

TOWARDS
UNDERSTANDING
‘KNOWLEDGE WORKERS’
LIVED EXPERIENCE OF
SERVICE PRODUCTIVITY
IN THE BANKING SECTOR

by

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*A thesis submitted for the degree of Doctor of Philosophy
University of Strathclyde Glasgow, Scotland, UK.*

Year, 2018

Attestation

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Acknowledgements

At the end of the PhD process, it is a great pleasure to acknowledge those who supported me in this once in a lifetime journey. First, I want to thank God Almighty for His Mercy and Grace without which it would have been humanly impossible to complete this PhD Journey. I thank my parents Prince E.O. Agbara and Madam V.C. Olekanma for their huge encouragement and belief in me that one day I will become a 'Doctor'. Dad and Mum, this PhD; is hereby dedicated to your memories.

I would also like to thank my supervisors and teachers Dr Farhad Shafiti and Dr Viktor Dorfler, for their huge support throughout the process of completing my PhD. Your invaluable advice and tact enabled me to make the most of my potentials. Thank you most importantly for believing that I can make it through this PhD Journey despite several difficulties. Also, my thanks to Alison Kerr, and all the staff in the Department of Management Science, for supporting me throughout the period of my study. I would also like to specially acknowledge my two examiners, Prof Umit Bititci and Prof Alec Morton, for their time and thoughts/experiences which they freely shared with me. It was an experience I treasure very much. Thank you so much for ensuring the best possible outcome for this work.

I want to place on record the outstanding support of my wife Lady Ngozi Pedetin Femi Olekanma, for her uncritical support, you made this tough journey bearable, thank you, my dear wife. To my children, Princess Adaeze Femi Olekanma Alabi, Sop Femi Olekanma; Dad's huge encourager and research assistant, Temitope Alabi, my son-inlaw and my granddaughter, Princess Ngozi Alabi, I say thank you all so much for your help (cakes, chocolate drinks, care, etc.) and prayers.

To my other family members Chinyere Adebayo, Rotimi Olekanma, Cornerstone Adebayo, Funminiyi Olekanma and the children, Nze Julius and Joy, Chief Kufo, and Sarah Kufo, Babs and Claudia, Uncle Dipo, George and Toke of Logical Network Ltd, Nutayi and Lara, Kola, Bimbo and Kammal, Ade Olugbon, Martin Aniekan and others that kept faith with me, thanks for all the support and forgive all the lost times but rest assured the PhD experience was worth all the efforts and sacrifice.

I also want to thank my Pals, Mik Wisniewski, for all the heads up and Prof Babs Oyeneyin for their support during this PhD work. Also, I recognise the gone but not forgotten supporters of this work, my sister, Ndidi Egwim, Aunty Iyabo and my PA, Alero. This work is completed now, your works also live on through this PhD's contribution to humanity.

Finally, I acknowledge that many more people whose names are not highlighted in this page supported this work. Please forgive me, space will not permit but be rest assured that I appreciate every effort and contribution received from each and every one of you during the process of this PhD work. Thank you.

Abstract

The problem domain of the study presented in this thesis is the lived experience of service productivity. Particularly, the study is concerned with the lived experience of service productivity of bank executives working as ‘official knowledge workers’ in the Nigerian banking sector. This group of employees are those that met the ‘fit and proper persons’ criteria set by the banking sector regulatory authorities and authorised to handle ‘key control functions’ in their banks. This group of employees are designated ‘official knowledge workers’ in this study. The research question formulated for the study is: “What is the lived experience of service productivity of the official knowledge workers in the Nigerian banking sector?”

The first part of the study was a review of the service operations and knowledge management literature followed by synthesis, which yielded conceptual results. The empirical part was a qualitative study that involved face to face interviews with sixteen Nigerian bank executives from five Nigerian banks. Each interviewee gave a detailed account of their lived experiences of service productivity.

The empirical material gathered was analysed using a phenomenological research method developed as part of this research, which I named ‘Trans Positional Cognition Approach’ (TPCA), and it constitutes the methodological contribution of the thesis. TPCA synthesises the principles of both the descriptive and interpretive phenomenological schools of thoughts and helps researchers to overcome the divide between the two schools of thought and follow a more inclusive approach. Through the analysis of the study data, I identified the existence of ‘internal and external’ service capacity deficit related factors that impact on the productive inputs of the official knowledge workers resulting in the incidence of what can be referred to as ‘lost productivity’, which implies a gap in these workers measures of productivity.

I have used the Viable System Model principle of Normative Planning developed by Stafford Beer to better explain/understand the factors that constrain both the capability and potential productivity of the official knowledge workers. This is then expressed in greater detail in two academic models, the Official Knowledge Workers Productivity Challenge (oKWPC) and Official Knowledge Worker Productive Input (oKWPI) models developed as part of this research. Hence, this work contributes to scholarly knowledge on service productivity from the official knowledge workers perspective.

Chapter 1. Introducing The Thesis

This chapter sets the foundation for this thesis, by presenting the study background that includes, the motivation for this study, a brief overview of some banking terminologies and research setting, and rationale for this study. It also outlined the thesis aim, research question, and objectives, and provided definitions of key terminologies and their interrelationship with this study. The thesis chapter structure and concluding the thesis introductory chapter section concluded the discussions in this chapter. The conversations start with the background of the study, which sets the scene.

1.1 Background of the Study

‘In order to see the world, we must break
with our familiar acceptance of it’.

Merleau-Ponty (1945/1962, p. xiv.)

This thesis is about bank executives working as ‘knowledge workers’ and their lived experience of service productivity in the Nigerian banking sector. My interest to study this topic can be traced back to the notion by the Nigerian banking public that the unsatisfactory level of service obtainable in the Nigerian banking sector, stems from the suboptimal productivity of these bank executives. In the Nigerian banking sector, this group of workers (termed official knowledge workers in this study) are those that meet the fit and proper person criteria set by the regulatory authorities and are authorised to handle key control functions that impact the banks' service operations. It is, therefore, concerning that if this notion of the banking public persists, there will come a time once again when current users of the banking facilities will lose faith in the existing banking architecture and start seeking alternative ways of carrying out their financial intermediation activities.

During the 1950s and early 1960s, there was a comparable situation when the Nigerian banking public did not trust available banking architecture. They kept cash at home and refused to use the banking facilities such as cheque transactions to settle the day to day and other business activities. This situation grew into a culture that the Central Bank of Nigeria (CBN), several decades later, is still trying to change through its financial inclusion policy intervention. The case of this nature left unresolved have medium and long-term implications for the economic well-being of the banks, bank employees, banking public, and the economy of the country. As a former banker, this state of affairs in the Nigerian banking sector aroused the desire to learn more about the current phenomena at a deeper intellectual level, as the reason for the situation seemed unclear.

Against that background, I began to read academic literature about banking operations, service operations management and knowledge management, and other philosophical related topics. In the

process, I was fascinated by the work of Merleau – Ponty (1945/1962, p.xi); notably, where he postulated that; “In order to see the world, we must break with our familiar acceptance of it”. I was also, attracted to the work of van Manen (1997, p.xi) a phenomenologist that stressed “the importance of interpretive models that place human situatedness central; based on the belief that we can best understand human beings from the experiential reality of their lifeworlds”. In other words, as humans, we take part in shaping and creating our lived experiences.

These works influenced the decision to explore the lived experience of service productivity of the bank executives working as official knowledge workers as a way of understanding their situation in the Nigerian banking sector. This choice facilitated the emergence of **“Towards Understanding Knowledge Workers Lived Experience of Service Productivity in the Banking Sector”** as the research topic. However, the how’s and what’s of this research were very unclear at this point, which made exploring this phenomenon both an intriguing and challenging prospect. As a consequence, the research objectives of the thesis evolved during the process of this study. I was fortunate enough to have met Dr Farhad Shafti (service operations management) and Dr Viktor Dorfler (Knowledge management), both were excellent ‘teachers’ and experts in their fields; they became my supervisors for this thesis. Their guidance gave me the confidence to go forward with this nebulous but exciting academic pursuit. The next section explains some banking terminologies and an overview of the Nigerian banking sector.

1.2 Synopsis of Banking Terminologies and the Research Setting

In this section, a brief explanation of the terms; bank, banking, and banking operations were provided. After that the Nigerian banking sector will be briefly introduced, followed by discussions about why it is important to study the lived experience of service productivity of bank executives working as official knowledge workers in the Nigerian banking sector.

1.2.1 What is Banking and Banking Operations?

Banking is the business conducted or services offered by a bank. Traditionally, banking is a brick and mortar business because banks have physical locations called branches that customers can visit to conduct their businesses. With the advent of the internet, most banks started offering online banking as optional services. However, in recent times, the internet option seems to be the preferred channel for banking activities. Banking as an activity involves acceptance of deposits and lending or investment of money. Banks facilitate business activities by providing cash and defined services that support intermediation activities such as the exchange of goods and services — elaborating further Converse (1921), almost one hundred years ago, postulated that banking was as an essential auxiliary to trade. It

does not only provide money to produce goods and services but also facilitates their exchange between the buyer and seller.

A bank which is entrusted with the functions of guiding and regulating the banking system of a country is known as its Central bank. Such a bank does not deal with the general public. It acts primarily as the Government's banker. It maintains the deposit accounts of all other banks and advances money to other banks when needed (Sayers, 1938; Adekanye, 1983). The Central bank provides guidance and regulatory policies that guide the other banks in the sector. Whenever they face any problem, the CBN supports and supervises these other banks. CBN, therefore, is known as the banker's bank or lender of last resort.

Central banks are the 'lender of last resort,' their willingness to act as 'lender of last resort' is fundamental to good central banking. The object of the central bank must be to influence economic events by affecting the way people are spending money. Central banks must have the power to prevent a change in the composition of the public's demand for cash from having undesirable effects on economic activity (Sawyer, 1938).

Commercial banks are banking institutions that accept deposits and grant short-term loans and advances to their customers. In addition to giving short-term loans, commercial banks also give medium-term and long-term loans to business enterprises. They also actively participate in the financial markets as intermediates between those with surplus funds and deficit units (Adekanye, 1983).

Viitamo (2014) noted that the banking sector was of specific interest as the service offering of a bank may involve tangible elements such as bank accounts and cash management solutions, as well as customised intangible elements such as investment banking and risk management services. Investment banking suggests scale-efficient processes, whereas risk management connotes an effective focus outcome. The implication of these divergent views shows that the overall business models of banks can be different depending on their strategic focus. When banks engage in universal banking, it involves extensive diversification; which permits the financial institution to operate in all customer segments with a full range of banking services and products (Viitamo, 2014).

Converse (1921, p. VI) as cited in Fisk et al. (1993), further explained that the primary function of business was to market goods, and that accounting, banking, insurance, and transportation are only aids, very important aids it is true, to the production and marketing of goods. In other words, banking operations involve the practices and procedures that a bank uses to ensure that customers' transactions are completed accurately and appropriately.

1.2.2 Brief Background of the Nigerian Banking Sector

Historically, the banking institutions in Nigeria came into being in 1892, when its premier bank, the African Banking Corporation now called the First Bank of Nigeria Plc was established. However, there was no formal banking legislation until the year 1952. During that year, an ordinance was proclaimed by the then British colonial masters, which facilitated the setting up of standards, the creation of required reserve funds, the establishment of bank examination units, and provision of assistance to indigenous banks. At that time, Nigeria had three foreign banks (the Bank of British West Africa, Barclays Bank, and the British and French Bank) and two indigenous banks (the National Bank of Nigeria and the African Continental Bank) with a cumulative total of forty branches. However, for decades, despite the activities of these banks post 1952 proclamation, the growth of demand deposits was slowed down by the Nigerian banking public propensity for liquid cash and to distrust cheques for debt settlements. Nevertheless, in the last three decades, the banking sector has witnessed improvements. For example, Nigeria now has one of the most developed financial systems in Sub-Saharan Africa, with many institutions providing a vast array of services to meet the financial needs of its teeming population.

The Nigerian financial system is made up of regulatory authorities overseeing different sectors such as; the players in the markets, and instruments in the money market, capital market, insurance, mortgage, and the pension industry. The regulatory authorities overseeing the different sectors in the financial industry include the Federal Ministry of Finance (FMF), the Central Bank of Nigeria (CBN), the Nigeria Deposit Insurance Corporation (NDIC), the Securities and Exchange Commission (SEC), the National Insurance Commission (NAICOM), and the National Pension Commission (PENCOM). Nigeria is now home to a concentrated banking sector, with the five largest banks out of the total of twenty-two banks accounting for 62% of total commercial bank's assets in the year 2016. The remaining seventeen banks hold 38% of the market share in total. The Nigerian banking sector also has an informal sector, primarily made up of community-based organisations such as cooperatives, rotatory savings and credit associations as well as self-help groups. Nigeria is a middle income, mixed economy, and emerging market, with expanding financial, service, communications technology, and entertainment sectors. It is ranked as the 21st largest economy in the world in terms of nominal GDP, and the 20th largest in terms of purchasing power parity (PPP), with a population of about 200 million people (Alade and Tule, 2017).

Nigeria is the largest country in Africa and accounts for 47% of West Africa's population. Nigeria was adjudged the largest economy in the African continent, in the year twenty fourteen, as it overtook South Africa to become Africa's largest economy following the recalculation of its Gross Domestic Product (GDP), even though Nigeria remains less developed and less equal than its rival, South Africa. The size

of the Nigerian economy at the end of the year twenty fourteen was estimated at 80.3 trillion nairas (\$509.9 billion), 89% larger than previously stated for the year twenty thirteen (CIA, 2015). Nigeria is also the most significant oil exporter in Africa, with the largest natural gas reserves in the continent. Real gross domestic product (GDP) was estimated to have grown by 6.1% in twenty fourteen, owing to a continued strong performance mainly in services as well as the industry (apart from oil & mining) and agriculture (CIA, 2015).

1.2.3 Why Study Nigerian Bank Executives Lived Experience of Service Productivity?

The banking service sector in Nigeria plays a pivotal role in the financial intermediation process and development of the economy. Its structure, which comprises the number/size of banks, their relative market power and availability of qualified employees determine the degree of competition, efficiency and effectiveness of the banking industry (Azad, 2000). In Nigeria, the main channel of service delivery by the banks currently is through its employees. Thus, the service operations activities of these banks are personnel intensive. Most of these employees can be said to have high degrees of expertise, education, or experience, and the primary purpose of their jobs involves the creation, distribution or application of knowledge (Davenport, 2005; Ogbo et al., 2013).

Additionally, the Central Bank of Nigeria (CBN), the apex regulatory authority, introduced the fit and proper person policy aimed at ensuring that it is only ‘bank executives’ deemed to have met the fit and proper person knowledge-based standards, were allowed to take up jobs with ‘control functions.’ The control function role holders significantly impact the usage of resources and influence operations of the banks within the Nigerian banking sector. The target group is limited to bank executives from the level of assistant general manager and above. This policy discriminates against other employees and other executives that did not meet the set criteria. In this thesis, the executives that met the fit and proper person criteria are referred to as ‘certified bank executives’ (CBE) and conceptualised as “official knowledge workers.” In this study, the terms certified bank executives and official knowledge workers are interchangeably used to mean those that met the fit and proper person criteria. As knowledge-rich, certified bank executives there is the expectation that through their activities within the banks, as well as their strategic, operational inputs into the financial intermediation and developmental services, the overall standard of service obtainable in the Nigerian banking sector would be impacted. Moreover, there was the unspoken but real expectation by the authorities that the activities of these bank executives would also translate into improved productivity of the Nigerian banking sector with implication for the overall growth of the economy.

However, the level of service obtainable in the Nigerian banking sector, as reported by CBN, World Bank, IMF and KPMG (2014), etc., continues to be a cause for concern despite the availability of these

qualified and certified bank executives. The global financial crisis that started in 2007/2008 also had triggered monumental deviations from the traditional intermediation models, which adversely impacted the global banking sectors, including the Nigerian banking sector. The crisis that is still ongoing reshaped how things were done in the financial industry, which further complicated the situation in the Nigerian banking sector. Berges et al. explained that as a direct fall out of the global financial crisis;

“Everything from customer relationships, and distribution channels to sources of income and from leverage and capital levels to talent management, have become subject of fierce debate” (Berges et al., 2014, p. x).

The impact of the financial crisis led to the introduction of both fiscal and monetary policies by the international regulatory bodies that further compounded the situation with restrictions about what can and cannot be done in the name of delivering banking services globally. This restriction impacted the banks and their employees’ capacity to service their customers in the usual way. In the Nigerian banking sector, because of the critical role of the ‘certified bank executives’ who represents the banking service and their organisations in the customers’ eyes, (Zeithaml and Bitner, 1996), they were blamed and criticised for the unacceptable level of service obtainable in the Nigerian banking sector.

Critics like Aniebo, Oguanobi, and Akamobi (2009) postulated that in the Nigerian banking sector, insight was lacking while genuine innovation was equally absent. They elaborated further that what was obtainable in the banking sector were merely replications, doing in the Nigerian banking sector, what was available in Europe or the United States of America at an earlier time, which in their view, is outdated. That is to say, adopting and introducing those out-dated strategies by the official knowledge workers might be the cause of the unsatisfactory level of service obtainable in the Nigerian banking sector, while the global financial crisis as alluded to by Berges et al. (2014) could be a contributory factor. Newell et al. (2002, p.19) seem to agree with Aniebo, Oguanobi, and Akamobi when the authors emphasised that the level of knowledge and skills demonstrated in the performance of their work by these certified bank executives are critical to the long-term success of the organisation.

Consequently, as banking services are majorly intangible and require transformation into a product of cognitive manipulation; by these bank executives, their input/output usually has a direct impact on the performance and competitiveness of the company/stakeholders (Thompson and McHugh, 2002, p. 154). All these processes involve human interaction for its ‘service’ productive dimensions. Ogbo et al. (2013) affirming the above postulations opined that in their study of bank employees in the southeastern part of Nigeria, there was evidence of a link between critical components of the intellectual capital of employees and organisational performances.

Also, Davenport and Prusak in an earlier work found that individuals such as the official knowledge workers (certified bank executives) embody knowledge, which represents their input into the service production and delivery process. This knowledge component exists within these certified bank executives and is part and parcel of their human complexity and unpredictability that enables them to produce and offer service to the banks' customers (Davenport and Prusak, 1998). The banking public's (customers) judgement or opinion of the service received, which determines their notion of the official knowledge worker's productivity, therefore brings to the fore the complications associated with understanding the official knowledge workers productivity situation in the Nigerian banking sector. Additionally, the morphology of work and the constant changes witnessed in the banking industry globally, also influence what these knowledge workers can accomplish (Dobni, 2004).

In conclusion, the preceding discussions evidence the fact that these 'certified bank executives' plays a vital role in the Nigerian banking sector as they embody knowledge which they interact with to facilitate the production of products and services offered to customers by the banks. The activities of these official knowledge workers in their banks enable the banks to play their traditional roles of producing service for the benefit of their customers, and hence position the banking sector as the driver of the economy of the country. The role that these bank executives play enables the banks to also act as the backbone for other sectors and organisations within the economy to facilitate business transactions and economic development (Schumpeter, 1911; Aderibigbe, 2004; Fethi et al., 2015). Consequently, the extent to which growth in the Nigerian banking sector positively contributes to the increase in the rest of the economy depends mostly on these 'official knowledge workers.' It is, therefore, concerning that the banking public view this certified bank executives' productivity as suboptimal and blames them for the unacceptable level of service obtainable in the Nigerian banking sector. This claim and the need to understand the true situation, thus makes it imperative to study the productivity of these bank executives working in the Nigerian banking sector, as it is difficult without empirical evidence to make an informed judgement or give an opinion on this phenomenon.

1.3 Rationale for this Study

The key rationale for this study is the determination to address the controversy surrounding the discussion about the unsatisfactory level of service obtainable in the Nigerian banking sector, which the banking public blames on the suboptimal productivity of the bank executives (official knowledge workers) in charge of control functions in the Nigerian banking sector. From the preceding discussions in the last section, to address this problem would entail studying the productivity of these bank executives. This approach to understanding the study phenomena would involve exploring the lived experience of service productivity of this category of bank executives working in the Nigerian banking sector.

It is hoped that by so doing, what is uncovered would comprise information which might not ordinarily be available to the banking public but which can be obtainable through empirical work. Such information can provide insights about the day to day activities of these bank executives and also give a better understanding of the general structure of what it is like working in the Nigerian banking sector. Also, it is my belief that this approach has the potential to contribute new knowledge to the theory of service productivity literature that would be useful for future academic work and practice.

Particularly, by examining the lived experience of service productivity of these bank executives working in the Nigerian banking sector, the study hopes to provide useful information to their managers, the banks and the banking public. The knowledge and insights obtained from the result of this study as structured should facilitate a better understanding of the productivity of these ‘knowledge workers’ in the Nigerian banking sector. It is also hoped that the outcome of this study could potentially provide a platform for future research to grow the research area of the knowledge worker lived experience of service productivity. It is against this background that this thesis finds its rationale.

1.4 Research Aim and Objectives

This research aims to facilitate an understanding of the official knowledge workers lived experience of service productivity working in the banking sector. The main research question and objectives employed for this study are stated here below.

The main research question is

What is the lived experience of service productivity of the official knowledge workers in the Nigerian banking sector?

In order to answer the main research question, the following research objectives were employed

1. To examine who can become an official knowledge worker and their role in the Nigerian banking sector.
2. To identify and explore the key service operations strategies adopted in the official knowledge workers' work environment.
3. To examine the official knowledge worker's lived experience of service productivity working in the Nigerian banking sector.
4. To examine and understand how the official knowledge worker's productivity in Nigerian banks is assessed.
5. To identify what can be considered as the essence of the lived experience of service productivity of the official knowledge worker in the Nigerian banking sector.

1.5 Research Design

In the conceptual part of this study, literature from two bodies of knowledge, service operations management, and knowledge management were reviewed to develop a mental map of the subject area. The review provided a broad knowledge of the subject area and yielded conceptual results that focussed this study. The conceptual results achieved also facilitated informed engagement with the study phenomenon during the empirical part of this research. The empirical part of this study involved fieldwork that took place in five banks in Lagos, Nigeria, over four months. Given the exploratory nature of this study, purposive participants selection approach was adopted (Patton, 2002; Creswell and PlanoClark, 2011). Face to face semi-structured interview approach (Easterby-Smith et al., 2012; van Manen, 1997; Finlay, 2008a; Giorgi, 2009) were used to collect phenomenological relevant data from sixteen bank executives. The study data collected were analysed using a new phenomenological research method named Trans Positional Cognition Approach (TPCA) introduced and used in this study for the first time.

To better understand the situation in the Nigerian banking sector and enrich the research inquiry, the result of the study was compared against a similar United Kingdom (UK) banking sector exploratory study involving six top bank executives. The outcome of the comparative exercise facilitated the identification of elements in the Nigerian banking sector study results that were generalisable and those that are location specific, therefore not generalisable factors. After that, there was a descriptive presentation of the study findings to facilitate obtaining insights into the study phenomena. Then, an idiographic explanation of the study findings was provided to enable a higher level of understanding of the studied phenomenon. The higher level of knowledge about the studied phenomena obtained facilitated the development of the phenomenological model used to better express the output of this

work. The new knowledge that emerged and the phenomenological models' output from the study thus enable the achievement of the aim of this research.

