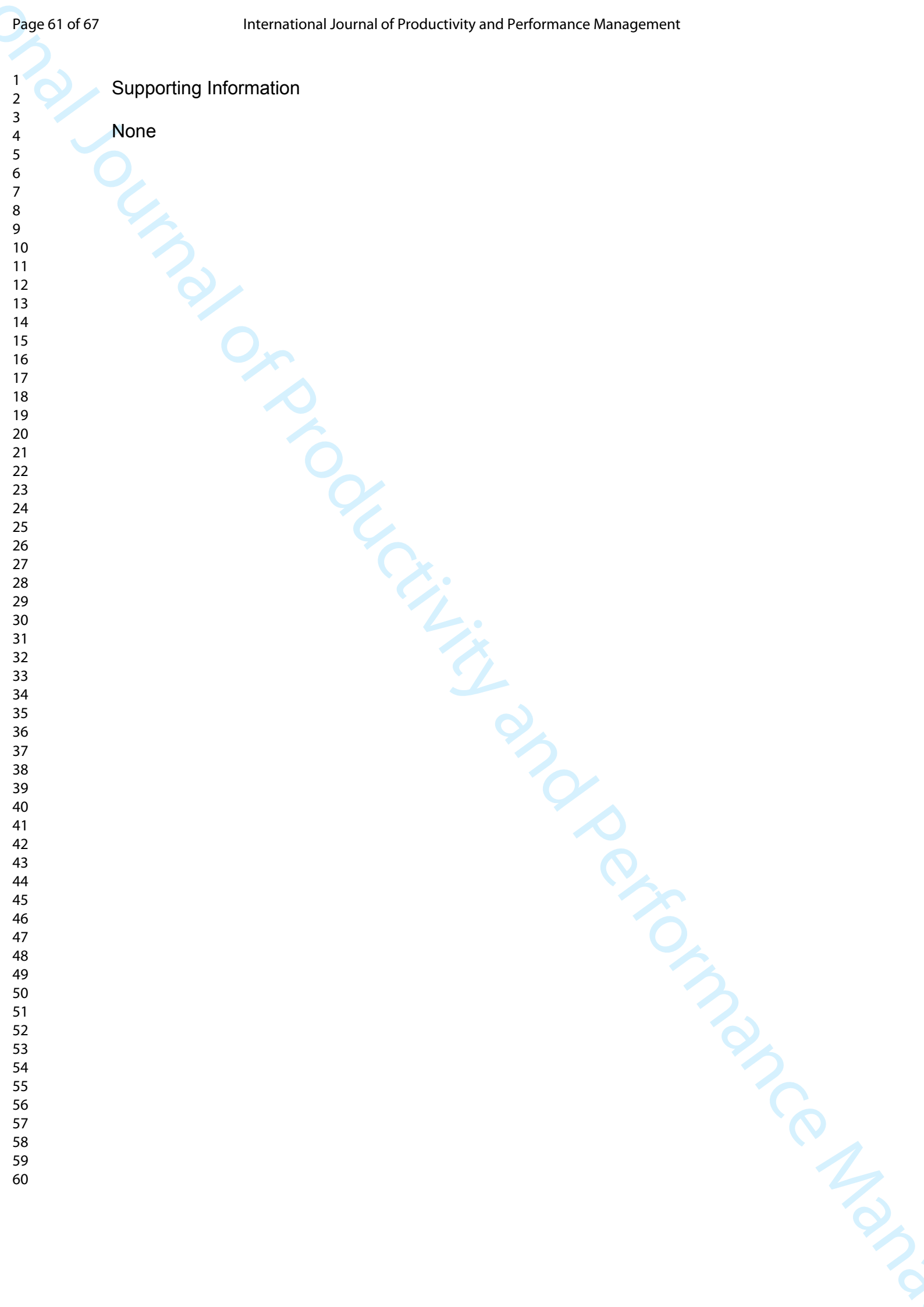
Stages of TPCA	Steps of TPCA
<p>Stage 1: Data collection Suspension of 'judgements' and 'explanations' about the study phenomenon essential</p>	<p>Step 1: Use the appropriate technique to collect phenomenologically relevant data. Before data collection, observe all ethical protocol and assume the bracketing approach explained in the section <i>Bracketing in Trans-Positional Cognition Approach</i> of this paper before commencing data collection</p>
<p>Stage 2: Data transcription The bracketing continues</p>	<p>Step 2: Assume phenomenological attitude (bracketing approach as explained in the section <i>Bracketing in Trans-Positional Cognition Approach</i>) before commencing data transcription Step 3: Transcribe verbatim the audio recordings of participants' concrete experience descriptions. Ensure one is open and attentive to participants' descriptions by assuming the bracketing approach throughout the transcription process of all participants' interview recordings into study text Step 4: Read study text(s) generated for a sense of the whole</p>
<p>Stage 3: Text analysis Using the process of trans-positional cognition, the process facilitates the researcher's interpretations within context, with emergent themes mostly in the participants' community language</p>	<p>Step 5: Delineate each participant's text into units of meaning containing one idea each Step 6: With full awareness of the study research question and objectives, discriminate the units by highlighting those containing ideas relevant to the inquiry in each of the participants' text Step 7: Colour-code these units with ideas beneficial to the inquiry and group them into types around set objectives or study phenomena of interest Step 8: Review colour-coded units to identify and integrate units with repeated/similar ideas within each typology without altering the meaning of the integrated units. Do this for each of the participants' study text Step 9: After the integration of units with similar ideas in step 8, what emerges are meaningful units in each type that represent the individual participant's themes. (Steps 5–8 are repeated for each participant's text). Step 10: Combine all the individual participant's themes that emerged in step 9, code them into an appropriate typology. Then review all themes to identify repetitions/similar themes in each typology and integrate appropriately to eliminate repetitions. After that, convert the first-person characteristics of the themes into third-person characteristics without altering the meaning of the themes. What emerges are the study participants' themes (PT) that are wholly descriptive in nature Step 11: Consciously assume the bracketing mode to ensure focus, discipline and rigour during the interpretation of the study participants' themes Step 12: While still assuming the bracketing mode, the researcher provides interpretations by cognitively engaging with the study participants' themes through the process of trans-positional cognition, as if the researcher is a member of the participants' community experiencing the experience (i.e. 'stepping into the participants' shoes' metaphorically). This process of trans-positional cognition helps sense-making of the study participants' themes allowing the researcher to provide interpretations that characterise the participants' lived experiences. Emergent themes are mostly in the form of a 'metonymy or metaphor' or phrase couched in participants' community language. The themes that emerge are termed the 'Researcher's Interpretations' of participant themes (R-PT) within context (cf 3.2)</p>
<p>Stage 4: Data display structure Construction of a data display structure that organises all the findings</p>	<p>Step 13: To allow for the emergence of the overarching theme or study essence while still assuming the bracketing mode, use the trans-positional cognition process to engage with and interpret the R-PT themes produced in step 12 at a higher level of abstraction. The theme that emerges symbolises the essence of the study phenomenon Step 14: Construct a data structure that displays the three levels of themes (study participants, researcher's and study essence) to facilitate further analytical activity</p>
<p>Stage 5: Data validation Sending the emergent study findings (themes) to purposively selected participants for validation; this can create a feedback loop to any of the previous stages</p>	<p>Step 15: All themes in the data display structure in step 14 are sent to purposively selected participants for validation. This step ensures the validity and reliability of the study themes</p>
<p>Stage 6: Idiographic explanation Elucidates the researcher's interpretation themes in the form of narratives within the interpretivist tradition so to provide a narrative explaining the essence of the studied phenomenon</p>	<p>Step 16: At this stage, the researcher provides an idiographic explanation that elucidates the researcher's interpretation themes in the form of narratives within the interpretive tradition. The narrative (write-up) can be supported with quotes from participants' texts (that elucidates the social, cultural and historicity – Dasein of the study participants) and contextualised knowledge</p>