1.6 Definition of Key Terms

This section outlines the definitions/meaning of the key terms used in this study. They include

1. **Control functions:** This term refers to those critical operational and strategic responsibilities that impact the solvency of the banks with implication for the entire banking sector; as stipulated by the regulatory authorities, which only the fit and proper persons are authorised to carry out in addition to their routine jobs.
2. **Effectiveness:** Effectiveness refers to the ability of the service provider to produce services deemed satisfactory by customers (Slack, 1997; Vuorinen et al., 1998; Gronroos, 2000).
3. **Efficiency:** Efficiency refers to the degree to which a service process or activity produces the highest possible outputs within the minimum use of resources. (Slack, 1997; Vuorinen et al., 1998; Gronroos, 2000).
4. **Fit and Proper Person Criteria:** This term refers to the knowledge and experience-based standards set by the apex regulatory bank in the research setting; the Central Bank of Nigeria (CBN); that must be met by bank executives before they can be deemed certified to take up 'control function responsibilities' in the Nigerian banking sector.
5. **Knowledge Worker:** Knowledge worker is a term first coined by Peter Drucker in 1959. It refers to employees that would be routinely expected to innovate, often coming up with new and better ways of doing things, and whose job requires them to think for a living (Davenport, 2005).
6. **Lived Experience:** This term refers to 'a phenomenological picture' of the experiences that these study participants lived through, which means to fully give a first-hand account of living as a member of the atypical group in a research setting.
7. **Official Knowledge Worker:** This term refers to bank executives working in the Nigerian banking sector that meet the 'fit and proper person' criteria as stipulated by the apex regulatory bank, Central Bank of Nigeria. This definition within the context of this thesis constitutes what makes a bank executive a "knowledge worker" in the Nigerian banking sector. Hence, the bank executives that meet the fit and proper person criteria in the banking sector were conceptualised as official knowledge workers for the purpose of this research to differentiate them from the knowledge workers found in literature conceptualised by Peter Drucker in 1959.
8. **Productivity:** Productivity expresses the relationship between output and input (Cooper and Edgett, 2008). The concepts, debates, and discussions behind this definition are provided in the literature review section.

9. Service Productivity: The above productivity definition is generally applicable for both manufacturing and service. Meanwhile, researchers in the field of service operations tend to specify the output, input, and their relationship in service operations in a particular way to distinguish between manufacturing and service productivity. Among them are, Vuorinen, Järvinen, and Lehtinen (1998) that expressed service productivity with a general formula postulated here as follows;

$$\text{Service Productivity} = \frac{\text{Quantity of output and Quality of output}}{\text{Quantity of input and Quality of input}}$$

The concepts and discussions behind this definition are provided in the literature review section.

1.7 Chapter Structure of the Thesis

This thesis is divided into seven chapters. A brief description of the content of each chapter is presented below as follows:

- Chapter 1: This is the introductory chapter, it comprises; the study background, the research aim, and objectives, study rationale, study design, the definition of key terms used in the thesis, the structure of the thesis and the introductory chapter summary.
- Chapter 2: This chapter is devoted to the literature review of studies, articles, books, and other relevant works found that span service operations management and knowledge management bodies of knowledge. The key topics reviewed include service, service operations, service productivity, and how service productivity is measured, this was followed by the review of knowledge, knowledge worker, knowledge worker productivity, and measuring knowledge worker productivity literature. The synthesis of literature from these two bodies of knowledge yielded conceptual results. The chapter also discussed how the research question and objectives were derived and concluded with a summary section.
- Chapter 3: This chapter presents the methodological research framework developed for the study. It discussed the philosophical framework adopted for this study, which is the interpretative and phenomenological paradigm and its concepts. The chapter discussed the data collection methods and presented the new Trans Positional Cognition Approach (TPCA) phenomenological research method initiated by the author and used to analyse the data collected. There were also discussions about the role of the researcher, abductive reasoning, systematic comparison of the TPCA method with

other similar qualitative research methods to justify its initiation, and trustworthiness of the phenomenological research approach. The chapter concludes with a summary section.

- Chapter 4: This is the collecting and analysing study data chapter. It explains the data collection and data analysis procedures adopted for this study. The data collection section covers topics such as research settings, study participants' selection strategies, pilot study, planning the main study, conducting the main study interviews, and field note entry discussions. The data analysis section of the chapter presents how the new TPCA phenomenological research method was operationalised and used to analyse the study data in this thesis. The chapter concludes with a summary section.
- Chapter 5: This chapter is devoted to presenting the study findings. It presents the results from the Nigerian banking sector study as well as those from the UK banking sector exploratory study. The chapter also presents the outcome of the comparative study of these two banking sectors results. The chapter concludes with a summary section.
- Chapter 6: This is 'discussing the findings' chapter. It provides idiographic explanations of the study findings that facilitate a higher level of understanding of the study phenomena. The chapter is divided into five sections, and each provided insights that climaxed in the identification of the new knowledge that emerged from this work and development of two phenomenological models. The chapter ends with a summary section.
- Chapter 7: This 'concluding the thesis chapter,' summarised the entire work done in this research. It discussed the research; limitations, its contributions to knowledge, methodological contribution, and suggestions for future research. The chapter ends with a final remarks section.

1.8 Concluding the Introductory Thesis Chapter

This chapter sets out the foundation and overall structure of this thesis. Additionally, figure 1.1 below depicts the thesis journey map. It shows all the main sections that will be explored in this work culminating in the identification of new knowledge from this research, which is then expressed in the knowledge worker' phenomenological models of service productivity to be developed as part of this work. The next activity, as highlighted in the thesis journey map, is the literature review.

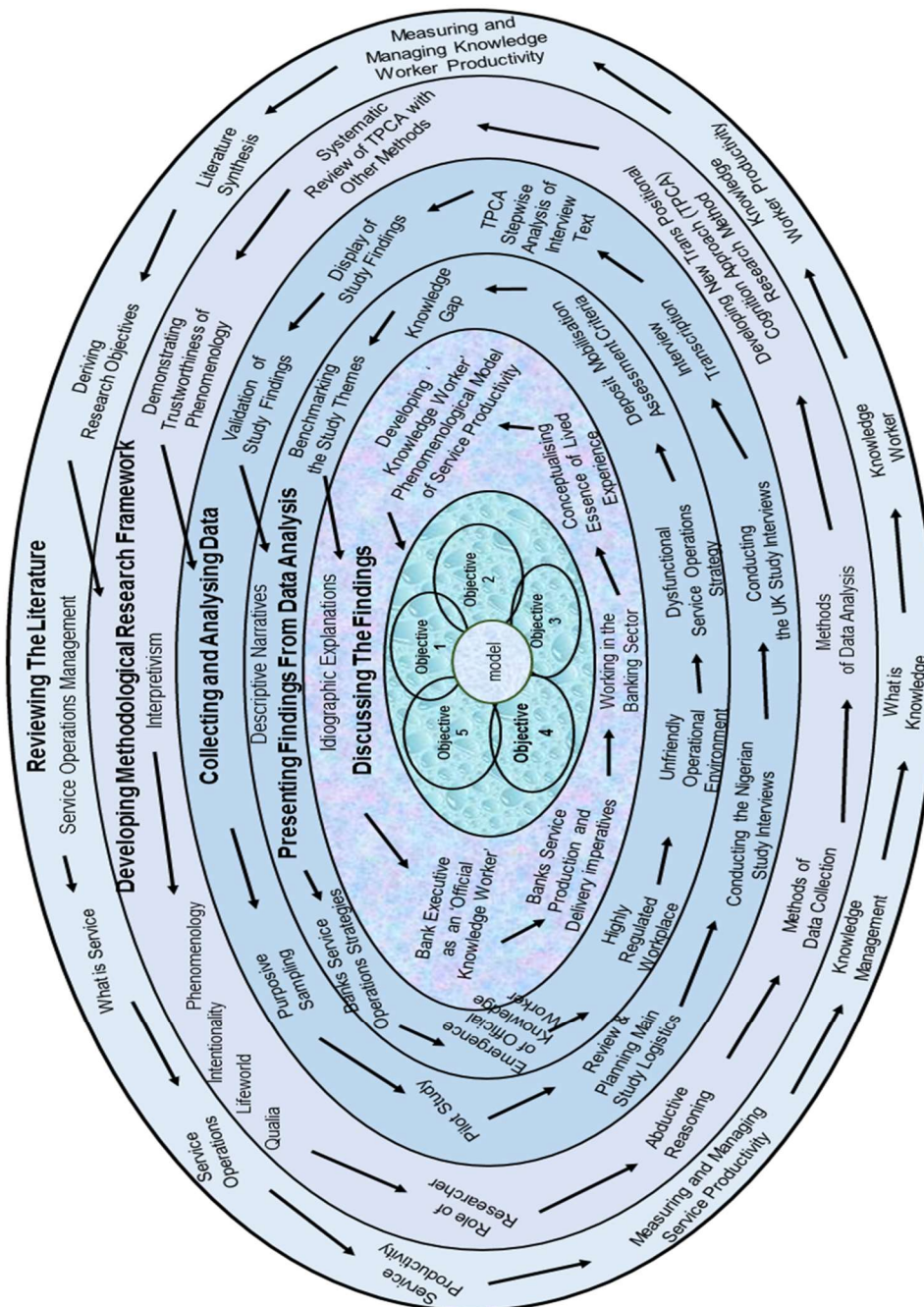


Figure 1.1: The Thesis Journey Map

Chapter 2. Reviewing the Literature

The preceding chapter outlined the foundation and overall structure of this study. In this chapter, a broad review of relevant service operations management and knowledge management literature found is provided. The purpose is to facilitate the development of a mental model of what is already known about the subject areas of literature reviewed and how it could inform the current research work. The review cover, service operations management literature, subject areas that include; service, service productivity, measuring and managing service productivity, while for knowledge management literature review, topics covered include; knowledge, knowledge worker, knowledge worker productivity, measuring and managing knowledge worker productivity. After that, the literature reviewed will be synthesised to achieve the thesis conceptual results. The objectives set out for this thesis literature review is summarised, as depicted in figure 2.1 below.

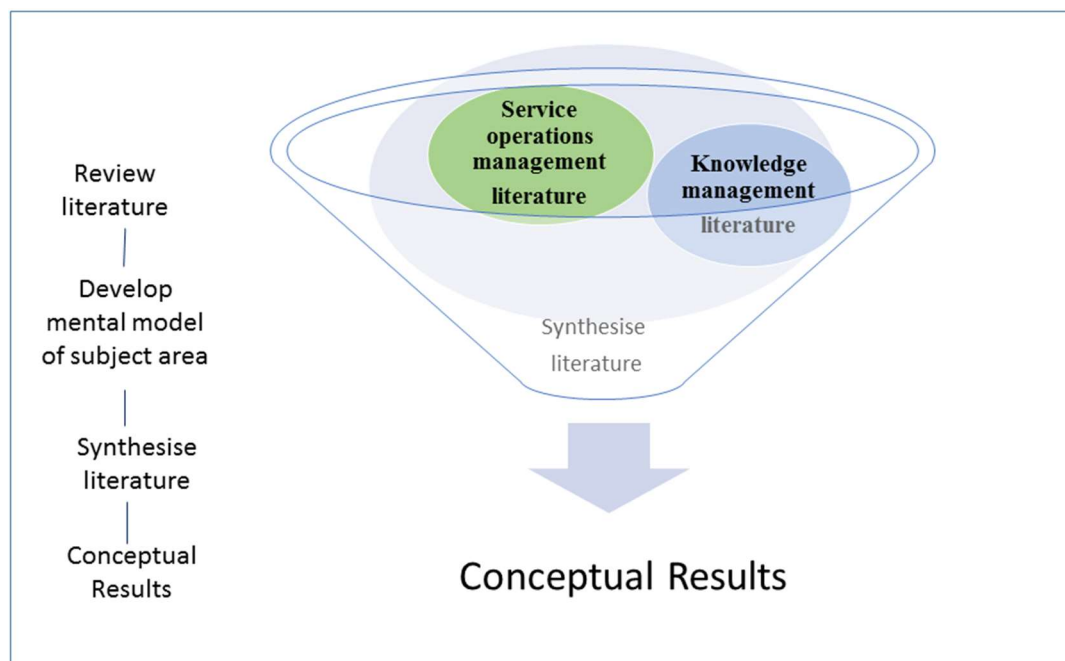


Figure 2.1: Thesis Literature Review Objective

The conceptual results obtained would help sharpen/focus the storyline of this study and contribute to the derivation of the study objectives as well as influence the choice of methodological research framework of this thesis. The next section reviews the literature from the service operations management body of knowledge.

2.1 Service Operations Management

Service Operations Management comprises three components, namely; service, operations, and management (Johnston and Clark, 2005). To ensure the literature found and reviewed benefited the study, the following objectives, as depicted in figure 2.2 below, were set.

The expectation is that through exploring literature that covered the set objectives a better understanding of what work has been done in this subject area would be achieved; particularly, as it relates to service, service operations, service productivity, and service productivity measurement and management.

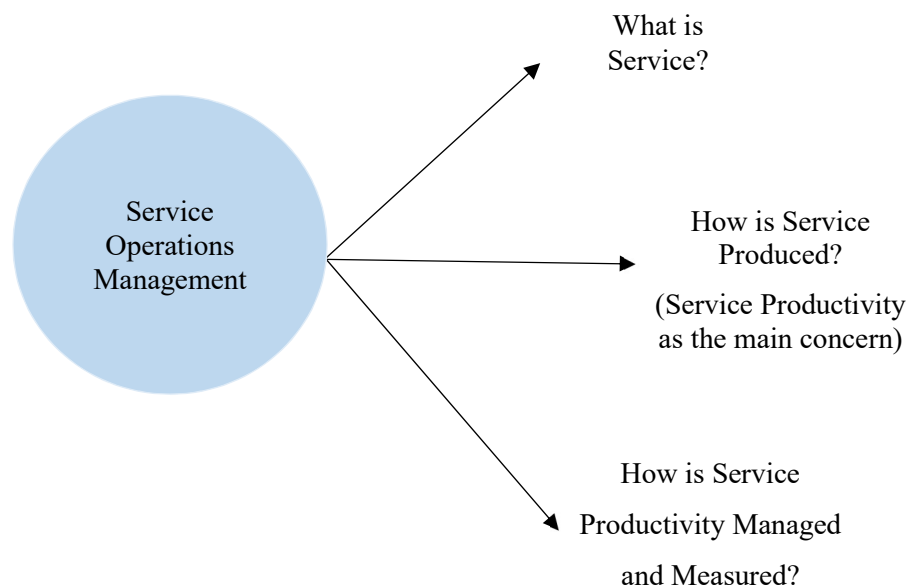


Figure 2.2: Model of Service Operations Management Literature Review Objectives

2.1.1 What is Service?

One of the early economists, Adam Smith, postulated that productive was all labour which fixes and realises itself in a particular subject or vendible commodity, and that unproductive was all labour which generally perishes in the very instant of their performance (Smith, 1776). That is to say; Smith equated service production process with unproductive labour or non-productive economic activities. Smith was probably the first to write about what would eventually become the service sector. He famously described examples of unproductive labour in services as including ‘menial servants, the sovereign, buffoons, musicians, and opera singers. Alfred Marshall (1890/1920, p.40), over a century ago, re-echoed Smith’s claim that “services and other goods, which pass out of existence in the same instant that they come into it, are, of course, not part of the stock of wealth”.

Converse (1921, p. VI) as cited in Fisk et al. (1993), almost a century later postulated that the primary function of business was to market goods and that accounting, banking, insurance, and transportation are only aids, very important aids, it is true, to the production and marketing of goods, which was another way of reaffirming Smith and Marshall statements. While, in the days of Smith, Marshall, and Converse, the above postulations arguably may have been considered as ‘true,’ however, as noted by Kuhn (1962), there has been a ‘paradigm shift.’ Apart from people changing the way they view the world, there has been a transition from an industrial-based society to what we can now call a service or knowledge economy. This knowledge economy comprises a new group of workers, different from the “manual workers” of Smith, Marshall, and Taylorism days called ‘knowledge workers’ (Drucker, 1959, 1968).

The new knowledge economy provided the opportunity of knowing that a safer, healthier, better educated, or more stable society can be considered wealthier than one with more physical goods (Quinn, 1992). Van Looy et al. further elaborated that

“While it was true that Marx and Lenin held similar views on the non-productivity of trade, which explains why in the former socialist countries little attention was given to services and the service industry, however, the majority of economist today agree that services make an important contribution to economic development, producer services, for instance, have influenced positively the manufacturing sector’s effectiveness” (Van Looy et al., 1998, 2003, p.5).

In other words, there is now an acceptance that services do contribute to wealth and are productive. Moreover, the Marshall/Smith definition, that equated service production with ‘intangible’ goods, today may not be useful in the face of technological advancement. In Smith’s time the output of a musician could be regarded as intangible, but today with recording technology, it can now be preserved, reproduced with property rights assigned to it, and finally sold. As a direct consequence of the advent of technology and the knowledge society, Hill (1999) suggested that service could be a change in the condition of a person or goods carried out by the service provider with the agreement of the consumer of the service. So, the outputs produced are not separate entities that exist independently of the producers or consumers. Service outputs must impinge in some way on the condition or status of the consuming units and are not separable from them. A repair or a haircut, cannot be stored as it is not separable from the consumer of the repair or the haircut. Hence, in many cases, an essential aspect of a service is the ‘jointness’ of production and consumption. For instance, goods can be produced meaningfully without consumers (think of a firm producing a car), whereas services require jointness (a haircut, or repairing a car) (Hill, 1999). Thus, service can be a change in the condition of a person, or a good belonging to some economic unit, which was brought about because of the activity of some

other economic unit, with the prior agreement of the former person or economic unit (Hill, 1977, p. 318; 1999). Gadrey (2000, p. 375-6) agreeing with Hill (1977, 1999), used an illustration to explain the phenomena. Gadrey opined that a service activity, could be likened to an operation intended to bring about a change in 'state' in a reality C, which was owned or used by consumer B. The change being done by the service provider A at the request of B, and in many cases in collaboration with him or her, but without leading to the production of a good that can circulate in the economy independently of medium C.

Vargo and Lusch (2004a) from their standpoint, opined that service is the application of specialised competences (knowledge and skills) through deeds, processes, and performance for the benefit of another entity or the entity itself. Johnston and Clark (2005, p.7) from a service operations management perspective, postulated that service is like a "picture" or statement that encapsulates the nature of the service business and captures the value, form and function, experience, and outcomes of the service.

Johnston and Clark clarified that from the customers' perspective, service is the combination of the customers' experience and their perception of the outcome of the service. The authors noted that the customer's experience at a theme park, for example, includes the experience of the rides and the restaurants, while the outcomes will consist of the food and drink, the level of enjoyment and their view of the value for money at the end of the day. Both authors noted that a day at Disney's Magic Kingdom is more likely to be defined by its designers and its visitors as a magical experience rather than as six rides and a hamburger in a clean park.

Grönroos (2007) nonetheless, viewed service as a process consisting of a series of intangible activities that normally, but not necessarily always, take place in interactions between the customer and service employee and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customer problems. Zeithaml et al. (2008) hence, opined that these service employees' interactions with the customers of their organisation result in the act of delivering services that can be construed as deeds, processes, and performances.

Kotler et al. (2009, p.356), described services by linking the acts-based and ownership-based characterisations. Besides these authors postulated that "Service is any act or performance one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product. Increasingly, manufacturers, distributors, and retailers are providing value-added services, or simply excellent customer service, to differentiate themselves. Many pure service firms are now using the internet to reach customers; some are purely online" (Kotler et al., 2009, p.356).

Hoffman and Bateson (2011, p.4) used the intangibility element of service characteristics to describe the term services, postulating that

“In general, goods can be defined as objects, devices, or things, whereas services can be defined as deeds, efforts, or performances. Ultimately, the primary difference between goods and services is the property of intangibility” (Hoffman and Bateson, 2011, p.4).

Vargo and Lusch (2016) work extended their year two thousand and four postulations about services, by promoting the development of the service ecosystems perspective that allows a more holistic, dynamic, and systemic perspective of value creation as well as the emphasis of institutions and institutional arrangements as coordination mechanisms in such systems.

2.1.1.1 Concluding the ‘What is Service’ Section

From the above definitions and discussions what can be construed as service, continues to be a major source of disagreement amongst the scholars. While it can be assumed that equating service with goods (like Smith/Converse/Marshall, postulations), by today’s standards and understanding of economics would be incorrect, however, finding the middle ground or a working definition of service remains a complicated task indeed for researchers. In recent times, the use of the ‘characteristics’ of service as the basis for its definition has emerged as the contemporary issue of debate. For example, while Hill (1999) used the ‘jointness’ of the ‘activity’ as the basis to define service, Johnston and Clark (2005) from the customer’s perspective suggested, it was an ‘experience.’

Vargo and Lusch (2004) termed service as an application of specialised ‘competences’ (knowledge and skill), Grönroos (2007) viewed service as a ‘process’ consisting of a series of intangible activities, while Kotler (2009) regarded service as any ‘act’ or ‘performance.’ Hoffman and Bateson (2011, p.4); however, while agreeing with Kotler (2009) that a service is an act or performance, stressed the intangibility characteristics of service as its differentiating element with goods.

The continued use of Intangibility Heterogeneity Inseparability and Perishability (IHIP) characterisation to differentiate service from goods by researchers such as Hoffman and Bateson (2011, p.4) and others has further accentuated the arguments about the relevance of IHIP continued use as a differentiation factor. The proponents of this debate argue that recent technological advancement attained has brought about changes to how service is being produced and delivered. Lovelock and Gummesson (2004) exploring the issue of what should constitute differentiating factor between goods and service traced the problems back to Smith’s postulations.

The period when classical economists believed that goods (initially referred to as “commodities”) must be entities over which ownership rights could be established and exchanged. So, Lovelock and

Gummesson believed that early discussions of services took place in a philosophical context that emphasised the importance of capital (which translated into wealth) and capital formation because ownership of goods during Smith's era signified wealth. Therefore, Smith (1776) was not implying that the 'perishable output' of government officials, the armed forces, clergy, lawyers, physicians, men of letters, musicians, entertainers, or menial servants did not create valued benefits. Be that as it may, Lovelock and Gummesson, viewpoint was that in recent times the claim that services were uniquely different from goods using the four specific criteria of intangibility, heterogeneity, inseparability, and perishability (IHIP) service characteristics is not supported by evidence, as it is only true for certain types of services, and not for some others.

This stance, Lovelock and Gummesson (2004) attributed to significant changes in the service sector, driven by technological advancements especially the internet, which during the past decade have further undercut the validity of the IHIP based paradigm of the service marketing. The authors, therefore, proposed an alternative set of assumptions which they labelled the 'rental/access paradigm.' The rental /access paradigm refers to, those marketing exchanges that did not result in a transfer of ownership from the seller to the buyer, hence are fundamentally different from those that do. So, services offer benefits through access or temporary possession, rather than ownership, with payments taking the form of rentals or access fees.

Vargo and Lusch (2004a, 2004b) agreed with Lovelock and Gummesson and noted that a new dominant logic was emerging in which service provision, rather than goods, is fundamental to economic exchange. The authors claim that they had independently reached a similar conclusion, which enabled them to dismiss many of the arguments for IHIP as myths. Hence, the basis for economic exchange should be by an emphasis on the provision of service. Spring and Araújo (2006, 2009) built on the works of Lovelock and Gummesson (2004) and, Vargo and Lusch (2004a, 2004b) that argued for a paradigm shift when it came to defining what constituted a service. Quoting from the work of Sampson and Froehle (2006, p. 331), Spring and Araújo advocated for a paradigm shift towards a 'Unified Service Theory' (UST), which is premised on defining characteristics of a service, according to the UST model, which indicated that with service processes, the customer provides substantial inputs into the production process (Sampson and Froehle, 2006, p. 331).

Spring and Araújo (2006, 2009) explained that the basis for the UST definition stems from the fact that services are embodied in relationships between economic entities. They pointed out that the IHIP debate is gaining traction, as they observed that in the year two thousand edition of his textbook, Gronroos included an IHIP-based tabulation of the "differences between services and physical goods" (Gronroos, 2000) but in the year two thousand and seven edition, the table has disappeared. Also, with regards to operations management discipline, where the IHIP characteristics of service seem to form the basis for

defining service, Spring and Araújo suggested this notion is changing, driven by the unified service theory (UST), considered to be the “most radical break with IHIP thinking” (Sampson and Froehle, 2006).

Furthermore, Spring and Araújo (2009) writes that the key driver of the UST is the increasing trend to combine goods and services in offerings, by organisations which were encouraged by the increased capabilities provided to the service industry by technological advancements. This shift in paradigm concerning how service was defined suggests that hitherto, it seems operations management requirements were organised to follow the emerging trend, such that operations management inform operations services through the use of business models that provide added value to customers. Potentially, Spring and Araújo (2009) believe the UST approaches might be the catalyst needed to expand the operations management way of thinking, which traditionally is concerned with process and systems capabilities within the organisation. This IHIP induced service versus goods ongoing debate has implications for the established tradition within the marketing, service operations, and operations management disciplines approach that seems to favour adopting IHIP as the differentiation elements used to determine what constituted service.

Authors like Vargo and Akaka (2009, p. 39) also argue that “there are no services, there is service, the act of doing something for another party, directly or through ‘goods,’ pointing out that we can ‘serve’ but we cannot make services”. The authors' postulations fit into the current argument for a paradigm shift from the classification of service based on IHIP characterisation because ‘service provision’ rather than an emphasis on how goods and services are differentiated are fundamental to economic exchange. Although this paradigm shift in thinking about the use of IHIP characteristics to differentiate ‘service’ from goods promoted by Lovelock, Gummesson, Vargo, Lusch, and others can be deemed plausible; but like the conceptualisation of service, which went through bitterly fought arguments (Fisk et al., 1993), the current ‘IHIP debate’ still has a long way to go.

As was the case during the conceptualisation of ‘service’; to achieve the walking erect stage of the debate, alone, lasted from 1953 to 1986, and beyond before the discussion began to wane (Fisk, 1990). Parasuraman et al. (1985) echoing the difficulty of getting the buy-in of academicians, mentioned that the face of the literature that emerged during the ‘service conceptualisation debate’ and even the contributors who choose to write in the field truly evolved and were shaped by a variety of forces other than the debates. Pioneering research work in ‘service’ did not evolve because of researchers trying to conceptualise what ‘service concept’ was all about, but rather from focusing on resolving issues faced by businesses in the service industry. In the same way, it appears the trend in the service industry and further technological advancement impacting the sector may be the catalyst that would ensure a swift buy-in of the emerging paradigm shift of how service and goods should be differentiated. Moreover,

the reality is that advances in information technology and telecommunication, the increasing usage of the internet for business, digitisation of text, graphics, video, and audio; have all made it possible to separate customers in both time and space. In the service industry, this trend has impacted the production of numerous information-based services, some of which are currently offered by the banks. The implication of the availability of this new product range of 'service offering' is the destruction of the twin constraints of both inseparability and perishability (Lovelock and Gummesson, 2004). Hence, it is reasonable to engage in the debate from the perspective that tends towards a shift in the paradigm of using IHIP majorly to differentiate service from goods. The existing models of 'service' solely premised on using the IHIP as a differentiating feature between goods and service, given the technological advancement and other factors pointed out by Vargo and Lusch, and Lovelock and Gummesson and others might need to reassess the premise of their postulations. The proposed paradigm shift has the benefit of enabling the alignment of existing models with the current business realities driven by technological advancement in the service industry. However, like every new initiative, it takes time to reach a consensus.

In conclusion, the model, in figure 2.3 below, is a summary of what is service, particularly for the purpose of this work.

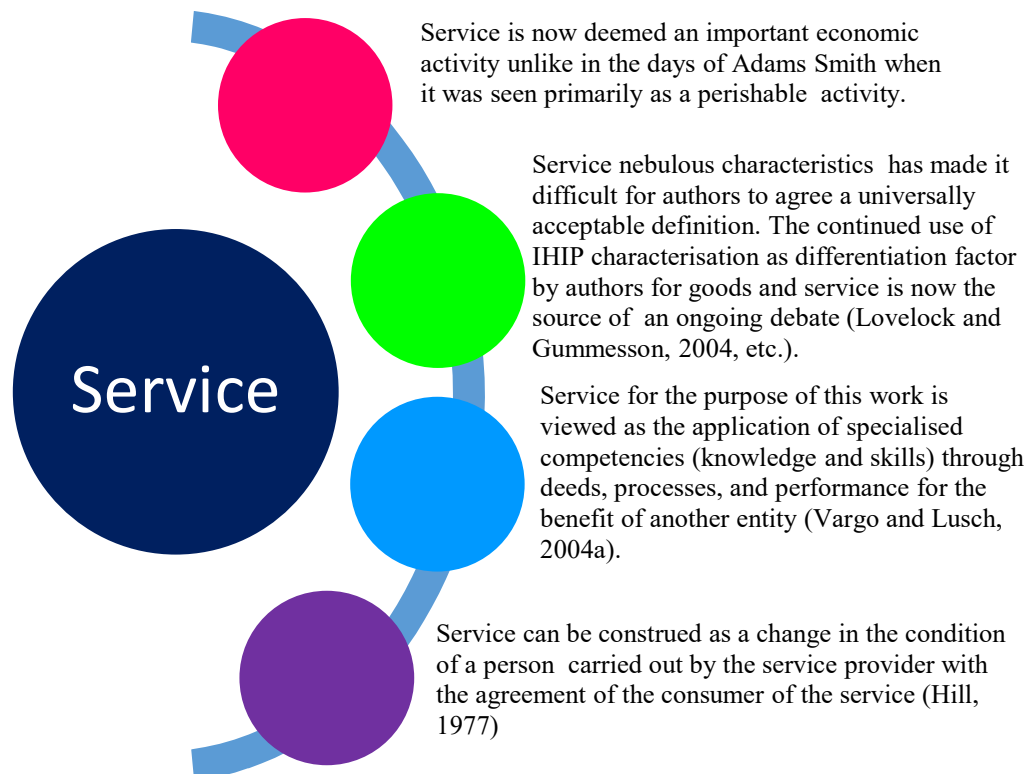


Figure 2.3: Model Showing Thesis Perspective of Service

2.1.2 Service Operations

In this section, service operations literature is reviewed with an emphasis on the service production process and service productivity. The goal here is to give a historical perspective of service operations, then, to discuss the production processes and after that, to explore the service productivity concept. Emphasis will be mainly on works done that can inform the current thesis. This section starts with an overview of Service Operations.

2.1.2.1 Service Operations: A Brief Overview of Extant Works

Service operations refer to the arrangement of resources and processes that create and deliver service to the customer. Johnston and Clark (2005, p.171), writes that service production ‘processes’ are the lifeblood of service operations. Just like DNA provides the pattern for a living organism, a good process ensures that service is delivered consistently time after time. Saari (2006) posited that every business, whether manufacturing or service are involved in one form of the production process or another, and that in both service and operations management as well as engineering disciplines, production process and its management are essential subject areas.

Shostack (1987) posited that the production process concepts shared by these disciplines, broadly speaking involved breaking down processes into logical sequences and steps aimed at facilitating control over the production process/system. Each process accommodates several variables in which outcomes may vary due to the effect of judgement or chance. Also, each system recognises that processes happen in real-time and may not conform to a prescribed set of standards. Johnston and Clark (2005) explained that these key concepts underlined the service operations production processes, which entails the accurate delivery of a whole set of interrelated processes. These processes not only process ‘customers’ but they also process materials, information, and staff, which facilitates efficient service delivery.

Chase and Apte (2006) tracing the history of prior service operations research works agreed with Shostack (1987) and Johnston and Clark (2005) postulations that scholars in the service operations discipline previously had focussed on introducing processes, which they referred to as ‘big idea’ that improved the process management and productivity of the organisation employees. Chase and Apte reviewed service operations work from the year 1900 to the 2000s and found that the focus of service operations during that period was the transference and use of industrial operations management concepts in service industries.

Some of these concepts include; first, the introduction of the McDonald’s production-line approach to services, followed by the introduction of industrialisation of services using techniques such as matching supply and demand in services, the customer contact model, and data envelopment analysis, in the

1970s. Then, the 1980s saw the introduction of classification models in services to gain marketing and operational insights. During the 1990s, the focus shifted to the introduction of the service profit chain and the use of poka-yoke or fail-safe methods to prevent human errors in service systems. With the arrival of the 21st century, (the year 2000s to the present), the focus of research shifted to using behavioural science in service operations, managing operations in information-intensive services, actively engaging in developing global business processes for outsourcing business, etc., and service design amongst other innovative accomplishments.

Despite the success achieved with the introduction of these service operations-based techniques, Chase and Apte observed that operations management concepts (manufacturing principles) in reality are still applied in service settings rather than the factory (manufacturing settings). Chase and Apte (2006) also highlighted that available literature and management books even did not seem to discuss the service production processes in detail. Zemguliene (2009) suggested that this may be attributed to the characteristics of services, particularly the intangibility, homogeneity, inseparability, and perishability (IHIP) characteristics, which made the research and understanding of the production process of service difficult. The other challenge with the service operations techniques is that the underlining principles on which some of the frameworks was premised were well established before the advent of the internet.

Kim and Mauborgne (2005) agreeing with those views, postulated that while the service vision is always important, however, other prescriptive strategic approaches such as the 'blue ocean strategy seem dominant.' The blue ocean strategy revolves around new thinking of how service can be better delivered using technology that creates new consumer value while decreasing costs. Chase and Apte (2006) highlighted the customer contact approach, as an example of a service operations process, not predicated on the physical presence or absence of the customers' thinking, which creates complications for practitioners.

In conclusion, the growth of the information economy, and the advancement in technology thus have huge implications for service operations. Karmarkar and Apte (2007), therefore opined that the configuration of service production processes, and also how the organisations were embracing the emerging changes would have implications for their continued survival in the service industry. The next section discusses the extant production processes used in organisations.

2.1.2.2 The Production Process

The production process traditionally consists of input, transformation, and output dimensions. This traditional production process is the norm in the manufacturing sector (factory). It excludes the customer's input contributions, as illustrated in the model in figure 2.4 below.

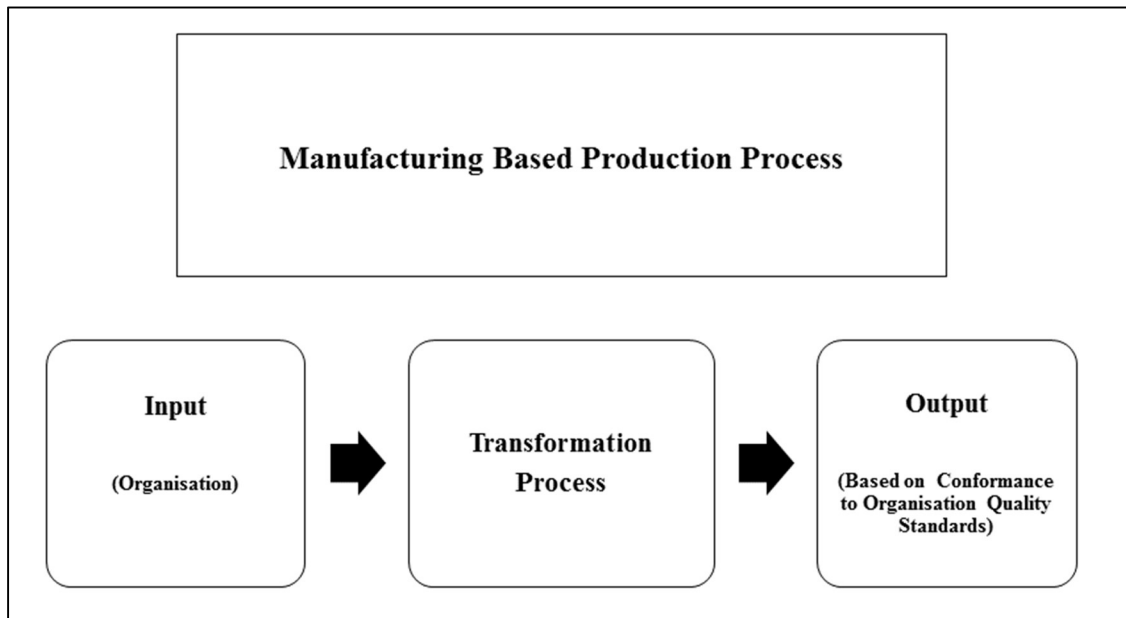


Figure 2.4: Model of Manufacturing-Based Production Process

Zemguliene (2009), however, noted that the IHIP characteristics inherent in service changes the structure of the production process as depicted in figure 2.5 below, especially the input and transformation/outcome stages of the service production process. In the service production process dimension, the input involves the customer while the outcome is also dependent on the customer. The customer in the service production process, therefore, plays dual roles during service operations, as a consumer of the service and a service co-producer (Johnston and Jones, 2004).

Gronroos (2011) referred to manufacturing production processes as resulting in outputs in the form of goods while the service production process results in outcomes in the form of services. This form of the production process depicted in the model in figure 2.5 below is synonymous with service.

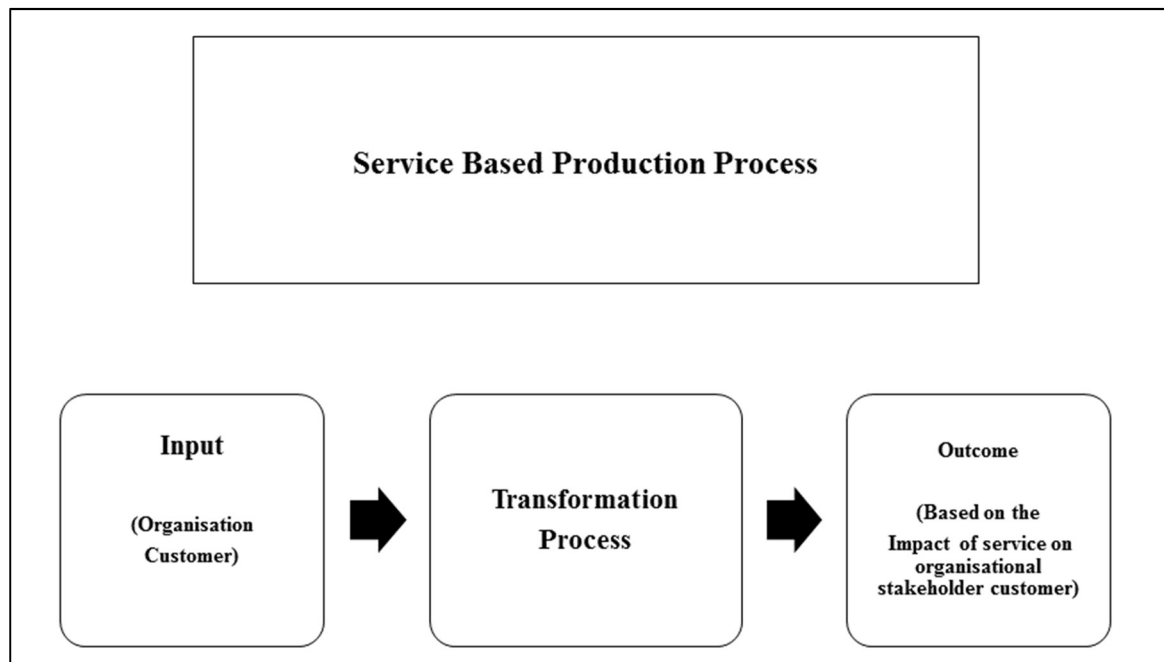


Figure 2.5: Model of Service-Based Production Process

Grönroos and Ojasalo (2004) used the closed and open system terminologies to differentiate the above-highlighted production processes. The authors opined that in the closed production process, customers do not participate in the organisational production processes and output is determined by the organisation based on conformance to requirements and quality standards. Conversely, the open production process involves customer's input and participation in the service production process/service outcome. The success of the service production process, therefore, is determined by the customers based on the outcome of their interactions with the service (both as co-producer and consumer of the service).

The customer element and the intangibility characteristics of service make the production process in service different from the manufacturing-based production process in terms of its output dimension, compared to the service outcome dimension. That is to say, the determinant of the service production process outcome is the impact of the service on the organisational stakeholder; the customer while interacting with it (Sekhon and Yalley, 2014). Therefore, in the service production process, inputs extend beyond the manufacturing-based production process to include customer inputs.

2.1.3 Service Productivity

In the last section, there were discussions about the manufacturing (closed system), and service (open system) production processes. Saari (2006) postulated that every organisation adopts either manufacturing or service production process that involves the transformation of inputs into outputs. In a closed system, customers are excluded from the production process, while in the open system, customers are involved in the production process.

Grönroos and Ojasalo (2004), and Sekhon and Yalley (2014) elucidated that the transformation process in service could take different forms and outlined the following instances;

- Producer-only processes (producer transforms inputs into outputs in isolation from the customer)
- Customer-only processes (customer transforms inputs into outputs in isolation from the producer)
- Producer-and-customer processes (customer and producer jointly transforms inputs into outputs)
- Customer-and-customer processes (consumer transforms inputs into outputs by interacting with other customers).

Hence, during the open system transformation process, both the customer and producer inputs in different contexts, play critical roles which impact service outcomes, with implication for productivity. So, the transformation process in services can involve the service provider producing the service in isolation from the customer; provider producing the service with the customer, the customer producing the service in isolation from the service provider; and customers co-producing service with other customers (Gummesson, 1994; Ojasalo, 2003).

Saari writes that during these transformation processes, which he termed ‘real process,’ productivity is created. Productivity viewed in this manner signifies a measurement of the performance of the transformation processes (ratio of output/input) creating and delivering products and services (Saari, 2006). That is to say, the ratio of what is produced (output) by an operation of a process in relation to what is required to produce it (input), (Ismo et al., 1998; Albino et al., 2002; Johnston and Jones, 2004).

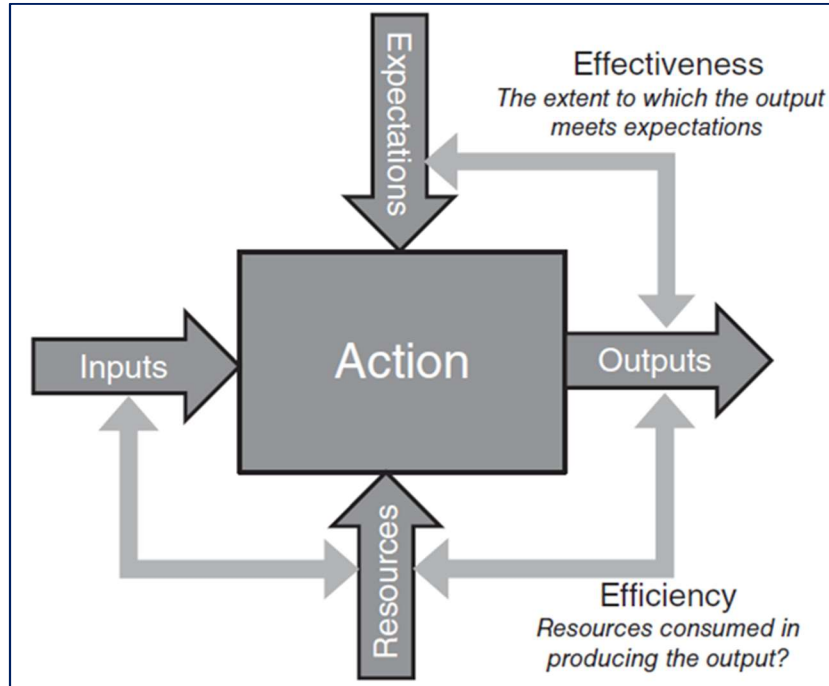
Therefore, Cooper and Edgett (2008) postulated that productivity could be expressed as the relationship between output and input. Furthermore, Bititci (2015) provided a definition of performance which has been equated to ‘productivity’ in this work, as it further illustrates the above discussions.

Bititci opined that Performance is

“The efficiency and/or effectiveness of an action”. Bititci noted that “...where an action receives inputs (information, materials, customers, etc.); controls set expectations; the action processes the inputs, consuming resources (time, money, equipment, space, etc.); and as a result, outputs are produced. Here, if the action

meets all the expectations and consumes a minimum amount of resources, it can be said to be performing well” (Bititci, 2015, p.18).

Bititci illustrated this postulation with the model in figure 2.6 below



Source: Bititci (2015, p.18)

Figure 2.6: Performance: The Efficiency and Effectiveness of an Action

The model in figure 2.6 above depicts a form of ‘production process’ that illustrated performance as an expression of the relationship between output and input in an organisation. Viewed from this output/input relationship context, performance can be said to equal productivity. Elaborating further, Gummeson (1994) postulated that the application of the productivity concept in service is a more complicated task than its application in manufacturing. For instance, while in the manufacturing ‘closed system’ of the production process the ratio of output to input definition constituted productivity measure that is not the case with the open system of production process associated with ‘service.’ In the open system, the role of the customer as co-producer and consumer (Parasuraman, 2002) and the characteristics of service (Fitzgerald et al., 1991; McLaughlin and Coffey, 1992; Johnston and Jones, 2004; Zemguliene, 2009) influences the productivity of service. Grönroos (1998); Grönroos and Ojasalo (2004) posited that productivity in service is multi-dimensional and complicated as it is significantly different from the ‘closed system’ concept of productivity. Besides, the productivity concept in manufacturing ‘closed system’ is analysed within the scope of the organisation, based on the conformance to quality standard, while in service, this scope is wider and involves an external stakeholder, the customer (Gronroos, 1994; Schneider, 1994; Fisk et al., 1995; Johnston, 1999;

Rutkauskas and Paulavičienė, 2005). This characterisation makes defining and measuring productivity in service problematic (Djellal and Gallouj, 2010).