Source: Stepping into the participants shoes (Olekanma et al., 2022)

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3 **International Journal of Productivity and Performance Management Manuscript ID IJPPM-01-2023-0031 entitled**

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5 **"The dilemma of employee productivity measure and managerialism practices: An empirical exploration in financial institutions"**

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8 **Dear Editor**

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11 **A Report of Amendments and Responses to the Reviewers' Comments**

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13 We would like to thank you for letting us know that our paper has been recommended for publication with some revision suggestions to the manuscript. We
14 have now addressed all the reviewer's comments revised and resubmitted the paper for your kind attention. We would also like to thank the anonymous
15 reviewers for their insightful and constructive comments. We have fully responded to your comments and revised the paper in line with all your suggestions,
16 which have helped us in further improving the clarity of arguments and quality of the current version of the paper. We have outlined below the specific
17 amendments that we have carried out in response to each of the reviewers' comments.
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Reviewer 1 Comments:

We would like to thank you for the constructive and positive comments on our paper. We have fully reviewed and revised the paper in accordance with your suggestions, and we believe that they have helped us in further improving the quality of the current version of the paper. We outline below the amendments that we have made in response to each of your comments.

Para.	Query/Comment/Question/Suggestion	Response/Revision Carried Out	Action
General Comment	1. I suggest to accept this paper for publication after some final improvements, see my comments below. I suggest to first accept all changes, and then to incorporate your final improvements with using track changes again.	We thank you for your comments, it is much appreciated. As suggested, we have now first accepted all changes and then incorporated final improvements requested using track changes.	Done
	2. Sometimes I get puzzled about who are the main actors to be studied: the role of Business-Facing Directors (BFDs) and their impact on employee productivity measures, or the role of line managers in affecting BFDs and/or employee productivity (measures). See for instance: - The abstract: "This empirical study explored how actors in specific human resource practices (HRPs) roles such as line managers impact employee productivity measures in the context of Financial Institutions (FI) banks with implications for their performance outcomes." - The introduction: "This study focuses on Business Facing Directors as their professional capacity and productivity drives the financial institutions' service conceptualisation and delivery to the banking". - The introduction: "this study is the first cross country qualitative phenomenological study that focus on understanding the impact of actors such as line managers on the employee productivity in UK and Nigeria financial institutions. - The introduction:" This study aims to understand the impact of actors like line managers on their employees (BFDs) productivity measures."	We are grateful for these constructive comments. In response to this comment, we have reviewed and revised these statements and revised them accordingly to ensure consistency. This is the purpose of this study. We have deleted this line as it was adjudged not to be necessary. We have reviewed and revised this statement to ensure its clarity. We have reviewed and revised this statement to align it with the aim of the study stated in the abstract	Done See tracking in the introduction section

<p>1 2 3 4 5 6 7 8 9 10</p>	<p>- Furthermore, the introduction states: “The key research question therefore is ‘What is the BFDs lived experience of line management working in the UK and Nigerian FIs’.</p> <p>Please be as clear as possible and try to avoid too many differently formulated statements about the same issue.</p>	<p>We have reviewed and revised the key research question. For clarity purposes we have aligned it with the research purpose statement.</p> <p>The revisions have further clarified the intention of the study, which have also help to improve the introduction section of the paper.</p>	
<p>11 12 13 14 15 16</p>	<p>3. The introduction section also includes a brief explanation of the methodology and the main findings. I suggest to skip this part and explain the methodology only in the methods section and the findings in the findings section.</p>	<p>We are very grateful to you for these constructive comments. We have removed the methodology and findings in the introductory section as suggested. Your comments have really helped us to improve the flow, quality and clarity of our paper. Thank you so much</p>	Done
<p>17 18 19 20 21 22 23 24 25</p>	<p>4. I like the section with the review of the literature, although it is rather long.</p> <p>I miss a conclusion that connects this review with your main research question. This section ends with a brief statement about your phenomenological approach. I suggest to connect the main findings of the literature review with your chosen methodology more clearly, here or in the methods section.</p>	<p>Thank you for your comments. It is much appreciated. We have now provided a brief conclusion that connects the review with the main research question. In addition, the latter part of the review is now more connected with the chosen methodology of the study.</p>	
<p>26 27 28 29 30 31 32</p>	<p>5. Section 4.4 discusses Subjective Quantitative Driven KPIs > why are these called subjective?</p>	<p>Thank you for your comments, these are called ‘subjective’ because according to the study participants for example in the Nigerian context arbitrarily set deposit generation targets are used as KPIs. In the UK, study participants using ‘the bell curve appraisal method’ as an example explained that their performance outcomes are usually underpinned by illogical views of their line managers.</p>	Done
<p>33 34 35 36 37 38 39 40 41 42 43 44 45 46</p>	<p>6. The discussion section states: “Nevertheless, while there might be no objective way of saying whether something is an output or an outcome, particularly on subjective issue such as employee productivity, we argue that it depends partly on which angle HRM actors look at it from” > I think that it depends of the definition of output and outcome, not from whose perspective it is looked at.</p>	<p>Thank you for your comment. We have reviewed and revised the statement to make our intention clearer, as we agree with your position but had written it up from a more generic perspective.</p>	Done