2.1.3.1 Defining Service Productivity (SP)

The literature reviewed shows that defining service productivity is not a straightforward issue. Nonetheless, given the importance of productivity to the service industry, several authors have developed various productivity models to support the sector from several perspectives that provided definitions of service productivity. Among them are Järvinen et al. (1996, p.381) that defined service productivity as the ability of a service organisation to use its inputs for providing services with quality matching the expectations of customers. The authors further opined that “the quantity and quality dimensions of service offering cannot be treated in isolation, because due to their interrelationship, it may be impossible to separate the impact of a service process on conventional productivity from its impact on service quality”. Also, quality in the service organisation is very important because customers usually assess a given service by its quality. Hence, the scope of a service organisation in defining productivity concept in service involves an external component – the customer. Therefore, Vuorinen, Järvinen, and Lehtinen (1998) expressed this postulation of service productivity with a general formula presented here as follows

$$\text{Service Productivity} = \frac{\text{Quantity of output and Quality of output}}{\text{Quantity of input and Quality of input}}$$

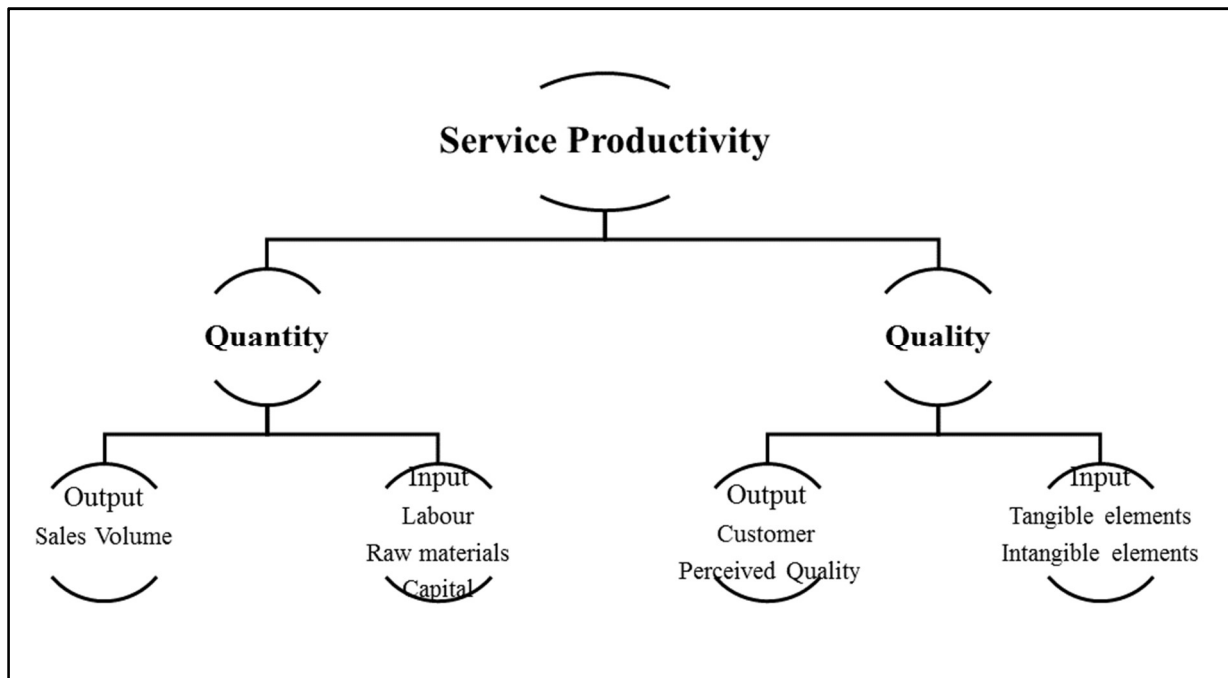
Other authors like Armistead et al. (1988) equally defined service productivity as the attainment of organisational goals. Grönroos and Ojasalo (2004) on their part expressed service productivity as a function of internal efficiency; external efficiency; and capacity efficiency, which implies that productivity is a dynamic element in the service production process. Yalley (2009) described service productivity as the relationship between the outcome of the service transformation process and the input to the service transformation process. Sekhon and Yalley (2014) further opined that it expresses the relationship between outcome and input, which entails efficiency and effectiveness perspectives in its conceptualisation and measurement. From these definitions, service productivity can be construed as measuring the ‘performance’ of the relationship between output and input during the service production process of service organisations like the banks. The open systems nature of service productivity is recognised in Grönroos and Ojasalo (2004) model since they argue that service productivity incorporates a dynamic element of productivity as a function of internal efficiency, external efficiency, and capacity efficiency. Also, the definitions depicted customer participation and input as factors influencing productivity in service (Armistead et al., 1988; Järvinen et al., 1996; Vuorinen et al., 1998; Grönroos and Ojasalo, 2004; Sekhon and Yalley, 2014).

However, despite the availability of these service productivity definitions, Adam and Gravesen (1996) opined that difficulties inherent in understanding the theoretical background of the concept of productivity in service have led to some authors confusing productivity with the concepts of efficiency and effectiveness and used it interchangeably. In the light of persistence misconceptions, scholars like Vuorinen et al. (1998); Tangen (2002); Johnston and Jones (2004) and others, emphasised the need for better understanding of all these different concepts and proposed frameworks to clarify them.

Vuorinen et al. (1998) and the other authors explained that efficiency is the degree to which a service process or activity produces the greatest possible outputs with the minimum use of resources. From a service operations perspective, Slack (1997) opined that effectiveness is the degree to which end results are achieved to the required standard. Drucker (1974) postulated that effectiveness; is doing the right things while efficiency; is doing things right.

Equally, Sumanth (1994) explained that effectiveness suggests the ratio of actual output attained to standard output expected, while efficiency reflects how well the resources are utilised to accomplish the desired result. Therefore, in a sense, you need to be both effective (doing the right things) and efficient (doing things the right way) to be productive. Efficiency, used to measure internal productivity, is about 'doing things right.' The provider of service can assess the efficiency of an activity by measuring inputs used to generate a service. The effectiveness concept measures external productivity, and is about 'doing the right things,' it can be assessed in terms of the capability of a firm to produce a certain level of perceived service quality and satisfaction (Gronroos, 2000). Johnston and Jones (2004) further clarified that effectiveness refers to the degree to which end results are achieved relative to the required standard.

However, service productivity in this thesis is viewed from the service operational performance dimension. Service operations management entails the management of all the resources that facilitate the service production process in service organisations (McMahon-Beattie and Yeoman, 2004). Hence, this work views service productivity as the ability of a service organisation to use its inputs for providing services with quality matching the expectations of customers (Järvinen et al., 1996), which can be deemed an option that aid strategic decision making in financial services (Järvinen et al., 2003). Furthermore, Vuorinen et al. (1998) explained that this relationship between the quantity of output and quality of output; in relation to the quantity of input and quality of input is measuring service productivity of organisations. The authors summarised this postulation in what they referred to as the content of service productivity depicted in the adapted figure 2.7 below.



Content of Service Productivity model. Adapted from Vuorinen et al. (1998, p.383)

Figure 2.7: Content of Service Productivity Model

The content of service productivity model above highlights the quantity of output and quality of output in relation to the quantity of input and quality of input dimensions. Applying the content of the model to a service organisation like the bank; the labour component in the model is equated with bank employees (such as the study participants in this work) because the service sector is labour-intensive relative to the manufacturing sector. Also, the intangible elements component is equated to the knowledge and skills required by these study participants to carry out their jobs. In applying the service operational performance logic of this study, it is imperative to highlight that Armistead et al. (1988) posited that employees play significant roles (that encompass the input/output dimensions) during the production process that determines service productivity in the service organisations. Also, the customer perceived quality and sales volume components of the model have implications for the service productivity of the service organisation. Järvinen et al. (1996, 2003) explained that unlike the manufacturing sector, which measures its output by quantity units and increases the amount of production by raising output, service sector strategically attempts to provide a higher level of quality service to satisfy the customer. This is because what the customer pays for is the perceived quality of service. Hence customers usually evaluate a given service by its quality, which has implication for the service productivity of the service organisation. From the preceding discussions, service productivity is shown to be critical to the wellbeing of service organisations like banks (Harker, 1995; Järvinen et al., 2003; Hill et al., 2014). When well-managed, it can maximise the service organisations' profits

and can create solvency problems for the service organisations like the banks where it is not well managed.

2.1.3.2 Concluding the Service Productivity Section

The section reviewed service productivity definitions found in the literature. It was observed that despite the various definitions of service productivity provided by authors, due to the characteristics of service and the co-producer role of the customer, defining service productivity remained problematic (Baumgartner and Bienzeisler, 2006; Bartsch, Demmelmair, & Meyer, 2011). Table 2.1 below depicts some of the characteristics of service and their impact on productivity.

Table 2.1: Characteristics of Service and its Impact on Productivity

General Characteristics of Service	Impacts on Productivity
Intangibility	Difficulty in defining the output Difficulty in distinguishing output/input Problem defining innovation and change
Interactivity	Difficulty in defining the output Difficulty assigning the labour input Influence of the customer
Time factor	Need to distinguish output/outcome Different performance indicators
Social nature	Plurality of outputs Plurality of performances

Source: Adapted from Djellal and Gallouj (2013)

Notwithstanding the impact of the features of service such as intangibility, interactivity, time factor and its social nature which makes conceptualising productivity in service challenging, authors like Järvinen et al. (1996); Armistead et al. (1988); Gronroos and Ojasalo (2004); Yalley (2009); Sekhon and Yalley (2014) and others provided service productivity definitions, from several perspectives, such as marketing, operational management, human resources, economic, stakeholders etc.

However, despite the availability of these definitions, the service productivity concept was still confused with the concept of efficiency and effectiveness. Hence, scholars like Vuorinen et al. (1998); Tangen (2002); Johnston and Jones (2004) and others; proposed models to clarify the difference between the productivity, efficiency and effectiveness concepts. Hence, this work views service productivity from the service operational dimension and thus expresses the concept as the relationship

between the quantity of output and quality of output; in relation to the quantity of input and quality of input (Vuorinen et al., 1998).

2.1.4 Measuring and Managing Service Productivity

Measuring and managing service productivity as postulated by Johnston and Jones (2004) entails assessing the outcome (success or failure) of the service encounter, or experience. Scholars 'like Žemgulienė (2009) agreed but stressed that measuring service productivity in practical terms is not straightforward given the involvement of the customer. As a panacea, Djellal and Gallouj (2010) suggested that when developing productivity measures, it should entail components that must capture the factors peculiar to that economic sector and or the industry under consideration. The implication of such an approach is that appropriate specification and models are designed that measure productivity in service, which reflects the realities in public and or organisational performance. Adhering to the above suggestion would enable researchers to avoid what Gronroos and Ojasalo (2004) and, Djellal and Gallouj (2008) called productivity mismeasurement in services, a situation attributable to the misspecification and inadequacy of the documentation of the service production process. These authors attributed the productivity mismeasurement phenomena to the age-long over-reliance of the service domain on the traditional/manufacturing-based production concept. Despite this difficulty, Lehmann and Kolling (2010) and Djellal and Gallouj (2013) writes that service productivity and its measures continue to be an intensive area of research due to its contextual nature, especially the characteristics of service and its impact on productivity as well as its usefulness to the service industry.

In recent times, concerted efforts have been made across the service-related disciplines, by researchers to design measurement frameworks that could be used to measure and manage productivity in service. Grönroos (1998); Grönroos and Ojasalo (2004) opined that service productivity relates to the measurement of the performance of the service transformation process of the open system. However, both internal and external factors influence the nature of this open system, making it difficult for researchers to conceptualise their productivity easily. Despite these challenges, various scholars have developed service productivity measurement models from different perspectives. The focus of this section is to broadly review available service productivity models to develop mental maps of the phenomena and also to explore how they can inform the current study without engaging with them at an in-depth analytical level. The models found in the available literature reviewed are discussed below.

2.1.4.1 Service Productivity Models and Frameworks

The first work is those of McLaughlin and Coffey (1990), which is one of the earlier service productivity models. The authors developed a model that outlined available productivity measures deemed applicable to the service sector. The authors' model was based primarily on the complexity of inputs

and outputs, the degree of customisation, and the level of aggregation, which indicated that productivity is a function of the nature of the service offered. Depending on where a specific service falls on the classification dimension, the appropriate measure of productivity analysis is selected from a menu that includes quality plus techniques (aspects of quality that are integrated into productivity indices), output/input ratios, practice variation studies, stopwatch time studies, and work sampling. McLaughlin and Coffey (1990) six steps approach to measuring service include:

1. Specifying the reason for investigating productivity
2. Analysing the service delivery system and decomposing it into its process stages and key decision areas
3. Specifying the service characteristics that are of strategic importance at each service process stage and key decision area.
4. Selecting and investigating the methods of productivity measurement which seem most appropriate to the team's analytical objective and to
5. Be prepared for all kinds of objections about "quality." They suggested that when objections arise, just substitute the word quality for "money; then it will all become clear; as there was no substitute for measurement and review. Because as Standard (1986) explained, don't expect what you don't inspect.
6. Involve the implementers all along the way. Staff acceptance of productivity measures is critical to their ability to enhance productivity. Furthermore, as the productivity measurement system represented effort expended and rewards offered, it is a critical part of the psychological contract that controls service worker behaviours.

One of the critical gaps identified in this service productivity measurement framework presented by McLaughlin and Coffey (1990) exist at the level of disaggregated customised services. This shortcoming makes it difficult for the result obtained to provide managerially useful insights at the disaggregated level, as it overlooked the labour-intensive nature of services (employees' contributions) and downplays the importance of service quality. Another earlier study was that of Heskett et al. (1994, 1997), Service Profit Chain (SPC) model, which indicated existence of direct and robust relationships between profit, growth, customer loyalty, customer satisfaction, the value of goods and services delivered to the customer; and employee capability, satisfaction, loyalty, and productivity. The model though very popular with banks and the retail organisation focussed primarily on measuring the result delivered to the customer. The authors of the model were of the view that while the processes involved in service delivery were critical, it is ultimately the service delivered to the customer that ensures that the organisation remains in business and stays profitable. Therefore, when an organisation has engaged productive and highly satisfied employees, the organisation will have a higher chance of succeeding. Also, if the business employees have a working knowledge of the products, the employees will have a

better ability to service and satisfy customers. The SPC model according to Heskett et al. (1997, p.36) represents an example of a balanced scorecard for a service organisation, although it must be adjusted to fit the needs of each industry and organisation. Arguably, the SPC model represents no more than the barest outline prescription for management.

Also, Johnston and Jones (2004) introduced two models from operational and customer perspectives to measure service productivity. First is the 'operational productivity model,' which is a 'function of the ratio of operational outputs to inputs over a period of time. Inputs are materials, equipment, customers, staff, etc., while outputs are revenues, customers, resources used, etc. The second is the 'customer productivity model' defined as a function of the ratio of customer outputs such as experience, outcome, and value to customer inputs, such as time, effort, and costs. The operational productivity model distinctive features suggest that the principles used for the determination of manufacturing production process productivity, are not suitable for services.

Johnston and Jones (2004) as cited in Baumgartner and Bienzeisler (2006) called the situation 'paradoxes' of service productivity. Johnston and Jones's models measured the output from the service production process from the customer and provider perspectives. Thus, enabling the customer's service perception or measurement to be in terms of experience, outcome, and value. This model could, however, negatively influence the banks' executives lived experience of service productivity prospects as the process of service delivery, and the customer's experience overlap.

Gronroos and Ojasalo (2004) model depict service productivity as a function of internal efficiency, external efficiency, and capacity efficiency. When applied to the manufacturing or the closed system, conformance to quality standards suffices, as the customer is not an integral part of the production process. However, in the service production process, which is an open system, where the customer plays a vital role like in the banks, at a general level the model appears useful, as it captured customer activities within the open system as external efficiency.

However, when applied in the three banks' environments' parameters, which was suggested by Biege et al. (2013) outlined below. It was noted that the Gronroos and Ojasalo (2004) model had some limitations.

1. Back-office process: Service produced by the provider in isolation
2. The service encounter: Service produced by provider and customer interactively
3. Self-service: Service produced by the customer in isolation from the service provider, using the infrastructure provided

Biege et al. (2013) therefore write that though Gronroos and Ojasalo (2004) model arguably is a comprehensive and promising framework to measure service productivity, it, however, did not address,

the specific need of the banking environment. For example, bank employees regularly interact with their customers with their knowledge as input and output variables. Knowledge or information is an input factor on the supply side of the model and not an output factor. In respect of the bank's service production process, knowledge is both an input and output factor. Thus, using Gronroos and Ojasalo model (2004) model to measure the productivity of innovative and knowledge-intensive services, Biege et al. (2013) opined that the model might not be ideal.

The authors explained that as the model recognises knowledge or information as an input factor on the supplier side and not an output factor, it may not be a suitable model to use for the determination of the productivity of the knowledge-intensive services organisation and their knowledge workers. The simple reason is that knowledge-intensive companies and their knowledge workers input and output service in the form of “knowledge” to their customers. Hence, Gronroos and Ojasalo model might not accurately assess the productivity of the official knowledge workers, as it only partially met the measurement requirements for innovative and knowledge-intensive services organisation and their knowledge workers. However, the model can be used to measure the internal, external and capacity efficiencies of the service production processes of service organisations.

Dobni (2004) proposed a framework that adopts a multidisciplinary approach for analysing service worker productivity, which incorporated individual characteristics. Its model recognised that the way people feel at work, both physically and emotionally, including the skills and abilities they bring to it would have a substantial impact on what they accomplish when they are there. This framework recognised the quality or contribution of employees as a determinant of service productivity of the organisation. The model also ensures that defining service productivity goes beyond the input-output formula to embrace the notion of working smarter, which can be defined anywhere on a continuum ranging from the quantity of output to quality of output.

A clear implication of the framework presented by Dobni (2004) was the identification of the vital role played by the service employees in the service production process of a service organisation and its implication for determining their productivity. This model, however, is generic and may not be suitable for understanding the lived experience of service productivity of the official knowledge workers, who are an atypical group of workers. Sahay (2005) also introduced a multi-factor approach to measuring service productivity. The model focused on long-term sustainable productivity and growth. The productivity of service measurement happens at the strategic and operational levels, as well as at the aggregate and disaggregate levels of the organisations' service operations. Though the model can determine the gap between what was accomplished and what can be achieved while indicating areas for improvement, it has problems using objective and financial indicators for service productivity

measurement. The model, which is organisation perspective-oriented, lacks customer perspective and underestimates the importance of service quality.

Lasshoff (2006) equally developed a model that measured service productivity from the customer's standpoint. The model showed that the integration and involvement of customers in the value creation processes is central in service. In this model, the customer is a critical factor that service providers must integrate and account for. The challenges of measuring service productivity using objective inputs such as the employees' contributions, given the fundamental nature and characteristics of service were brought to the fore. Lasshoff (2006) model emphasised that service is immaterial and relies on integrating customers' inputs and managing interactions of human's inputs that can be heterogeneous, (for instance, the disparity in experience and or qualifications of the employees) for its productive outcomes. The model, though, customer perspective oriented highlighted the need to capture the variation in experience and or qualifications of the employees because of its immense impact on the production process outcomes, the quality dimension of service, which determines customers' uptake of the 'offered' service.

Sherman and Zhu (2006) introduced a model that involves the use of Data Envelopment Analysis (DEA), which is regarded by some of its users in the financial industry as an effective benchmarking technique that did improve organisation's service performance. Benchmarking technique, which was applied in services organisations like Xerox Corporation, allowed companies to learn new and innovative approaches to issues facing them, which, in turn, provides the basis for training. Benchmarking acts as a vehicle to improve performance by assisting in setting achievable goals that have already been proven successful (Elmuti and Kathawala, 1997; Amin and Amin, 2003; Stella and Woodhouse, 2007).

Sherman and Zhu (2006) write that the DEA benchmarking technique is a nonparametric method that utilises linear programming methodology to study and improve service productivity. DEA enables

- Identification of best practice in service units
- The revelations of high-cost inefficient service units
- Identification of specific changes to be made to each service unit to elevate the performance to the best practice level that provides high-quality service at a low cost
- Systematic guidance of the improvement process

While the use of basic and advanced DEA methods is all supported by case-study applications of organisations that have successfully improved their performances (service productivity), it, however, did not indicate the impact or how to use the model to understand the individual employee's productivity. DEA, therefore, can be said to focus exclusively on variables that enable understanding

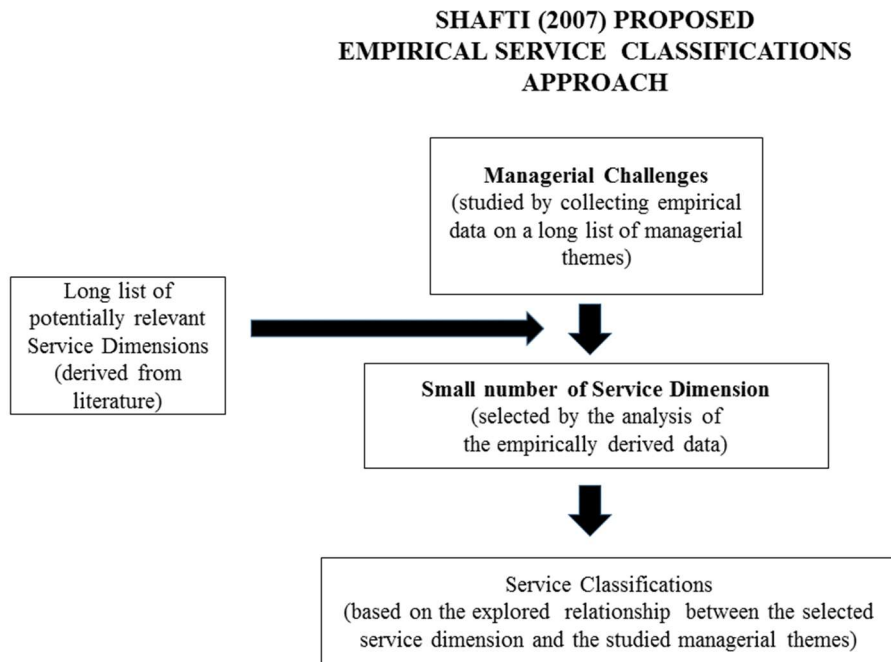
service productivity of the organisation but not necessarily the individual employee's productivity. In the Nigerian banking sector, the official knowledge workers are critical influencers of service in their banks. For example, given the intangibility of financial services, customers often rely on these employees' behaviour or leads, while forming opinions about organisational service offerings. As critical influencers within the value chain of the organisations' service production and delivery processes, it becomes imperative that service productivity models such as DEA have an inbuilt mechanism that enables understanding productivity at a more disaggregated level. The feature would help to recognise and account for the productivity of the atypical group of employees like the study participants.

Shafti et al. (2007, p.715), proposed and used an empirical classification model depicted in figure 2.8 below to study productivity management in service. Classification models are used to organise services into groupings to gain operational insight that enables the provision of better management of resources leading to strategic service productivity improvements in organisations. As service organisations have developed into a broad church with many branches, it has become difficult to define general principles for managing operations in these service organisations. Classifying services along suitable dimensions thus provide the pathway to generate managerially useful data that can be used to set guidelines to manage these organisations (Chase, 1978; Mills et., al. 1980; Lovelock, 1983; Bailey, 1994; Schmenner, 1986, 2004; Shafti, 2007, 2010).

There are two forms of classifications; the first is 'typology,' which is a conceptual approach. The approach entails combining variables to reduce their complexity, thus ensuring the study phenomena can be easily understood. The second type is the taxonomy approach which is an empirical study that discriminates study phenomena into taxonomies and facilitates the identification of relationships that might exist amongst its constituents, thus enabling appropriate managerial actions to be taken. Chase (1978) clarified that the classification of service transformation process facilitates the development of a more effective service operations that impact service quality and productivity outcomes. Shafti et al. (2007, p.715) demonstrated the usefulness of the empirical classification technique (model reproduced in figure 2.8 below), as a service operations management tool by using it to study various service dimensions such as;

- Labour Intensity,
- Front Value Added,
- Customer Contact, Customer Interaction, Customisation,
- Personnel Judgement, Intangibility,
- Customer Inability to Evaluate Service, Quality and
- Process Focus

which are elements that impact service productivity management in service organisations. The classification model as depicted in figure 2.8 below, was applied by Shafti in the low contact environment of the banking sector and found that in the banking industry, ‘Methodology and Systems’ and ‘People Competence’ are important and extremely important problems in productivity management, respectively (Shafti et al., 2007, p.725). The outcome of the study provided actionable information that helped resolve the service productivity managerially challenge in the research setting.



Source: Shafti (2007, p.715)

Figure 2.8: Sample of Proposed Empirical Classification Model

Corsten et al. (2007) model, which used mostly qualitative measures in its service productivity measurement failed to recognise the impact of customer involvement on employees and organisational resources but links the output from the service production process to an outcome that included the customer. The model contributed to the understanding of the production process in service, helping to clarify the notion that the performance result (output) can be the products or services produced by an enterprise within a specific period while recognising the impact of customers input. Also, Berrone et al. (2007) model identified stakeholder satisfaction as a measure of organisational outcome. While Djellal and Gallouj (2008) advocated that productivity and outcome measures go beyond the interest of their immediate stakeholders by considering the social and environmental impact. Jaaskelainen (2009) service productivity model defined and identified drivers that affect the productivity of public sector organisations. The drivers identified include the utilisation of service providing capacity, the role of customers, and employee competence as determinants of service productivity in the public sector.

Jaaskelainen explained that managers of public service organisations could utilise the drivers of productivity in identifying bottlenecks and other targets of development. However, the focus of the study is the improvement of the service productivity of the public sector services. Jaaskelainen model did not explain how the productivity of the employees can be accurately recognised and accounted for but writes that more knowledge on individual productivity drivers is needed (Jaaskelainen, 2009).

Parasuraman (2010) also proposed a conceptual framework that reflects a dual company-customer perspective of service productivity. In the model, service quality is at the core and serves as the critical link between the company and customer perspectives. The dual company-customer perspective of this model highlights the intertwining between service productivity and quality. This model is deemed organisation perspective oriented. Den Hartigh and Zegvel (2011), service productivity model, consists of three concentric rings, or aspects which included, (1) standardisation, (2) flexibility, and (3) individualisation. Within each of these three perspectives, businesses had to choose; their strategic orientation, how they will create value, i.e., earn their money, and how they will design and structure their business processes. Den Hartigh and Zegvel work found that a better alignment of strategic orientation, value creation, and business processes is the key to improving productivity. This model considered the employee as one of the tools employed in the service production process, which connotes a managerial approach that is organisation perspective oriented.

Also, Viitamo (2014) introduced the integrative framework model of service productivity. The integrative approach to service productivity, aim to reconcile the traditional supplier-based view of assessing service performance promoted by Inklaar et al. (2006) with the socioeconomic perspectives that stresses the importance of customer value and the perceived quality, model proposed by Grönroos and Ojasalo (2004) and Djellal et al. (2008). The integrative framework takes a microeconomic stance and specifies the technological linkage between scale-efficiency and effectiveness. The model suggests that the central aspects of service technology are manifested in dimensions of productivity that included the producer's efficiency and the customer's effectiveness dimensions (Viitamo, 2014).

2.1.4.2 Concluding the Measuring and Managing Service Productivity (SP) Section

In this section, the synopsis of models found in the literature reviewed that discussed managing and measuring service productivity were presented. The literature reviewed showed that because of the 'open system' nature of 'service production process,' conceptualising models for measuring and managing of service productivity in service organisations is conceptually and methodologically problematic. Despite this challenge, some authors like Gronros and Ojasalo (2004), Dobni (2004) Corsten et al. (2007), Jaaskelainen (2009), Parasuraman (2010) and others developed SP models, some of which are summarised in Table 2.2 below.

Table 2.2: Service Productivity Models and Frameworks found in the Literature

Author(s)	Synopsis of Service Productivity Models and Frameworks	Model Perspective
Heskett et al. (1997)	Introduced the Service-Profit Chain Model that focussed primarily on measuring the result (service) delivered to the customer.	Customer Organisation
Dobni (2004)	Proposed a framework that adopts a multidisciplinary approach for analysing service worker productivity, which incorporated individual employees' characteristics.	Individual Organisation
Johnston and Jones (2004)	Proposed two models that utilised operational and customer perspectives to measure service productivity.	Customer Organisation
Gronroos and Ojasalo (2004)	Introduced a model that expressed service productivity as a function of internal efficiency, external efficiency, and capacity efficiency.	Organisation
Sahay (2005)	Introduced a service productivity measurement model which emphasised the use of the multi-factor approach to measuring productivity.	Organisation
Inkelaar et al. (2006)	Introduced a model that emphasised the supplier-based view of assessing service productivity	Organisation
Corsten et al. (2007)	Introduced a model that failed to recognise the impact of customer involvement on employees and organisational resources	Organisation
Lashoff (2006)	The model emphasised the importance of customer contribution as a way to understand service productivity and highlighted the need to capture the heterogeneity of different inputs into the service production process of service offered to the customer	Customer Organisation
Sherman and Zhu (2006)	The model emphasised the use of Data Envelopment Analysis (DEA), to study service productivity in service organisations.	Organisation
Shafiti et al. (2007)	Proposed a classification model for studying productivity management in service organisations.	Organisation
Djellal et al. (2008)	Introduced a model that emphasised the social and environmental impacts as contributors to service productivity.	Social and Environmental
Jaaskelainen (2009)	Introduced service provider-driven model that identified employee competence as input that impacts service productivity in the public sector	Public Sector
Parasuraman (2010)	Introduced a conceptual framework that reflects a dual company-customer perspective of service productivity.	Customer Organisation
Den Hartigh and Zegvel (2011)	Introduced a model that seek to align strategic orientation, value creation, and business processes as a way of understanding service productivity.	Organisation
Borchert et al. (2012)	Introduced what they termed strategic productivity model that highlighted all the efficiency and effectiveness measures that are useful for the organisation to make it function better with a view of achieving their corporate objectives	Organisation
Viitamo (2014)	Introduced a model that emphasised dimensions of productivity that included the producer's efficiency and the customer's effectiveness.	Organisation
Sekhon and Yalley (2014)	Proposed a model that highlighted the role of technology and co-production readiness of stakeholders as determinants of service productivity.	Technology Organisation
Vargo and Lusch (2016)	Proposed the service ecosystem model that allows for a more holistic, dynamic, and systemic perspective of value creation that emphasised institutions and institutional arrangements	Ecosystem Organisation

As depicted in Table 2.2 above, the service productivity models proposed by most of the authors focussed on meeting the needs of the service industry and their organisations. These authors concentrated their modelling efforts on issues such as customer service processes, improving customer experience, organisation service operations processes, systems, and other organisational strategic imperatives.

Though the models identified the critical role employees' play in the service organisation, particularly during the service production and delivery processes, this kind of measure fails to recognise the complexity of the relationship that exists between the total performance (service productivity) of the organisation and employee's productivity. For instance, some of the models that focus on measuring organisational productivity does not disaggregate their findings to the individual level in any systemic way (Ruch, 1994). Only a few authors, notably, Dobni (2004) that proposed a multidisciplinary approach for analysing service worker productivity. Dobni's model emphasised the individual employee's contribution and how to measure it, although from an organisational oriented perspective.

The implication, therefore, is that most of the models proposed by the authors are organisation perspective oriented and not designed to recognise and understand individual employee productivity from their perspectives.

2.1.5 Concluding the Reviewing of Service Operations Management Literature

In the last sections, service operations management literature that covered subject areas such as service, service operations, service productivity, and measuring service productivity models were reviewed. The purpose of the literature review was to develop a mental model of the subject areas.

The literature review shows that the concept of service had evolved from the days of Adam Smith, when service was deemed an unproductive activity, to recent times where there is an understanding that service is a productive activity. Also the traditional, inseparability, heterogeneity indivisibility perishability (IHIP) characterisation used to differentiate service from goods, in the light of recent technological advancements, has been challenged and deemed untenable by some scholars such as Lovelock and Gummesson (2004), Vargo and Lusch (2004a, 2004b), and Araujo and Spring (2009). However, this debate has yet to deliver a consensus as some scholars such as Hoffman and Bateson (2011, p.4), even in their recent works still differentiated goods from service using the IHIP characteristics.

Be that as it may, it is important to highlight that service for the purpose of this work is viewed as the application of specialised competences (knowledge and skills) through deeds, processes, and performance for the benefit of another entity (Vargo and Lusch, 2004a). Thus, service is likened to an operation intended to bring about a change in the state or reality of another (Gadrey, 2000).

The history of service operations was traced from the year 1900 to the 2000s, which yielded insights about the kind of production processes and techniques adopted that help to shape the manufacturing and service organisations' conceptualisation of their production processes. The two production processes, the closed system (manufacturing) and open system (service) used by organisations to meet the requirements of customers were explored. The closed system excluded the participation of the customer in the production process, while the open system included the customer as a co-producer. In the closed system that excluded the customer's roles, measuring productivity was less problematic and straight forward, as the 'closed system' adopted the conformance to quality principle obtainable in manufacturing organisations.

The involvement of customer as co-producer of service, in the open system's process, introduced external influences into the production process that made it problematic for researchers to understand and be able to conceptualise productivity in service easily. Authors like Saari (2006) postulated that productivity is created during the service production processes' transformation stage. Productivity viewed from this perspective according to authors such as Ismo et al. (1998); Albino et al. (2002); Johnston and Jones (2004) and others can be expressed as the ratio of what is produced (output) by an operation of a process to what is required to produce it (input).

During the service production process, the input requirements from all stakeholders at the transformation stage has consequences for the productivity of service. Table 2.3 below shows that the needs of the organisation were different from the needs of the managers as well as those of the employees that perform the job.

Table 2.3: Service Productivity Stakeholders Needs Analysis

Concept	Need	Reason
Organisation	Need to maintain the optimal performance level (The efficiency versus effectiveness production dilemma)	They are concerned with how input resources are translated into the output. Wants to be competitive and deliver returns on investment.
Individual employee	Need to remain relevant to the organisation and ensure future prospects	Want to mitigate the prospect of attrition (output concern). Need to show they are capable and can deliver set organisational targets to retain their jobs (input concern)
Managers of the organisation	Need to identify, utilise and monitor the output of employees during the production process	They identify indicators of productivity, which highlights the quality or competence level of their workforce (quality of input = quality of output), which aids their decision making.

The organisations depend on these individuals to produce service, while the outcome of the service that these individuals produce forms the basis of their assessment by the organisations' managers. Table 2.3

above show the needs and productivity target of the individual employee during the service production process, while the organisations' managers are interested in the output (productivity) of this employee. The organisation is, however, concerned with service productivity (Harker, 1995; Hill et al., 2014) because it is critical to the wellbeing of service organisations, when well managed, it can maximise the service organisations' profits and can create solvency problems for the service organisations where it is not well managed.

Accordingly, this study expresses service productivity as the ability of a service organisation to use its inputs for providing services with quality matching the expectations of customers (Järvinen et al., 1996), expressed as the relationship between the quantity of output and quality of output; in relation to the quantity of input and quality of input (Vuorinen et al., 1998). Also, Grönroos (1998); Grönroos and Ojasalo (2004) postulated that service organisations are mainly concerned about service productivity because it relates to the measurement of the performance of their service production and delivery processes with implication for their profitability.

The needs of the organisations may, therefore, have informed the preponderance of the organisation perspective-oriented service productivity models as depicted in table 2.2 above, proposed by the various authors, which focused on meeting the 'needs' of the organisation. Consequently, these service productivity models were deemed not suitable as they cannot accurately recognise and facilitate understanding of the individual employee productivity. As Ruch (1994) elaborated, most of these organisation perspective oriented models do not disaggregate their findings to the individual level in any systemic way. The next section presents the Knowledge Management literature found and reviewed.

2.2 Knowledge Management

In this section, the literature reviewed covered knowledge, knowledge worker, knowledge worker productivity, and managing and measuring knowledge worker productivity, subject areas. This literature review starts with exploring the concept of knowledge.

2.2.1 What is Knowledge?

The first attempt to describe the knowledge concept found in the literature reviewed was the failed attempt in ‘Theaetetus dialogue’ as documented by Plato, to define knowledge as justified true belief. After that, every other philosopher or epistemologist or author has either provided features of knowledge or avoided defining it completely (Plato, 2012). Philosophers like Russell (1948) and Polanyi (1958) in their works, generally had very long and intellectually robust discussions about knowledge that pointed its readers to what it meant to be knowledgeable without offering a definition.

In his 1966 work, the tacit dimension, Polanyi famously noted that

“I shall reconsider human knowledge by starting from the fact that we can know more than we can tell. This fact seems obvious enough, but it is not easy to say exactly what it means. Take, for example, we know a person’s face and can recognise it among a thousand, indeed among a million. Yet we usually cannot tell how we recognise a face we know. So, most of this knowledge cannot be put into words” (Polanyi, 1966, p. 4).

Hence, insinuating that knowing is an art and that in any case as humans

“...we can know more than we can tell” (Polanyi, 1966b, p. 4) or what he referred to as tacit knowing in most of his work (Polanyi, 1962a, 1962b, 1966a, 1966b).

These further insights on knowledge, however enabled researchers like Sveiby (1997) to be able to differentiate the two types of knowledge as ‘Tacit knowledge’ which is difficult to put into words, text, or drawings and ‘Explicit knowledge’ which represents content that has been captured in some tangible form such as words, audio recordings or images. Tacit knowledge tends to reside within the heads of knowers, whereas explicit knowledge is usually contained within tangible or concrete media.

Sveiby based on Michael Polanyi and Ludwig Wittgenstein works, further offered a metaphorical definition of knowledge, when he postulated that

“...for the purpose of this book, I define knowledge as a capacity to act. This is not an all-encompassing definition but rather a practical notion for managers to keep in mind as they read the rest of the book” (Sveiby, 1997, p.37).

Sveiby (1997) elucidated further that one's capacity to act is created continuously by the process of knowing. That is to say; it is contextual. Hence, it is not possible to separate knowledge from its context. Davenport and Prusak (1998, p.5) also offered a working definition that reflected the features of knowledge, when they noted that "knowledge is a fluid mix of framed experience, values, contextual information, and expert insight that provides a framework for evaluating and incorporating new experience and information. It originates and is applied in the minds of knowers".

In organisations, like the banks, it often becomes embedded not only in documents or repositories but also in organisational routines, processes, practices, and norms. Consequently, it is conceivable to infer that knowledge derives from minds at work, which makes it an ambiguous subject area. Equally, knowledge can be considered a mixture of various elements that are fluid, formally structured, or intuitive, which are hard to capture in words or to understand completely in logical terms. Knowledge exists within people, and it is, therefore, part and parcel of their human complexity and its unpredictability (Davenport and Prusak, 1998).

Peter Drucker (1946, 1966, 1991) identified knowledge as the new basis of competition in a post-capitalist society. Drucker opined that, in the new economy, or the evolving service dominated work environment; knowledge is not just another resource alongside the traditional factors of production; labour, land, and capital. It is the only meaningful resource. Stanford economist Paul Romer (nd) referred to knowledge as 'the only unlimited resource,' the one asset that grows with use. Wiig (1993) on his part, described knowledge as the insights, understandings, and practical know-how that we all possess. In other words, knowledge is a fundamental resource that enables us to function intelligently.

Davenport and Prusak (1998), however, posited that firms' only gain sustainable advances from what it collectively knows, how efficiently it uses what it knows, and how quickly it acquires and uses new knowledge. When asked, most managers in organisations state that their greatest asset is the knowledge held by their employees, such as their executives who are key actors in 'service' organisations. The tacit-ness of the intellectual capacity of these employees meant that when they 'walk out of the door of their workplaces,' they take valuable organisational knowledge with them. The dilemma, as highlighted by Davenport and Prusak (1998) is that managers of organisations have no idea how to manage this 'knowledge'. Besides, since epistemologists spend most of their lives trying to understand what it means to know something, one is not surprised that, to date, there is no universally agreed-upon definition of knowledge. But it will not be wrong to conclude that 'knowledge' develops over time, through experience that includes what we absorb from courses, books, and mentors, as well as informal learning. Particularly, because when knowledge stops evolving, it turns into opinion or dogma. This study, conscious of these facts looked at knowledge metaphorically as the catalyst or influencer that plays a part in the individual employee's actions and inactions in their daily work life.

2.2.2 Knowledge Worker

In organisations like the banks, knowledge workers perform majorly knowledge work, which entails thinking for a living (Davenport, 2005). Knowledge work is the creation, distribution or application of knowledge by highly skilled and autonomous workers using tools and theoretical concepts to produce complex, intangible and tangible results (Drucker, 1999; Davenport, Thomas & Cantrell, 2002; Harrison, Wheeler & Whitehead, 2004; Pyöriä, 2005; Antikainen & Lönnqvist, 2005). This description of knowledge work brings to the fore, the role of the knowledge worker as an entity that continually interacts with his/her knowledge to perform knowledge work. The intellectual capacity that enables this individual to carry out this function is what Polanyi (1958) referred to as ‘Personal Knowledge.’ The importance of this Polanyi’s work is that it clearly shows the nexus between the individual and knowledge, and importantly that it is the individual that embodies knowledge. This relationship enables the same individual, such as the study participants, to become the knowledgeable worker (s) which ‘organisations’ seek after.

The term ‘knowledge worker’ as we know it today dates back to Peter Drucker (1959) work, ‘The Landmarks of Tomorrow’, where he noted that productive work in today's society and economy was work that involves the use of vision, knowledge, and concepts; work that is based on the mind rather than the hand. Several years later, Webber (1993) extended this definition by elaborating that the location of the new economy is not in the technology; be it the microchip or the global telecommunications network, but, in the human mind. Furthermore, Drucker (1999) sharing similar thoughts like those of Polanyi (1958) personal knowledge, posited that the knowledge workers own their means of production that is located in their heads, which is a portable and enormous capital asset. Because knowledge workers own their means of production, they are mobile, unlike the ‘manual workers’ that need the job much more than the job needs them. Drucker (1999) writes that while it may still not be true for all knowledge workers that the organisation needs them more than they need the organisation, however for most of them, it is a symbiotic relationship in which they need each other in equal measure.

Davenport highlighted attributes that characterised this group of workers thus

“Knowledge workers have high degrees of expertise, education, or experience, and the primary purpose of their jobs involves the creation, distribution or application of knowledge” (Davenport, 2005, p.9).

As earlier alluded to by Sveiby (1997, p.37) this type of ‘knowledge,’ which typifies intellectual capacity enables the knowledge workers to act. Reich (1991) suggested that these workers with capacity to act are ‘symbolic analysts’ that included, problem-solvers; who influence outputs to fulfil customers’ needs, such as the study participants in this thesis, problem identifiers, who help to identify customers’

needs in the market (such as marketers) and brokers (such as financiers or researchers). These categories of workers that possess high levels of capability or what Dörfler and Ackermann (2012) referred to as ‘intuitive knowledge’ operate within the banking sector of the financial industry.

Kubo et al. (2002) affirming the above assertion opined that the financial industry is a knowledge-intensive sector that relies on specialists’ knowledge or expertise of this category of employees, as they are carriers of personal knowledge needed to perform technical and complex services within the financial industry. This category of workers who are carriers of personal knowledge was referred to by Peter Drucker, as ‘executives,’ persons responsible for a contribution that materially affects the capacity of the organisation to perform. Those employees who have responsibility for exploring and generating ideas and concepts; and contextualised illustrations like the managing director of an organisation or doctorate researcher developing new drugs for a pharmaceutical firm (Drucker, 1966, 1968, 1986, 1993, 1999, 2001, 2002).

Works from other researchers such as Abadesco et al. (2004) study that covered seventeen major organisations in five Asian countries namely India, Malaysia, the Philippines, Singapore, Thailand, involving nine service sectors, also highlighted the significance and importance of the knowledge worker. This work also concluded that in this knowledge era, there exists a consensus that the success of any organisation hinges on the ability to manage its intangible and often invisible assets such as knowledge and competence of its employees. This finding put in context, might partially explain why managers of the knowledge workers do their utmost to gain a better understanding of the productivity of this category of their workforce.

2.2.3 Knowledge Worker Productivity

Historically, the concept of productivity in the last one hundred years has witnessed several evolutionary trends. Starting from the days of Taylor (1911) scientific revolution, which was credited with improving the status of the craftsmen of that period, upgrading them to manual workers, while their tasks were enhanced and streamlined into jobs. Though, the decision-making process about their productivity was taken away from these workers at that point because as employees with better life prospects, they became part of a larger production machine.

Drucker described Frederick W. Taylor as

“The first man in recorded history who deemed work deserving of systematic observation and study, whose study led to a tremendous surge of affluence over several decades. After these heroics, no, other productivity concept has managed to lift so many people out of poverty than the Tayloristic phenomenon in all the developed countries” (Drucker, 1974, p. 181).

Despite this documented success criticism of that era still, abound. Mintzberg (1989), a modern management scientist, was critical about Taylor's scientific management's obsession with efficiency. Notably, for the adoption of measurable productivity and its approach of applying systems to people, instead of the management approach, which is about applying human skills to systems. After the Tayloristic scientific management era, was the Gantt (1910) task and bonus system productivity improvement approach. The approach was a derivative of the scientific management approach, based on task and bonus incentive, which is a humanised management way to improve worker's efficiency and productivity. Gantt's task and bonus system offered employees who completed their tasks on time bonuses if they performed beyond the benchmark. Gantt (1910) humanised the management concepts adopted for industrial efficiency and highlighted the need for work conditions to produce favourable psychological effects on the workers.

Another, productivity improvement concept, is the Time and Motion Study of Gilbreth and Gibert (1921) which was a derivative of scientific management with psychology. The time and motion study was a direct and continuous observation that involved using timekeeping to record the time taken to accomplish a task, as a way to establish a standard. The study identified fatigue time and delayed time during the process of completing a task. These observed periods were added to the standard time to establish the benchmark time for that task. The aim was to improve productivity. Additional Landmark work that had a significant impact on the workplace productivity, as well as the management theory in the 1920s were those of Mary Parker Follett, famously referred to as 'The prophet of Management in the 1920s'. Follett (1920) work cited in Graham (1995) focused on the well being of the individual within the group, insisting that through democratic governance employees can fulfil their potentials, strengthen and develop the group they belong. Follett ideas were similar to those proposed several decades later by Drucker (1999) that included the need for the individual to have the autonomy, where each individual will be accountable for his/her decisions. Follett also advocated for a situation where each individual participated or allowed to be part of the decision-making process and to accept personal responsibility for the overall result of the group. Follett was of the view that productivity will increase in such a fairer work atmosphere if organisations and leaders at that time agree to adapt to this new management theory. This model was criticised for being too unconventional and ahead of her time, comprising ideas anchored on principles of horizontal authority, the group principle, circular response, power with, rather than power over. Follett theory promoted conflict resolution, team participation in decision making, and holistic approach to management, and effective leadership that relied on active constructive contributions from group members towards achieving the common purpose rather than serving their leader (Graham, 1995). Follett work signalled how the productivity of the individual could be improved. It also formed the building blocks of ideas of many well-known management theorists such as Drucker, Moss Kanter, and even, Mintzberg postulations.

Furthermore, Mayo (1933) introduced human relationships movement, which was a derivative of scientific management that emphasised the motivational effect of workgroups on the individual group member. The human relationships movement acceptance by the organisations led to the introduction of job-oriented interpersonal skills acquisition training that enabled employees to improve their competencies in managing people and help to maintain and enhance employee-customer relationships. Mayo was criticised by Daniel Bell, a sociologist who argued, that Mayo and other industrial sociologists were adjusting men to machines, rather than enlarging human capacity or human freedom (Brick, 1986). Hoopes (2003) equally criticised Mayo, for replacing psychoanalysis with fairness. However, Mayo (1933) principal focus in the face of the various criticism just like Follett was to achieve improvement in productivity that can be considered just and fair.