	7. One of the conclusions is: “According to our study findings we recommend that managers pay attention to the possible implication of their actions when performing their duties”. To be honest, this sounds like an open door statement. Shouldn’t anyone pay attention to the possible implications of one’s work?	Thank you for your insightful comment. It has been deleted.	
	8. Please check the references for being correctly formatted e.g. by putting book titles and journal titles in Italics.	Thank you for your comments. All the references have reviewed and those requiring correction, now corrected	Done
	9. I suggest to merge Table II and III by including two columns in table II: UK Study participants themes, and Nigeria participant themes. This makes it easier to identify the similarities and differences within one table. I there is a lack of space, you may skip the column “Essence of study theme- Service productivity paradox”, and mention this topic in the title of this table.	Thank you for your comment. We have merged tables II and III as suggested. We now have a new Table II containing the all the study themes.	Done See table II
Detail comments	- Abstract: / purpose: “how actors in specific human resource practices (HRPs) roles” > skip “roles”	Thank you for your comments. It is done now. We have skipped “roles”	Done See abstract
Abstract	- Due to the many track changes adaptations it is not always clearly visible whether adapted sentences are written correctly, so please check, also for correct use of blanks like in the abstract/findings: “This (LMHRPs) unwittingly...”	Thank you for your comments. We have checked and confirm LMHRPs as used in the paper is correct. We have however had to change the word ‘unwittingly’ to a clearer term, ‘unintentionally’	Done See Abstract and Findings
	- Abstract / findings: “Although the LMHRPs in the UK and Nigeria had similar labels, their aggregates were underpinned by different contextual issues in some cases”. > consider to either skip “in some cases”, or “to explain in what cases	Thank you for your comments. It is done now. We have skipped “in some cases”.	Done See abstract
	- Abstract / originality: I suggest to split this section in practical implications and originality.	Thank you for your comments. We have split this section as suggested.	Done See abstract
	- Although all abbreviations are explained well, the many abbreviations make the abstract less readable. Consider to write part of the terms in full.	Thank you for your comments. We have reviewed most abbreviations and written some of them out in full as suggested	Done Throughout the paper

Introduction	- Introduction: “Managerialism philosophy suggest”> suggest should be suggests		Done
	- Introduction: “Kravariti et al. (2022) equated line management to a form of talent management. Abedin, et al. (2023) These authors ... “ These authors has been crossed out, please correct.	Thank you for this observation. Yes, It was crossed out as no longer required as part of the sentence.	Done
	- Introduction: “Line managers” > not necessary to use a capital L, so replace by line managers	Thank you for your comments. We have replaced the capital letter as suggested.	Done
	- Introduction: what is meant by “2023 H1”?	Thank you so much for this insightful question. We have added a sentence clarifying what H1 means, which has further improved the paper. Much appreciated.	Done See introduction section
	- Introduction: “current accounts have remained the most complained about product” > check correct grammar.	Thank you for your comments, this has been addressed.	Done
	- Introduction: “while searching for studies related employee productivity”> studies that related	Thank you for this observation. We have added ‘that’ to the sentence. Many thanks	Done
	- Introduction: “through the lens of lived experiences of top bank executives” > this seems to be part of a former sentence, isn’t it?	Thank you for the observation. Yes, it was part of the original research aim sentence, which we have now in this latest version reviewed and revised for consistency. So, it is no longer part of any sentence.	Done See introduction section last paragraph
Section 2.1	- 2.1 “Numerous studies” > don’t use a capital N here	Thank you for the observation. Thank you for the observation. We have corrected it.	Done See section 2.1
Section 4.1	- Section 4 is called “Presentation of the findings”> I suggest to rename it into “Findings”.	Thank you for the comment. We have renamed section 4 as suggested.	Done

Overall, we are grateful for the clear and insightful comments received from Reviewer 1. We hope that you will be happy with what we have done following as your comments and suggestions which have helped us to further improve the clarity and quality of the current version of this paper.

Thank you so much.

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