After that came the quality management era, which began initially as a 'term' coined by the 'Naval Air Systems Command' to describe its Japanese-style management approach to quality improvement. History has it that W. Edwards Deming in the 1950s taught methods for statistical analysis and control of quality to Japanese engineers and executives. The activities of W. Edwards Deming in the 1950s can be considered the origin of 'Total Quality Management' (TQM). TQM is a derivative of scientific management technique emphasising total quality control and the system of profound knowledge of working with customers (Deming, 1994). TQM offered fourteen key principles for managers or employees to follow to improve the effectiveness of their business or organisation. Many of the principles are philosophical, while others were more methodological. However, they were all transformative.

Deming (1994) postulated that the use of TQM requires that common management styles of the firms/organisations must undergo a transformation, which entails a view from the outside. Deming believed that it was the 'view from outside' that ensured people understood the reality of the situation in their organisations and therefore, able to act, to optimise organisations that they work in. The key aim of TQM was to improve the service productivity of the organisation through all employees, ensuring that they always deliver error-free services to customers. Deming famously noted that 'transformation' was everybody's job and that quality with innovation equals zero defects, more jobs. Also, Deming's TQM theory emphasis on quality management forced American manufacturers to improve the quality of American products, which was inferior to Japanese products at that time (Deming, 1994). It also created an improved productivity 'buzz' throughout the western industrial countries as well as in some developing countries like Nigeria in the 1990s. TQM implementation, however, brought to the fore the importance of the employees whom Drucker (1959) referred to as knowledge workers. This group of employees because of their capacity to 'think' are the principal resource through which the TQM methodologies were implemented.

The ability of these knowledge workers to comprehend and implement the improvement processes for increased productivity of the organisation was adjudged critical by scholars like Drucker, who stated that:

“Knowledge-worker productivity is the biggest of the 21st-century management challenges. In the developed countries, it is their first survival requirement. In no other way can the developed countries hope to maintain themselves, let alone to maintain their leadership and their standards of living” (Drucker, 1999, p. 136).

Drucker postulations put in perspective, the demise of the industrial era, which was well served by Taylor’s scientific principles.’ Drucker (1968) explained that the new age of knowledge and the knowledge society is ‘here’ and that its employees no longer use tools or manual implements, but their work tools are their brain. This new breed of workers thinks for a living (Davenport, 2005) and are masters of their fate. In Taylor’s days, it was easy to understand the productivity of the employee as its method, then, was to lessen exhaustion, which in turn, increased productivity. Today a new approach has to be found.

Drucker (1968) assertion accentuates the need to understand the productivity enhancement requirements of this new workforce called the knowledge workers, before developing workable models that support the knowledge worker’s productivity. However, the literature shows that developing a workable model that supports the knowledge worker’s productivity is not simple nor straightforward.

Davenport writes that the evolution of work itself is one of the key issues creating difficulties and that

“The increasing movement of knowledge work out of the office and into homes, airplanes, and client site, for instance, makes it difficult to use hours worked as a measure. Quality of knowledge work produced therefrom becomes the greatest problem. As it is not easy to measure the quality of knowledge work, it makes it really difficult to determine who does it well and what interventions might be required” (Davenport, 2005, p.48).

Davenport explained that despite this difficulty, it would not be possible to improve the performance of knowledge work with a universal measure, either of the quality or quantity of outputs and that

“The only way we can determine whether a particular intervention improves knowledge work performance is to assess both the quantity and quality of the output produced by those workers. Universal measures are pretty much useless for this purpose” (Davenport, 2005, p.49).

In other words, the appropriate measure for knowledge work will vary by industry and job. This comment is particularly important, as in recent times there has been, the introduction of several

computer-based, technologically driven methodologies and off the shelf frameworks aimed at understanding or to improve the knowledge worker's productivity. In Nigeria, where some of these universal frameworks are in use, the true productivity of employees, such as these study participants (official knowledge workers) is yet to be understood.

The thesis aim to understand the lived experience of service productivity of official knowledge workers in the Nigerian banking sector depicts the unreliability of adopting a universal method. For example, within the context of this thesis, the Nigerian banking public deemed the study participants' productivity as sub-optimal, without substantiating their claim probably due to lack of accurate information, thus, making it imperative to explore and develop other methodologies that may proffer useful productivity measures. Hence it is important to consider seriously Davenport's suggestion about the challenges of adopting the universal measures because what works in the west, may not be the answer or the way to approach knowledge worker assessment in the south. Mintzberg (2007) illustrated this situation, in his work, the productivity that killed American organisations.

Mintzberg pointed out that the preponderance of the use of leaders to manage organisations they know next to nothing about (its culture, people nor customers), but with the mandate to drive up profits and shareholders value, was the key issue that impacted most organisations in the US negatively. The use such 'universal approach', in his opinion contributed to the problems leading to the global financial crisis. These leaders with centralised powers relentlessly drove everyone else to raise short-term measurable performance no matter what. This obsession with measurement inevitably puts quantity ahead of quality. They shifted the bottom line to the top, thought profits, and then managed cost, mainly by firing people. According to Mintzberg (2007), these leaders attributed their failures to the suboptimal productivity level of the workers and middle managers. But these workers have had to work much harder, which led to a great deal of burnout and colossal brain drain, especially in the financial industry. Thus, by the peak of the global financial crisis, the banking sector in the US had lost many of their most valuable assets, the knowledge workers along with the organisation's intangible assets stored in their heads as they leave their banks. Mintzberg (2007) work is essential as it points out the assessment and productivity improvement methodology that has not worked and further highlights the shortcomings of adopting universal measures, which were hitherto highlighted by (Davenport, 2005, p.45). Mintzberg work further accentuates the need for productivity measures to reflect both economic and cultural realities of the organisation as well as the needs of their knowledge workers.

Similarly, Brinkley et al. (2009) work that focused on the UK workforce both in the private and public sector organisation found that the vast majority of people at work think formal rules and policies characterise their organisation. Particularly in the UK, very few wanted to work in such organisations. The study also found that knowledge workers in the UK because of what they termed excessive

regulations were not spear-heading radical changes in the workplace like they would have wished. The study finding accentuated the need to identify the optimal way of managing knowledge workers such that they would feel appreciated and be able to perform their task.

Dorfler (2010) in his work, noted the importance of effectively managing the knowledge workers productivity and reiterated the fact that the knowledge these workers embody, metaphorically can be described as a system of cognitive schemata. Dorfler postulated that becoming competent was not only about how many schemata one has learned but importantly the complexity of the meta schemata the learner was able to develop, indicating that acquiring too many simple and at the same time loosely connected mental structures can be counterproductive (Dorfler, 2010). That is to say; it is not really about how many regulations and guidelines these workers have to learn that matters but it's the impact or influence on their cognitive development and capacity to carry out their task that is important ultimately.

Karr-Wisniewski (2010) study also show that knowledge workers' productivity may be impeded by system feature overload where the 'given' technology is too complex for a 'given task.' The study found evidence of some negative effects of technology dependence on knowledge worker productivity. The implication of this work for the knowledge worker productivity is that while information technology can be leveraged in a way to confer productivity gains, it can become counterproductive once technology usage surpasses an 'optimal level' or what can be referred to as technology "crowding" or technology overload. This function of how individuals manage communication, information, and system feature overload can implicitly reduce the effectiveness of the knowledge worker's inputs into knowledge work.

Kelly et al. (2011) explored the productivity of the knowledge workers in Ireland and the UK. They found that the categorisation of human capital as either specialist or generalist was too rigid and did not take account of the fact that individuals may themselves choose to shape their careers by investing in a range of education, training and development opportunities that will enable them to move between specialist and generalist roles. The study depicts that the knowledge workers were not autonomous but very controlled and not able to think on their own or think for a living (Davenport, 2005). The findings of this work were similar to those of Brinkley et al. (2009) highlighted above, where the knowledge workers were excessively regulated, which impacted their creativity and innovation capacity.

Gyensare, Gyensare, and Asare (2012) work also highlighted the fact that organisations, such as the banks; underestimate the significance of their intangible assets, which reflected in how they managed their knowledge workers. Notwithstanding the study finding scholars like Duffy, reiterated that knowledge workers through their intellect and experience facilitate the process that drives innovation and creativity in the financial sector (Duffy, 1999). This postulation is supported by Ogbo et al. (2013)

work, which remarked that knowledge worker's human and structural capital elements were found to have a positive effect on organisational outcomes in the Nigerian banking sector. Ogbo and others explained that these positive effects evidence the need for banks to continue to pay attention to human and structural capital as potential sources of competitive advantage (Ogbo et al., 2013).

In conclusion, the discussions underlined the importance of the knowledge workers productivity and their impacts on the performance of the organisation. However, for the organisations to recognise and understand the productivity of knowledge workers, there is the requirement to procure appropriate assessment tools that would facilitate better understanding and recognition of these knowledge workers productivity. The next section presents some of the models suggested by scholars for assessing the knowledge workers productivity.

2.2.4 Measuring and Managing Knowledge Worker Productivity

The literature reviewed suggests that conceptualising the knowledge worker productivity in a more generally acceptable way is difficult because of the 'invisibility' characteristics of 'knowledge,' as it is hidden, in the head of the knowledge worker (Fisher, 1987). Despite this apparent difficulty, researchers continue to make significant efforts towards ensuring that some workable models are provided to assess the productivity of the knowledge workers. Juran (1964) advised that understanding what we are measuring should precede sets of standards or measurement criteria. This is because while measures can be interpreted as assessments that enable one to form an opinion of the item studied, yet, it is an understanding of what the focus of the measurement should be, that ensures optimal outcomes.

Ghalayini and Noble (1996) responding noted that in respect of assessing the knowledge worker, measuring their productivity was the primary goal, as it is the measure that indicates their performance. Put differently, understanding this group of workers is the sine qua non to an accurate measurement of their productivity. Magliola-Zoch (1984) and Sink (1985) therefore opined that although measuring the productivity of the knowledge worker was a daunting task; a common theme agreed by most researchers was that knowledge worker's productivity could and should be measured. These authors hence outlined a framework to support the conceptualisation efforts of researchers in the study subject area. Magliola-Zoch (1984) and Sink (1985) suggestions include

- That the workers must participate in the creation and assessment of the measures of productivity; that way, they can take ownership of the outcome.
- Any process that seems too complex to measure is likely to have less complex sub-processes, which are more practical to measure.
- Always use the best measure for the job, even if several different measures must be pursued for different processes.

- Do not expect absolute accuracy, but to strive for the best; that is economical.
- Finally, regardless of the shortcomings, measuring is better than not measuring.

Some of the models proposed by various researchers found in the literature reviewed are presented here below.

2.2.4.1 Knowledge Worker Productivity Models and Frameworks

The first model presented is from Davenport and Prusak (1998, p.81), which suggested that ‘mapping’ should be used as a measure. The authors believed that mapping ‘who knows what’ in an organisation could create an essential inventory of knowledge. However, the difficulty with this mapping approach is that it cannot guarantee the ongoing availability of that ‘knowledge inventory,’ as it involves having access to the knowledge, which is possible, ‘only’ when its owner has time to share it. There is also the reality of losing ‘the mapped knowledge’ entirely if the knowledge worker leaves the company which would pose significant problems that may threaten the ‘value’ of the entire mapped organisation’s knowledge capital database. Peter Drucker (1999) on his part outlined determinants of knowledge worker productivity model that comprise six criteria that include

- What is their task?
- Do they have autonomy?
- How are they doing with continuous innovation?
- Are they continuously learning and teaching?
- What level of work quality do they produce? and
- Are knowledge workers treated as an asset to the company or just like any other worker?

However, almost twenty years after the above postulations, the knowledge worker productivity cannot be said to have improved significantly as a result of these criteria outlined by Peter Drucker (1999). Literature reviewed show that polemical arguments as to the usefulness of ‘even’ categorising some employees as knowledge workers may have impacted the use and further improvement of these measurement criteria by other researchers. Frenkel and Tam et al. (1998) postulated that the tacit attribute of the knowledge worker underscored their distinctiveness and capacity to solve complex problems as a result of their multi-skills.

Also, knowledge workers easily consociate with different disciplines and bodies of knowledge when compared with other professionals. Lee and Yang (2000) tried to link the knowledge worker concept with the type of knowledge quotient requirement of their work. The authors emphasised that the knowledge workers uniqueness and competitiveness can be linked to their primary usage of tacit knowledge compared to explicit knowledge. Davenport (2002) postulated that in the current

dispensation, most jobs are now more knowledge-intensive requiring this category of workers to interact with their knowledge tacitly in order to do their job.

Critics of the knowledge worker concepts like Alvesson (1993) however, contended that the knowledge worker concept was a product of wishes and state of self-reflection. Knights and Murray et al. (1993) further opined that the knowledge worker concept was a way of positioning professionals and managers in an elite group, thus elevating them to a prestigious position in the organisation. Collins (1997) refused this differentiation of knowledge worker as a unique group of employees, insisting that a knowledge worker label is just a re-categorisation of existing occupations.

Nevertheless, Wheeler & Whitehead (2004); Pyöriä (2005), and Antikainen & Lönnqvist, (2005) were of the view that the knowledge workers through the insightful application of their knowledge produce complex, intangible and tangible results. Amar (2002) highlighted that knowledge workers are complex individuals who bring unique skills, intelligence, and work methods to the workplace. The uniqueness of this group of workers makes it difficult for managers to create a uniform system for encouraging, understanding and rewarding their creativity. Another challenge these worker's complexity poses for organisations is that it makes it impossible to guarantee continuous access to these employees' knowledge database as they are 'mobile.' As a result, Drucker's determinants of knowledge workers' productivity assessment model can, therefore, be said to present a way of understanding the productivity of these knowledge workers, albeit from the perspective of their organisations.

Jones and Chung (2006) developed a mathematical model that measured cognitive turnover (CT) index of the knowledge worker as a way of understanding their productivity. The model entails using a questionnaire to gather data about the components of cognitive turnover tendencies of knowledge workers and analysing the data collected with a mathematical model that yields the CT index of the studied worker. Cognitive Turnover (CT), according to Jones and Chung (2006) may occur where organisational policies create workplace challenges that lead to dysfunctional behaviours by knowledge workers. The knowledge workers involved then tend to seek more 'financial satisfaction' by giving themselves a 'stealth raise,' i.e., cutting back the productive hours in which they perform knowledge work at the office. These workers may dedicate more mental effort to another activity that is not job-related, but that brings them more satisfaction (Barber and Weinstein, 1999). While hourly workers may practice physical absenteeism, knowledge workers because of the nature of their work tool; 'the brain'; usually elect to practice 'mental absenteeism.'

This mental absenteeism may lead to a decline in the knowledge workers productivity, a phenomenon Jones and colleagues' labelled 'cognitive turnover' (CT). While this 'cognitive turnover' (CT) model may enable the organisation to detect knowledge workers that spend less time on their official work, it may not identify those with low productivity. The fact that the knowledge workers themselves will be

required to volunteer information on the questionnaire creates validity and trustworthiness issues for the outputs from this model. Therefore, at best, the CT model can indicate the knowledge worker productivity, but it may not pass the litmus test of providing a reliable and generalisable result.

Stanford (2011) proposed another form of an assessment model that mirrors the way university academic staff productivity was measured. The model comprises the following features;

- a) Manager/employee agreed on outcomes (not output) measures.
- b) Contextually valid; and informed by what a particular business unit needs in terms of outcomes related to the business goals.
- c) Perceived as fair.
- d) Provide a quantitative basis for evaluation and reward of knowledge work.
- e) Customised to provide incentives that the individual worker value.
- f) Employ a multidimensional measurement to capture productivity.
- g) Data should be captured from a range of sources that simultaneously examine quantity and quality as well as tangible and intangible aspects in service provision.
- h) Data captured should include objective and subjective work elements.

This approach enables the combination of subjective and objective measures which may not by themselves be able to provide adequate information. Using these eight characteristics as guidelines according to Stanford allows the organisations to develop a scalable and replicable assessment model. This best practice suggestion mirrors some of Davenport and Drucker ideas, regarding the measurement of the knowledge worker productivity. The main drawback of Stanford (2011) suggestion is that the proposed framework is not driven by the knowledge workers themselves but by the organisation. It, therefore, lack stakeholder's perspective/input and may be considered an organisation serving model, thus making it difficult to operationalise in practice.

Rock and Jones (2015) noted that more and more companies were ditching performance ratings from their performance management systems and evidenced that with data from their 2015 work that suggest around 30 large companies, representing over 1.5 million employees, were following a similar path. This work also found that organisations were no longer defining performance by a single number and that fifty-one large multinational firms moved to a no-ratings system during the year 2015. Rock and Jones elaborated that these companies now emphasise ongoing, quality conversations between managers and their teams as part of the assessment approach. Social treats and rewards, like one's sense of status or fairness that activates intense reaction networks in the brain, were commonplace in these organisations.

Gamification was another model first introduced by Pelling in the year two thousand and three, as a measure that facilitates the application of game-like accelerated user interface design to make electronic

transactions both enjoyable and fast (Pelling, 2011). Gamification is considered an alternative to rating and appraisal systems that organisations use to assess the productivity of their employees. It is currently an evolving concept which has been embraced by professional consulting firms like Deloitte and Accenture etc. Since it became trendy in the year two thousand and ten, businesses have used Gamification to drive desired user behaviours that are advantageous to their brands. This strategy has enabled Gamification to gain a foothold in the business arena gradually. Rewards such as badges and points are used to elevate status by showcasing the talents, expertise, and accomplishments of users (Huotari and Hamari, 2012, p. 19). Competition is another technique used in gamification. The desire to appear on the leaderboard drives players to complete more tasks, which in turn increase deeper work engagement. Werbach (2014, p. 266) explained that Gamification is a measurement matrix that describes the framing of an activity like a game to make it more motivating. The concept of gamification isn't new, but the term describing it is.

The oldest example of gamification is the frequent flyer programmes that airlines companies offer as part of their customer loyalty programs. Gamification techniques strive to leverage people's natural desires for competition, achievement, status, altruism, community collaboration, and many more. One standard method of Gamification is to increase engagement by rewarding users who accomplish desired tasks (Shpakova, Dörfler, and MacBryde, 2017). However, Gamification model currently is yet to be supported by proven theoretical framework / empirical data that affirm its usefulness as a veritable model for measuring knowledge workers productivity.

2.2.5 Concluding the Knowledge Management Section Literature Review

In the last sections, knowledge management literature that covered subject areas such as knowledge, knowledge worker, knowledge workers productivity, and measuring knowledge worker productivity was reviewed. The purpose was to develop a mental model of the subject areas mentioned earlier, how the subject areas can inform the current thesis and possible model/framework that can be used to assess the knowledge worker productivity.

The literature review shows that the concept of knowledge dating back to the days of Plato, and more recently Russell (1948), Polanyi (1958), Sveiby (1997), Davenport (2005) and others, has been challenging to define. The difficulty associated with defining knowledge has led to a situation where authors either provided features of knowledge or avoided defining it completely. This study, conscious of these facts looked at knowledge metaphorically as the catalyst or influencer that plays a part in the individual employee's actions and inactions in their daily work life.

Individuals that embody these features were conceptualised as knowledge workers first by Drucker (1959) as they think for a living (Davenport, 2005). These knowledge workers are different from

employees of the Tayloristic era that were predominantly manual workers. The tacit dimension of their ‘knowledge’ enables these knowledge workers to ‘intuitively’ create solutions that meet their customer's needs. In other words, the knowledge that exists within the knowledge workers allows them to act and to play vital roles in the service production process of organisations like banks. The unique characteristics of these knowledge workers whose primary work tool is the knowledge residing in their brain made understanding and conceptualising their productivity difficult. The evolution of work in service organisations like the bank where these knowledge workers ‘practice’ further compounded the situation. Despite the challenge associated with trying to conceptualise the knowledge workers productivity several management authors proposed frameworks and models for measuring knowledge workers productivity, some of which are presented in Table 2.4 below.

Table 2.4: Knowledge Worker Productivity Models found in the Literature

Author	Knowledge Worker Productivity Model	Perspective of Model
Davenport and Prusak (1998)	Mapping Approach (to create an inventory of knowledge or knowledge capital database)	Organisation perspective oriented, lacks stakeholders perspective as a model designed to primarily benefit the organisation
Drucker (1999)	Knowledge worker productivity model outlined six assessment criteria	Individual perspective orientated, however, dogged with polemical debates and underpinned by organisational considerations
Jones and Chung (2006)	Developed a mathematical model that measured cognitive turnover (CT) index of the knowledge worker	Organisation perspective oriented, lacks stakeholders perspective as a model designed to benefit the organisation primarily
Stanford (2011)	Assessment model mirrors the way university academic staff performance were measured. It comprises eight criteria.	Organisation perspective oriented. lacks stakeholders perspective as model driven by the organisation
Pelling (2003, 2011)	Gamification model is a measurement matrix that describes the framing of an activity like a game to make it more motivating and is considered an alternative to rating and appraisal systems that organisations use to assess the productivity of their employees.	Individual perspective oriented but lacks a theoretical foundation to validate the model
Rock and Jones (2015)	Model emphasised ongoing, quality conversations between managers and their teams as part of the assessment approach.	Organisation perspective lacks stakeholders perspective as conversations are designed from the organisation perspective primarily

Table 2.4 above and discussions in sections 2.2.3 and 2.2.4 show that most models found in the literature reviewed were designed from the organisation perspective and underpinned by the need to meet

organisational set objectives. This was despite the important roles that the knowledge workers play in the production process of their organisations as discussed section 2.2.2 and 2.2.3. Hence these models were deemed unsuitable for understanding the knowledge workers' productivity from their perspective. However, Drucker (1999) determinants of knowledge worker productivity framework, though underpinned by organisational considerations was identified as useful, because it provided a broad framework that could contribute informative value without steering the research into any specific direction.

In the next section, synthesise of the service operations management and knowledge management literature reviewed is presented.

2.3 Synthesising the Literature

In the last two sections, 2.1 and 2.2 of this chapter, the literature of service operations and knowledge management, bodies of knowledge were reviewed. It entailed exploring overlapping subject areas such as service, service productivity, measuring service productivity, and knowledge, knowledge worker, knowledge worker productivity, and measuring knowledge worker productivity. In this section, the goal is to synthesise these subject areas within the context of the banking operations discussed in section 1.2, to achieve conceptual results that can inform this research. First, the process of producing service was elaborated on by conceptualising, the official knowledge worker as the key enabler of service productivity in the banking sector. Subsequently, using the idea of the official knowledge worker as the key enabler of service productivity in the banking sector, this allows me to advocate for the adoption of 'individual perspective orientation' approach to studying service productivity in lieu of the dominant organisation perspective orientation approach found in the service operations and knowledge management literature reviewed.

2.3.1 Official Knowledge Worker as Key Enabler of Service Productivity

The Nigerian banking sector plays a pivotal role in the financial intermediation and developmental process of the economy. To achieve this objective, banks in the industry primarily utilise the skills and expertise of their official knowledge workers. These employees embody knowledge, which Wiig (1993) described as the insights, understandings, and practical know-how. This knowledge is the fundamental resource that allows them to function intelligently. Polanyi (1966) refers to it as personal knowledge. This category of employees regularly interacts with their knowledge to perform knowledge work, such as transforming banking services that are majorly intangible, through cognitive manipulation into products and services that banks offer their customers.

That is to say, the activities of the banking sector involve the need for these bank executives to interact with what they know (their knowledge) which avails them the capacity to act (Sveiby, 1997) to produce service for the benefit of the banks' customers. These bank executives can be deemed complex individuals who bring unique skills, intelligence, and work methods to the workplace. They carry out responsibilities (operations and strategic) that ensure the smooth running of the particular areas of business that they oversee, to contribute to the profitability of their banks. Additionally, as a result of their position in the organisations, they represent both the service and the organisation in the eyes of the banking public (Zeithaml and Bitner, 1996). The bank executives also facilitate intermediation activities in the financial market to create wealth and ensure growth in the economy.

In the banking sector, the service produced carrying out the control function role and offered to the customer is in the form of knowledge embodied by these official knowledge workers. This creates a contending productivity requirement amongst the stakeholders involved in the service production process. During the service production process, particularly the transformation stage, the literature reviewed shows that the input requirements has consequences for the productivity of service (Sekhon and Yalley, 2014). Moreover, as noted by Saari (2006), productivity is created during the transformation stage. From the preceding discussions, and the presentation in the stakeholders need analysis table 2.3, the service production process of the banks is dependent particularly on the knowledge inputs of these official knowledge workers, while their managers depend on the outcome of the service which they produce to determine service productivity measures of the organisation.

The outcome of this process informs the individual employee's productivity. The implication, therefore, is that the official knowledge workers play a crucial role in determining the service productivity of their organisations, such as the banks. Also, the outcome of these banking service activities which knowledge workers perform usually has a direct impact on the performance and competitiveness of their organisations. Besides, service productivity is deemed to be critical to the wellbeing of service organisations like banks, with implication for their profitability and solvency (Hill et al., 2014). Therefore, Drucker (1974) argues that knowledge workers are not just another resource alongside the traditional factors of production; labour, land, and capital, but that they are the only meaningful resource.

This 'meaningful resource characteristics' which the official knowledge workers in this study embody makes them the key enabler of service productivity in the Nigerian banking sector. The literature reviewed, some of which are highlighted in table 2.2, section 2.1.4, nonetheless, depict preponderance of designs, models, and frameworks that seek to assess and or measure the official knowledge workers' contributions to service productivity, from the perspective of the organisation. However, as the participants in this study perform key control functions that are critical to the survival of their

organisation, to understand their lived experience of service productivity, requires an approach that recognises their importance, emphasises the individual, and recognises them as the only meaningful resource (Drucker, 1974) in the service production process of their organisations. Understanding these knowledge workers from this perspective would enable the recognition of their true productivity.

2.3.2 Advocating for the Individual Perspective Orientation Study Focus

The service operations management literature reviewed shows that productivity is created during the transformation stage of the service production process (Gronroos and Ojasalo, 2004; Saari, 2006; Sekhon and Yalley, 2014). These authors argued that in the service production process or the 'open system', particularly during the transformation stage, the employees' inputs and resources play a clearly defined, direct and vital role, which impacts service outcome and productivity. Similarly, the knowledge management literature highlights the employee as carriers of personal knowledge, persons responsible for a contribution that materially affects the capacity of the organisation to perform (Drucker, 1974). This knowledge enables employees like the study participants to become knowledgeable workers that organisations like banks seek after as they have the capacity for exploring and generating ideas and concepts. These knowledge workers interact with what they know (their knowledge), which avails them the ability to act and to produce service that benefits the organisations' and their customers.

In the banking service sector, measuring the productivity of the employee entails assessing the transformation stage outcomes (success or failure) of the service production process that include customer service encounter and customer experience. As a result, measuring productivity in service organisations like the banks is not straightforward, given the involvement of the customer (Žemgulienė, 2009). However, despite this challenge, service operations management researchers have proposed several service productivity models depicted in table 2.2 section 2.1.4, for measuring the service production process of open systems such as the banks.

Review of these models shows that the authors focussed their service productivity modelling efforts on issues such as customer service processes, customer experience, organisation service operations processes, systems, and other organisational strategic imperatives, which seem to be the primary concerns of the organisation. Only a few authors, notably, Dobni (2004) that proposed a model for measuring the service employee productivity, therefore, the implication for this study, is that most of the models in the literature reviewed were not designed to meet the needs of the individual employee (see table 2.3 section 2.1.4). Hence, these models, which are organisation perspective oriented, might not accurately recognise the productivity of the study official knowledge workers.

Similarly, the knowledge management researchers equally proposed models for understanding the productivity of the individuals (knowledge workers) working in service organisations, some of which

are depicted in table 2.4 in section 2.2.5. Review of these knowledge worker productivity models shows that despite the important roles the knowledge workers play in the production process of service organisations like the banks, (Sveiby, 1997; Drucker, 2001; Davenport, 2005), most of these models' lack stakeholders or individual perspective orientation. The knowledge management literature suggests that most researchers geared their efforts towards designing models to meet the set objectives of the service organisations as depicted in table 2.3 section 2.1.4. However, Drucker (1999) Determinants of knowledge worker productivity and Pelling (2003, 2011) Gamification models, both were deemed individual perspective oriented.

Drucker (1999) model, as discussed in section 2.2.3, though, individual perspective oriented was dogged with polemical debates that seem to have limited its applicability. However, conceptually the six assessment criteria of the model were deemed to be underpinned by organisational considerations. Pelling's Gamification model, equally individual perspective oriented is yet to be supported by theoretical proven framework / empirical data to affirm its usefulness as a veritable model for measuring knowledge workers productivity. The preceding discussions imply that most of the available models are organisation perspective oriented. However, only, Drucker (1999) determinants of knowledge worker productivity model were identified as useful for this thesis as it can contribute educational value without steering the research into any specific direction.

2.3.3 Concluding the Synthesis of Literature

The originality of this study comes from the interrelationships between the three bodies of knowledge, service operations management, knowledge management, and banking operations. The knowledge management and service operations management, subject areas were synthesised within the context of banking operations, which is the activities carried out by the study participants. Banking operations represents the core activity of the banking sector that entails the production and delivery of service. This banking operations activity is achieved principally in the Nigerian banking sector through the actions of the 'bank executives' (study participants). They interact with their knowledge and with their customers, which culminates in the production of service that the bank offers to / accepted by the customers.

These features of the study participants' '**knowledge**' and '**interactions**' which results in 'service' indicates and underpins the importance of the individual employee in the service production process. This distinctive 'feature' ought to influence the design and conceptualisation of the productivity assessment models of these bank executives (official knowledge workers). The uniqueness of these official knowledge workers suggests that their productivity dictates the success or failure of their organisations, as they possess their means of production, which is knowledge (Frenkel and Tam et al., 1998). Nonetheless, the knowledge management and service operations management literature

reviewed and presented in sections 2.1 and 2.2, depicted that the individual employee (official knowledge worker) is treated as one of the tools of production and not as the focus of the modelling activities of service productivity researchers. This was despite the vital role that they play as the primary driver of the service production process of service organisations like the banks.

Also, most of the models found in the service operations management and knowledge management literature; summarised in table 2.2, section 2.1.4, and table 2.4, section 2.2.5, respectively; were predominantly organisation perspective oriented. The models generally focussed on measuring service productivity that includes customer, employee, and systems processes from the perspective of the organisation. Though the models identified the key role employees' play in the service organisation, particularly during the service production and delivery processes, this kind of measure fails to recognise the complexity of the relationship that exists between the total performance (service productivity) of the organisation and employee's productivity.

Ruch (1994) explained that most of these models do not disaggregate their findings to the individual level in any systemic way, thus making it difficult to accurately comprehend the individual employee's contribution to the service production process. The inadequacy of existing service operations and knowledge management; organisation perspective-oriented models, strengthens the advocacy for the adoption of a model that is 'individual perspective oriented. The vital role that these employees (official knowledge workers) play during the service production process required that a better way of understanding their productivity to be found.

Through the literature synthesis, it is evident that the official knowledge worker is the key enabler of service productivity in the service organisation, such as the banking sector. This outcome provided the premise to advocate for the adoption of 'individual perspective orientation' approach to developing service productivity models that benefit this group of workers, instead of the dominant organisation perspective orientation approach found in the literature reviewed. This 'individual perspective orientation' focus thus represent the conceptual result obtained from the literature synthesis. The conceptual result can now further contribute to the formulation of the research question and objectives as well as influence the choice of the research framework of this study.

2.3.4 Deriving the Research Question and Objectives

In the last section, the synthesis of literature reviewed in this work yielded the conceptual result; ‘individual perspective orientation approach’. This result, which connotes exploring the lived experience of service productivity of the study participants’ from their perspectives contributes to the framing of the research question and objectives of this study. This section thus explains how the research question and objectives of the thesis stated in section 1.4 without explanation were derived.

This thesis aims to facilitate an understanding of the lived experience of service productivity of the official knowledge workers in the Nigerian banking sector. The problem statement discussed in section 1.1 depicts that my motivation for this thesis can be traced back to the notion by the Nigerian banking public that the unsatisfactory level of service obtainable in the Nigerian banking sector, stems from the suboptimal productivity of bank executives, working as official knowledge workers in the Nigerian banking sector.

To address this research problem, and in the light of the unique ‘individual perspective orientation’ focus conceptual result obtained from synthesis of the literature reviewed in this study, the following main research question and objectives were set.

The main research question formulated is;

What is the lived experience of service productivity of the official knowledge workers in the Nigerian banking sector?

This question was asked to enable attainment of the aim of this thesis, allow for exploration of the research problem and to proffer a solution to it from the individual perspective orientation. Therefore, the answer to the main research question would be derived from the answers achieved for research objectives 1-5 and the insight obtained from the new knowledge that emerges from this work and phenomenological models developed in the study to achieve the aim of this work. The data required would be phenomenologically relevant data gathered from the interview with bank executives working in the Nigerian banking sector as official knowledge workers.

The research objectives employed to answer the main research question in this study include

1. To examine who can become an official knowledge worker and their role in the Nigerian banking sector.

This question was asked because the banking industry is a knowledge-intensive environment with many employees handling different roles with varied knowledge quotient requirements. It is essential to identify the group of employees in the banking sector that meet the fit and proper person criteria. This is important as this group would have access to critical information in the banking sector, thus enabling

the author to collect relevant empirical materials, which when analysed would facilitate the understanding and answering of the research question.

The kind of data required to achieve objective one consists of empirical data from the study participants and secondary data, from the Central Bank Nigeria (CBN) official reports as well as other literature found in the public domain.

2. To identify and explore the key service operations strategies adopted in the official knowledge workers' work environment.

This second objective was set to enable a better understanding of the strategies and operational imperatives adopted by the participants' banks. It would allow for the identification of how these work imperatives influence the day to day activities of the official knowledge workers as well as their productivity. The data required to answer this question is empirical materials, gathered from the face to face interview with the study participants.

3. To examine the official knowledge workers' lived experience of service productivity working in the Nigerian banking sector.

This third objective was set to facilitate the collection of study participants' concrete description of their lived experience working in the Nigerian banks. The data gathered is expected to provide insights into the day to day work 'lived' experience of the study participants in the Nigerian banks to enable attainment of this third objective.

4. To examine and understand how the official knowledge worker's productivity in the Nigerian banks is assessed.

This objective was set to enable the study participants to highlight the assessment criteria used in their banks and what impact the assessment methodology has on their lived experience of service productivity. The data required to achieve this objective is the empirical materials gathered from the face to face interview with study participants.

5. To identify what can be considered as the essence of the lived experience of service productivity of the official knowledge workers in the Nigerian banking sector.

This objective was set to enable the identification of what can be construed as the essence of the lived experience of service productivity of the study participants working in the Nigerian banking sector. The data required to achieve this goal is derived from the results obtained for objectives 1 – 4.

In conclusion, meeting the above set objectives would facilitate achieving the aim and answering the research question of this thesis.

2.4 Concluding the Literature Review Chapter

In this chapter, transdisciplinary literature review that cover service operations management and knowledge management literature was conducted. The review span overlapping service operations management; subject topic areas such as service, service productivity, measuring and managing service productivity, and knowledge management subject areas that include; knowledge, knowledge worker, knowledge worker productivity, and measuring and managing knowledge worker productivity.

The review of these bodies of knowledge literature shows that the service organisation's production processes because of its labour-intensive nature are driven majorly by the employees, such as the current study participants (official knowledge workers) in the banks. These employees input and output 'knowledge' in the form of service that their organisation offer to their customer with a view to meeting 'service productivity' set target.

The synthesis of the literature enables the establishment that the 'employee' (official knowledge worker) is the key enabler of service productivity in service organisations like the banks. The review of available service productivity and knowledge worker productivity models found in the literature to facilitate accurate productivity measure of these workers depicted preponderance of organisation perspective orientated models deemed not suitable for understanding the individual employee's productivity. The inadequacies of these organisation perspective-oriented service productivity models provided the premise to advocate for a paradigm shift to an approach/focus to develop a model that could be suitable for understanding the productivity in service of the individual employee. This situation created a knowledge gap in the literature of bodies of knowledge reviewed in this work, which yielded the unique conceptual result, 'individual perspective-orientation approach'.

The conceptual result achieved from the literature review hence focussed this study and contributed to the formulation and derivation of the research question and objectives of this study. The research question and objectives derived would enable exploring the study phenomena from a perspective that support achieving the aim of the study, which is to facilitate an understanding the official knowledge workers lived experience of service productivity in the banking sector. Also, the 'individual perspective orientation' focus conceptual result achieved from the literature review would influence the choice of the research framework to be developed for this thesis in the next chapter, to drive the remaining part of this study.

Chapter 3. Developing Thesis Methodological Research Framework

In the last chapter, the literature review enabled a better understanding of the relevant service productivity and knowledge worker productivity topics and yielded the ‘individual perspective orientation’ conceptual result. The main research question and five research objectives employed to facilitate studying the lived experience of service productivity of the official knowledge workers were also derived. As pointed out by Creswell (2007), it is important that studies of this nature be anchored in philosophical and theoretical roots. In this chapter, therefore, the research framework developed for the study as well as its justification is presented. First, the philosophical framing of the study is discussed, followed by the methodological underpinning adopted for this thesis.

Kuhn (1962) explained that these philosophical and theoretical roots are paradigm or frameworks of scientific thinking premised on fundamental beliefs and assumptions regarding the nature of reality (ontology), the concern about knowing how we can know the nature of reality (epistemology) and in what way we can study reality (methodology). Furthermore, Denzin and Lincoln (2000, p. 157) postulated that the word paradigm is “a basic set of beliefs that guide action.” However, before Kuhn (1962, 1996) theory of scientific paradigm, it is the norm for disciplines to build their knowledge base from philosophy. Kuhn refers to this as a pre-paradigmatic state, where philosophy provides the way or ‘how we can know the nature of reality.’ Therefore, it is vital for the researcher to explicitly state the epistemology of the research process to ensure that its readers and users can comprehend the study as well as to facilitate further discussions about the phenomena (Checkland, 1999).

To do this requires that the researcher declares his/her beliefs and assumptions, to help others see how the outcome of the study contributes new knowledge using the chosen paradigm (Burrell & Morgan, 1979; Ritchie & Lewis, 2003). In this study, the philosophical framework adopted is the interpretivism and phenomenological paradigm, which uses description, interpretation, and idiographic explanations to attain its epistemological goals. The interpretivism paradigm rejects positivism, natural science methods in favour of a qualitative human science approach. As a human science, phenomenology aims to be systematic, methodical, general, and critical (Giorgi, 1997).

In this study adopting the highlighted philosophical framework, the researcher plays a crucial role in the entire research process (data collection, interpretation of data, presentation of findings and idiographic explanation of the study findings), thus the claim to new knowledge is dependent on the researcher’s phenomenological attitude, discussions and or idiographic explanation of the findings. Consequently, as the claim to knowledge is dependent on the descriptive, interpretation and or idiographic elements of this qualitative study, the new knowledge claimed cannot be through deductive reasoning that are tautologies-statements that are contained within the premise and virtually self-evident, and usually applies to the whole society. Also, the new knowledge in this study cannot be

claimed through induction as inductive conclusions and arguments are not regarded as cogent nor logical necessities as they are used mostly to predict what is going to happen and thus have potential to produce false results. However, the new knowledge claim in this study can be shown through abductive reasoning and the transparency of the research process. In other words, the new knowledge claimed in this study should comprise attributes that make it potentially true for the participants in the research setting and also those outside the scope of the research settings of this study. So, abductive reasoning an approach known to be used as a way of inference in science (Josephson and Josephson, 1996), which plays the role of generating new ideas or hypotheses is adopted in this thesis (Peirce, 1960; Åsvoll 2014).

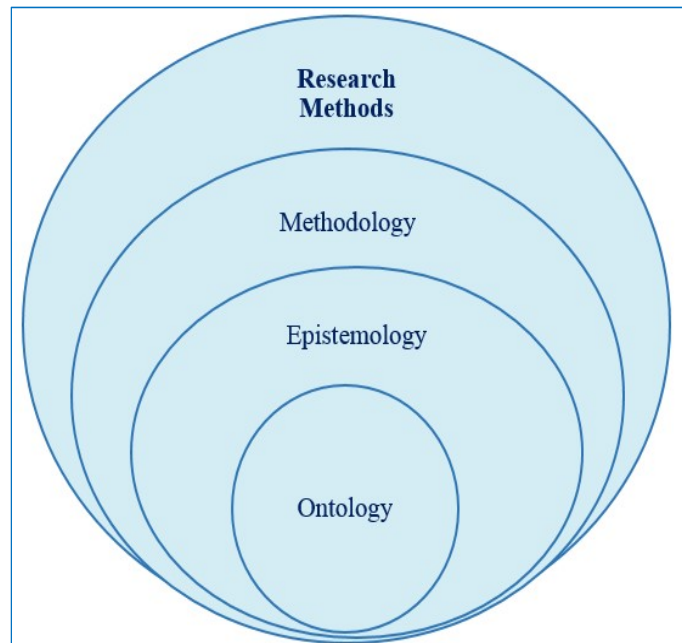
In this chapter, first, the philosophical framing, followed by the methodological underpinning of this work were explained. After that, phenomenology and its concepts of intentionality, qualia, and lifeworld (the context of lived experience) were also explained. Second, the role of the qualitative researcher and abductive reasoning, followed by the methods of data collection used in this study, are discussed. Third, the methods of data analysis, including the new phenomenological method which I initiated, and named the Trans-Positional Cognition Approach (TPCA), and a systematic comparison of the TPCA method with other similar methods and approaches to justify its initiation and trustworthiness, were presented.

Fourth, the concepts of openness, immediacy, phenomenological reduction, and dwelling and their roles in the analytical process of TPCA were also discussed. The chapter ends with discussions promoting the trustworthiness of the phenomenological approach and a chapter summary section.

Thus, this chapter sets the philosophical and methodological framework that guides this research. It does this by explaining the methods adopted in this research from a purely theoretical angle and lays the foundation for how the methods and procedures were substantiated for data collection and data analysis in chapter four of this study.

3.1 Philosophical Framing

The starting point for this study is the acknowledgement that ontological and epistemological assumptions are the foundations for the methodological design adopted in this thesis, as reflected in figure 3.1 below.



Adapted from Easterby-Smith et al. (2012, p18)

Figure 3.1: Philosophical and Methodological Considerations

Easterby-Smith et al. (2012) writing about this same topic highlighted the negative consequences that nonrecognition of the importance of philosophy could have in the design of any academic inquiry. The authors noted that philosophical assumptions focus the mind and present the researcher an opportunity to think reflexively, especially, about how their research is designed and positioned while crafting the thesis philosophical foundations. Cunliffe (2011) affirming this stance explained that one's metatheoretical assumptions have very practical consequences for the way research is carried out in terms of topic, the focus of the study, what is seen as data, how the data is collected and analysed, the theories employed and how the research work is written up.

In other words, it is critically important for the researcher to pay attention to the frameworks it uses, their underlying assumptions and to continuously challenge its meaning to ensure that they do not constrain the researcher's creative mind nor the ability to learn new things that are useful to and about the world. Reflecting on the meaning of ontology, brings to mind philosophical questions about reality, for example, the questions about the existence of objective reality or otherwise (Hatch and Cunliffe, 2006). As service operations researcher within Management Science (OR/MS) for instance, how would I ascertain the reality of the OR/MS positivist stance whose professed aim is to achieve maximum

efficiency and effectiveness, in the use of machines by men and in the use of men, through adoption of quantitative and qualitative methods (Hindrichs, 1953). This question, Ackoff (1979) an OR/MS veteran, postulated connotes objective and deterministic philosophical disposition, arguing that as real-life problems are complex in nature, the strict cause and effect objective nomothetic approach to proffering solutions of OR/MS researchers does not ensure that an optimal outcome was achieved. Philosophers like Popper, Kuhn, and Feyerabend with different perspectives through their works have also questioned this positivist objectivist existence of meaningful reality (Crotty, 1998, p. 40-42).

Reflecting also on how we know what we know, Hatch and Cunliffe posit that epistemology is

“... concerned with knowing how you can know” and that, it is also premised on “the nature of reality ” (Hatch and Cunliffe, 2006, p.13).

In trying to establish how we know what we know, it becomes important for the researcher to be reflexive about the nature of reality as ontology and epistemology seem to be intertwined. Tsoukas and Chia (2011) posited that researchers who focus rigidly on their philosophical stance might miss out if they ignore other opportunities to consider and or explore phenomenon from different perspectives. This speaks to the fact that though, there is a truth out there, no matter how faithfully the scientist adheres to scientific methods, research outcomes are neither totally objective nor unquestionably absolute necessitating good dose of philosophical reflexivity and flexibility. Crotty (1998) therefore makes the point that epistemology is the theory of knowledge that forms the basis for research, as it is the branch of philosophy that provides a linear scale with positivism on one extreme and subjectivism on the other. To explore and understand any phenomena, therefore, required an appropriate epistemology which provides a foundation on which to build the theoretical standpoint for the study.

This study is interested in the ‘lived experience of bank executives currently employed in the Nigerian banking sector as official knowledge workers. Lived experience is a term originating from the German ‘Erlebnis’ used by Husserl (2001 [1920]) and Heidegger (1967 [1927]) and later, Dilthey (1976, 1985) and Gadamer (1975). The etymological structure of Erlebnis is that the prefix ‘er’ implies “from out of something according to its own essential measure”, and ‘lebnis’, the process and result of “living” (Burch 1990, p.131). The objective is to study human beings as themselves. Additionally, the foci of, Erlebnis refers to the ‘lived’ nature of the experience that is central to one’s understanding. The individual in different ways subjectively engages in experience, whether on an emotional, professional, physical, spiritual, and intellectual dimension (Addis and Holbrook, 2001; Carù and Cova, 2003, 2006; Tung and Ritchie, 2011). Philosophers widely agreed that the central meaning of the experience captures the eidetic essence of lived experience (Dilthey, 1976; Burch, 1990; Moran, 2000; Todres, 2005; Finlay, 2008a; Langdridge, 2008; Giorgi, 2009). This is to say that these certified bank executives through their social interaction within their lifeworld construct experiences, which, when captured

empirically and interpreted, can be a source of useful insight into their lifeworld. However, these lived experiences are personal. Hurlburt and Akhter (2006) traced this to each person's different experiences, or what they call pristine experiences. The authors explain that pristine experiences are the way real people experience real things in their real lives. Giorgi (2009, p.25) writes that "the role of subjective experience in constituting the appearance of the world is what phenomenologists are concerned about."

Following from Giorgi (2009) postulations, empirical data obtained from the participants represent recovered memories of lived experiences that provide us with a deeper understanding of the intricate lives of participants. It also bequeaths the researchers with a heightened sense of awareness as they explore details of the collected data. However, all sorts of constructs influence what individuals remember and how they describe an experience, because, it is what they recall at that specific moment, what is being relived in their minds and words that are important. This is what Husserl (1925) described as 'the consciousness.' Husserl argued that conscious thoughts have experiential qualities and that episodes of conscious thoughts are experiential episodes (Husserl, 1925). It follows therefore that socially constructed interactions bring the world perspective with it and becomes an object of consciousness (Husserl, 1999 [1936]) which the individual relives in their mind and which forms recovered memories of lived experiences.

Individuals, therefore, experience their worlds differently. Even if an experience involves other people (Schutz, 1972 [1932]), the focus of the experience is individual.

With regards to the above postulations and discussions, the philosophical framework that appears closest to my personal view of the study and adopted for this thesis is the interpretivism paradigm. Burrell and Morgan postulated that

"The interpretive paradigm is informed by a concern to understand the world as it is, to understand the fundamental nature of the social world at the level of subjective experience. It seeks explanation within the realm of individual consciousness and subjectivity, within the frame of reference of the participant as opposed to the observer of action" (Burrell and Morgan, 1988, p.28).

Put differently; the interpretivism paradigm reflects the acknowledgement that meaning is a human construction. The meaning people ascribe to things in the world around them was not only constructed but contingent on distinctive contextual features that people may bring into the act of meaning-making. In the interpretivism paradigm, meaning varies from person to person, depending on the circumstances. Thus, the interpretivism paradigm, in its approach to social science as postulated by Burrell and Morgan (1988), tends to be, relativism, anti-positivist, voluntarist, and ideographic. This is because it sees the social world as an emergent social process, which is created by the individuals concerned. Hence, the

philosophical framework used in this study comprises interpretivism and phenomenological approach which employ the use of descriptions and idiographic elucidations.

As a consequence of the idiographic component of the study, the researcher is very much involved in the entire process. That means, the researcher's interpretations of the data and the ability to adhere to the phenomenological attitude dictated by this particular study, as the analyst, determines the knowledge created or outcome of this study. The interpretivism approach seeks to acquire knowledge by developing an understanding of phenomena through an in-depth examination of the study phenomena. It does not claim generalisability of outcomes, but instead provides results that are limited to a specific context, but which explains new knowledge that shows a real likelihood to be also true and valid outside the scope of the research settings. The interpretive paradigm chosen for this study is anti-positivist as it is based on a more humanistic philosophy which provides a basis for a wide variety of qualitative research such as grounded theory, ethnography, phenomenology, etc.

The traditions of the interpretivism paradigm as explained above, are fundamentally different from those of the positivist paradigm, which Crotty (1998, p. 8) posited holds that meaning, and therefore meaningful reality exists as such apart from the operation of any consciousness. Positivism usually uses the deductive hypothesis to acquire knowledge and test by measuring reality. The positivists believe that the social world exists externally, independent of the researcher and hence attempts to produce generalisable results (Higgs, 2001, 2007). Research done within the positivist paradigm seeks to explain and predict what happens in the social world by searching for regularities and causal relationships between its constituent elements. Its epistemology is therefore based on the traditional approaches that dominate the natural sciences. However, Burrell and Morgan (1988) clarified that the social world is intrinsically relativistic and can only be understood from the point of the view of the individuals who are directly involved in the activities being studied.

The official knowledge workers in this study, daily are involved in carrying out banking activities, they individually and collectively do attribute meaning to themselves and the world around them, and can change those meanings according to situations, in ways that make nonsense of the positivist paradigm, which assumes meaning can remain fixed at all times and in all circumstances. Therefore, the positivist paradigm has severe limitations that may impact the outcome of this study, which involves individual human activities.

From this standpoint, social science is seen as being inherently subjective rather than an objective enterprise (Burrell and Morgan, 1988; Crotty, 1998; Higgs, 2001). As a result, it was decided that the positivist paradigm is not suitable for the conduct of this research that seeks to explore the lived experience of those official knowledge workers involved in delivering banking transaction which constitute subjective human actions.

Figure 3.2 below, summarises the characteristics of the interpretivism philosophical positioning that constituted the research framework chosen for this study. The model explained the interpretivism theoretical perspective in relation to ontology, epistemology, methodological underpinning, and research method adopted for this work.

Characteristics of Interpretivism	
Theoretical Perspective	Interpretivism
Ontology	Subjectivism – the belief that we cannot know an external or objective existence apart from our subjective awareness of it. The individual and reality are inseparable.
Epistemology	All knowledge is relative to the knower and can only be understood from the point of view of the individuals who are directly involved, truth is socially constructed. Knowledge is based on the abstract descriptions of meanings, formed of human experiences.
Methodological Underpinning	Phenomenology - that seek to explore individuals' experiences in the context of the worlds in which they live. It aims to describe and explore experiences, which can only be done by collecting data from individuals who have lived through those experiences. Contribution to knowledge can be shown through abductive reasoning.
Research Method	Adopts qualitative phenomenological research method, uses interviews (semi structured face to face etc., to collect data.), can be idiographic in nature.

Figure 3.2: Characteristics of Interpretivism

The interpretivism philosophical stance allows for the adoption of the phenomenological research approach that embraces and supports the subjectivism and interpretivism view of reality. Wherein the elements of knowledge construction or creation recognise that reality is a product of the mind (ontology), that the nature of knowing comes from experience (epistemology), and that human beings create interactions with their environment (Sanders, 1982).

3.2 Methodological Underpinning

In the last section, the philosophical and methodological stance of the study was established and summarised in figure 3.2 above. It depicts the adoption of Phenomenology as the methodological approach for this study. Generally, the phenomenological approach is the description and elucidation of the everyday world in a way that expands our understanding of human experience. The next section discusses this approach.

3.2.1 Phenomenological approach

This section aims to show why the phenomenological approach was chosen for this study and also to explain its concepts of qualia, lifeworld, and intentionality. Phenomenology is one of the primary forms of interpretivism (Giddens, 1974). However, as said by Stierand and Dörfler (2012), Phenomenology is not such a dominant approach in management and business research, but it has a long-standing tradition in psychology aiming for the elucidation of complex cognitive and nebulous phenomena that may not be accessible by more objective and quantitative research approaches. Nonetheless, Goulding (2005, p. 301) posited that in organisational research phenomenology could be classed amongst studies that aim to develop an understanding of complex issues that may not be immediately implicit in surface responses. As mentioned in section 1.4 and 2.3.4, this study aims to facilitate obtaining of insights that enable understanding of the lived experience of service productivity of the official knowledge workers employed in the banking sector. This study phenomenon concerned with official knowledge worker lived experience of service productivity, which is a socially constructed and subjective experience, can be classed as complex and ambiguous. In the interpretivism paradigm, the social world is construed as subjectively experienced.

However, as spoken about in the last section, the positivist view of the world as objective holds that meaning, and therefore, meaningful reality exists as such apart from the operation of any consciousness. This is to say that the social world is a collection of external facts. This view was rejected by scholars from the interpretivism domain such as Mottier (2005) and others, etc. The scholars from the interpretivism domain were of the opinion that meaning is supposed to be found within the social and cultural world (Herman, 1988). This meaning is construed through language and thus leads to a reality that is socially constructed rather than a reality that exists outside the meanings that humans attribute to it (Hultgren, 1989; Jax, 1984; van Manen, 1997, 2014). Husserl spoke about *Lebenswelt*, Heidegger spoke about *Umwelt*, and Wittgenstein talked about the form of life, while Schutz spoke about the everyday world or the common-sense world. These postulations point to the fact that the social sciences aim to understand the subjective meaning of cultural artefacts and social practices through interpretation because it is methodologically impossible to study social reality as an external object (Mottier, 2005).

The implication, therefore, is that the researcher is at all times during the study, part of the study participants life-world.

Phenomenology was initiated by Edmund Husserl (1970a, 1970b) as a way to describe the world as it is experienced, majorly in response to what he termed psychologism, as he was unhappy that psychologists were using methods from the natural sciences to examine psychological phenomena in a positivistic and objective way. Husserl developed a concept that melded out intrinsic human entities such as subjectivity and meaning (Spiegelberg, 1982). Husserl's conceptualisation evolved through the works of philosophers such as Martin Heidegger that remodelled the concept away from its core philosophical stance to hermeneutics and existential dimensions (Finlay, 2008).

Heidegger defined the phenomenology phenomenon as

“that which shows itself in itself” which means “to let that which shows itself to be seen,” or ... “to the things themselves” (Heidegger, 1962, p.51, 58.).

Hence, phenomenology is the uncovering and showing of things as they truly are (Heidegger, 1962). Based on Heidegger's postulations Maurice Merleau-Ponty (1962), spoke about phenomenology as the arena of the phenomenal field. Historically, ‘Phenomenology’ derived its name from the Greek words *phainomenon* (appearance) and *logos* (reason or word) signalling the aim to understand and describe the essence of experience (Pivcevic, 1970). The fundamental notion underlying phenomenology, then, is that humans seek meaning from their experiences and the experiences of others. In other words, Phenomenology embraces and supports a subjective view of reality. Husserl, the initiator of phenomenology, borrowed to develop his theory of intersubjectivity and are especially indebted to Brentano (1973) and Stein (1989). From Brentano, he took the theory of intentionality to explain the subject-object relationship, and from Stein, he took the notion of empathy to clarify how we perceive otherness. Hence, the philosophical premise of Phenomenology is unambiguous as it is based on the lifeworld and the human rather the natural science (Husserl, 1982, p. 53).

In conclusion, the philosophical grounding of phenomenology enables the researchers that adopt it, to seek to understand a person's experiences rather than to seek a causal explanation of those experiences. The process of phenomenological research does not ‘break down’ the experience that is being studied, instead, it provides descriptions that are rich and full of interpretations that accurately describe what it means to be a person in their particular world (Husserl, 1936; Merleau-Ponty, 1962; van Manen, 1997; Crotty, 1998), which is the orientation and focus of this study. Hence, the phenomenological research approach is useful to the researcher, as it is committed to understanding the experience of the phenomena as a whole, rather than parts of that experience. The approach is also important as it facilitates the development of deep understanding and new knowledge, an aspiration which aligns with

Husserl's epistemological concern, which is to provide a foundation for knowledge through the study of *Lebenswelt* (Husserl, 1936).

3.2.2 Intentionality

The intentionality concept is at the core of phenomenology philosophy. Moran (2000, p. 15) elaborated that "the whole point of phenomenology is that we cannot split off the subjective domain from the domain of the natural world." Put differently; Phenomenology seeks out the morphological essence of a phenomenon. Hence, this phenomenological concept can be named intentionality (Finlay, 2008), which means that consciousness is always directed at an object in or about the lifeworld. Intentionality is attained as we reach out into the participant's consciousness, which itself is stretching outwards towards the objects in the world. In other words, the subject and object are mutually linked together in a structure - like a social order. The study participants' response, especially their relationship with the objects in the world results in conscious awareness, which Giorgi (1997) refers to as the essential feature of consciousness. Giorgi (1997, p. 237) further explained that the act of consciousness or awareness "is always directed to an object that is not itself consciousness, although it could be, as in reflective acts." Husserl (1900/2001b) also explained the meaning of intentionality and declared that consciousness is always directed towards an object and that pure content is not enough to describe consciousness, because only an understanding of experience brings reality to the contents. That is to say that whenever the participants of this study are conscious, they are conscious of something.

As the researcher tries to understand the lifeworld of the participants through interviews, they reach out through conscious awareness into their lifeworld to speak about their lived experiences working in the banking sector. This results in capturing the essential features of the consciousness of their lifeworld. As a result, when an object presents itself to us, it presents itself as something, and we see it as something and interpret it as something. Husserl (1982, p. 52) postulated that as humans with intentionality, even if we only see a part of the object, such as the top of a desk, we intuit the wholeness of the entity; the entire desk. There is an innate "knowing of [the objects in the world]." Valle et al. (1989) pointed out that being conscious of an object is pre-reflective, but at the same time, it is an unreflective perceiving of an object because humans are originally unaware of how they see an object. Ihde (1986) writes that consciousness is related to the act of perception, but this act of perception can only be understood post-reflectively.

Husserl (1913/1967) termed the perceptual act of consciousness 'noesis' and its ideal content 'noema.' Noema is the phenomenon or object-as-it-appears, correspondingly as-it-is-intended; whereas Noesis is the process of being conscious of how the phenomenon was being perceived (Husserl, 1913/1967). Thus, noesis depends on a person's cognitive group of values, beliefs, knowledge, and biases (Spinelli, 1989). The importance of intentionality to phenomenology is, therefore, fundamental for the conduct

of phenomenological research like the current study, in order to cognitively interpret the participants' data that will enable the emergence of themes that provide an insight which facilitates understanding the lived experiences of the study participants.

3.2.3 Qualia: The Subjective Dimension of Experience

In trying to explain the meaning of intentionality Husserl (1900/2001b) declared that consciousness is always directed towards an object and that pure content is not enough to describe consciousness, because only an understanding of experience brings reality to the contents. Husserl warned that researchers that focus on linking physical stimuli with some isolated dimension of experience might not grasp the full essence of the study phenomena (Jones, 1975). As a result, Tye (2007) clarified that feelings and experiences vary widely and are subjective; for example, if someone feels a sharp pain in his/her finger, or seem to see bright purple, or become extremely angry; in each of these cases, the person is the subject of a mental state with very distinctive subjective character. The feeling or experience the individual passes through is distinctively unique to him/her. This can be attributed to the phenomenal nature of an experience that signifies, what it is like subjectively to undergo the experience (Tye, 2007). That phenomenal aspects of the experience are what philosophers refer to as 'qualia' or subjective dimensions of experience (Lewis, 1929; Jackson, 1982; Tye, 2007).

Qualia is therefore essential when we talk about consciousness, feelings, and or experience because when people experience a phenomenon, they usually talk about one part of it in objective terms. The other part of the experience is always hidden in their consciousness, which they can only access through introspection; that is why they can only describe the hidden part of the experience in subjective terms (Eliasmith and Mandik, 2004; Smith, 2007). In trying to understand the lived experience of the bank executives participants in this study, it is essential as Husserl pointed out to establish a dialogue with their world (Valle, King, & Halling, 1989), in order to gain access to the structures of consciousness that would facilitate uncovering essence of the study phenomenon (Polkinghorne, 1989).

Furthermore, it would enable access /clues to the subjective dimensions of the participants' experience that would yield data that reflect as close as possible to their lived experience, thus facilitating understanding the study participants "from 'inside' their subjective experience" (Todres and Holloway 2010, p.177). Uncovering this subjective dimension of the participants' experiences, thus facilitate interpretations that would enable sense-making of the study phenomena. Through exploring the study participants 'lived' experience, one could get to the essence of a phenomenon, by going to the things themselves, through descriptions of the ways things appear (Husserl 1982 [1925]). Despite the polemical arguments that characterised the phenomenological descriptive and interpretive schools of thoughts; both camps recognise that qualia or the subjective dimension of experience are vital in achieving meaning through interpretation (Gadamer, 1997; Smith, 2003).

Similarly, Giorgi and Giorgi (2008, p.26) elucidated that Husserl works were aimed at solving the problem relating to how “objects and events appeared to consciousness since nothing could be even spoken about or witnessed if it did not come through someone’s consciousness” including someone’s awareness as well as unconscious and pre-conscious processes. This was because Husserl believed that there should be a better way of conducting research that uncovers subjective experiences that provide real and valid meaning to the study phenomena (Husserl, 1913/1967). Nagel (1974) further clarified that due to the subjective character of experiences such inquiry is not compatible with a logical, reductive, and analytic way of inquiry or the notion of finding causal relations to human actions. Nagel metaphorically explained in his “What it is like to be a bat” (Nagel, 1974, p. 439) that no matter the amount of information available to people, they cannot know what it is like to be a bat because they cannot imagine it.

The experience can only be understood from the perspective of a bat; therefore, it is more appropriate to ask what is it like for a bat to be a bat? Although in this study, the researcher is a former bank executive, exploring the lived experience of service productivity of official knowledge workers (certified bank executives) in the Nigerian banking sector, this does not mean that the experiences of the study participants would be fully uncovered, however a lot more than hitherto was not possible about their experiences will be known. Polanyi (1966, p. 4) attributed this to the tacit dimension of knowing, “we can know more than we can tell.” He explained that we might know a person’s face and can recognise it among a thousand or million persons. However, we usually cannot tell how we recognise a face we know. This is because knowledge cannot be put into words. Thus, tacit knowing seems like an act of indwelling that enables one to gain access to new meaning. This assertion was supported by Polanyi when he explained that since all understanding is tacit knowing, all understanding is achieved by indwelling (Polanyi, 1966/1983).

Moustakas (1990, p.24) therefore noted that “Indwelling refers to the heuristic process of turning inward to seek a deeper, more extended comprehension of the nature or meaning of quality or theme of human experience... The indwelling process is conscious and deliberate, yet it is not lineal or logical. It follows clues wherever they appear; one dwells inside them and expands their meanings and associations until a fundamental insight is achieved”.

In conclusion, to gain insights that reflect as close as possible to the lived experiences of the study participants, it is vital that the features of qualia or subjective experiences highlighted above are recognised. The features of qualia are essential inputs from reality that provides structures of consciousness from where inferences that enrich the study can be obtained during the interpretation of study data. Qualia is, therefore, an essential component that facilitates understanding of phenomena like the lived experience of service productivity of knowledge workers in this thesis.

3.2.4 Lifeworld: ‘The Context of Lived Experience’

In the field of phenomenology, there are lots of methods and frameworks, which had prompted some debates and controversy. In a bid to ensure that these works so labelled, meets the philosophical foundation that guarantees their credibility, Finlay (2009) writes that

“My own position on this question is that phenomenological research is phenomenological when it involves both a rich description of the lifeworld or lived experience, and where the researcher has adopted a special, open phenomenological attitude which, at least initially, refrains from importing external frameworks and sets aside judgements about the realness of the phenomenon techniques variants of discipline” (Finlay, 2009, p.8).

As it is essential to go to the lifeworld to obtain rich descriptions of the lived experience of study participants, adopting external frameworks, at the outset may impact the data, with implication for the study outcome. Husserl (1913/1983) postulated that phenomenology is unambiguous, as it is based on the lifeworld and the human, rather the natural science. The importation of external framework at the outset into the lifeworld risk negating the actual engaging a philosophical reflection on “things in their appearing” in the philosophical sense (Finlay, 2009, p.8). Such action may lead to results that may not reflect the lived experience of the participants. Dahlberg et al. (2008, p.37) write that the overall aim of research in the lifeworld is to describe and elucidate the lived world in a way that expands our understanding of human beings and human experience. Husserl (1965, [1911]), noted that experiences are experiential ‘happenings’ that we live before we know.

Merleau-Ponty continuing Husserl’s development of the concept identified the prominent role phenomenology could play as the methodological tool, with which the complex lifeworld is revealed and understood. He described the notion of the lifeworld in this poetic manner;

“To return to the things themselves is to return to that world which precedes knowledge, of which knowledge always speaks, and in relation to which every scientific schematization is an abstract and derivative sign-language, as is geography in relation to the countryside in which we have learnt beforehand what a forest, a prairie, or a river is” (Merleau-Ponty, 1962, p.ix).

The lifeworld that Husserl recognised as the foundation for all of the sciences implies an epistemology in which the question of meaning was primary (Dahlberg and Drew, 1997, p.305). Husserl was accused of being idealistic, as he was implying that people can, altogether remove themselves from the outside world (Spiegelberg, 1982; Moran, 2000). Husserl later reversed himself, realising that without the lifeworld, consciousness would be meaningless (Moran, 2000). In several discussions to show

relationships to the lifeworld and to defend himself (Spiegelberg, 1982), Husserl (1913/1983), explained that this world, include 'I and My Surrounding World', which is the Lifeworld.

Husserl equated the lifeworld with the horizon that correlates the consciousness of the world, and with the objects of experiences of this world, thus, the life-world becomes the context of experiences (Husserl, 1936/1970). Put differently, our experiences are influenced by the 'others' in our environments or lived experiences. One's lived experience will, therefore, not be his/hers alone, meaning that our lived experiences are never a purely solitary experience. It always implicitly participates in inter-subjectivity, because it will be the outcome of an embodied, social, and 'en-worlded' or *dasein* experience. Heidegger postulated that

“Being-with is an existential characteristic of *Dasein* (our being in the world), even when factually no other is present-at-hand or perceived” (Heidegger, 1962, p. 156).

In phenomenological research, inter-subjectivity is the act of researchers being with and developing a trusting relationship with the interviewees as they describe their experience of the phenomenon being investigated (Gibson, 2003). In that sense phenomenological method has access to the other's "otherness" from inside; it digs into the lived experience of the subject to describe how the transcendent world appears to us. Merleau-Ponty (1962), called it embodied consciousness.

Merleau-Ponty progressed the concepts of consciousness, the lifeworld, and inter-subjectivity when he postulated that these concepts are experienced through the body. He believes “the body is our general medium for having a world” (Merleau-Ponty, 1962, p. 146), remarking that the body is not distinct from the self, nor does it exist in space or in time; instead, it exists as part of the self, and “it inhabits space and time” (Merleau-Ponty, 1962, p. 139). To function in the world, we need our body to exist in the world. Hence, when two individuals come together in the world, they are embodied consciousnesses coming together; they bring their own spatiality and temporality, which can have an impact on both individuals' bodies and consciousness (Merleau-Ponty, 1962).

Lived experience in this regard refers to the German word “*Erlebnis*,” which literally means living through something, put differently it connotes, bringing the pre-reflective dimensions of human existence to the fore (van Manen, 2003). Therefore, lived experience refers to the way human beings give meaning to their situation (Moi, 1998). The lifeworld is the world as it is “lived by the person, not an entity separate and independent of the person” (Valle, King, and Halling, 1989, p. 9). Therefore, to understand the study phenomenon and create new knowledge, researchers must go to the lifeworld of the participants and study how they as humans experience the phenomena within the lifeworld in their natural attitude (Gibson and Hanes, 2003).

3.2.5 The Role of the Researcher

The goal of this section is to highlight the role of the researcher during the conduct of this study. In a phenomenological study of this nature, where the researcher's interpretations provide the claim to new knowledge from the research, it is essential to discuss the apparent intertwined relationships that exist with the study data and the researcher. Fink (2000) writes that such a relationship was multifaceted and complicated to manage due to the features of the qualitative data. This type of relationships is, however, inevitable because, in qualitative research, both the researcher and data are dependent, which meant the researcher during interactions collects data from study participants. Also, it is the tradition in qualitative research to use small numbers of participants during studies but to collect a large amount of thick, rich, and often messy data that inform the study. The process of interpreting the data is usually laborious.

Though typically the sample size used in a study of this nature is small, however, each participant's voice in the study have a better chance of influencing the outcome of the study than probably would have been the case in quantitative research. This relationship has an added meaning to researchers that are researching a phenomenon that is related to their professional life. It introduces a new dimension, which might entail imposing pre-knowledge, existing models, and framework used before the study, which potentially creates tension in the research process. Morse (1994) opined that scholars that study the phenomenon, where they have personal, professional link inevitably bring pre-knowledge from their prior experience. Heath (2006) also advised that the imposition of predetermined frameworks and understandings should be avoided, as it has implications for the validity and reliability of the study output.

In this study, paying attention to the above warnings becomes critical because the researcher is a former bank executive, and can easily impose prior knowledge of predetermined frameworks on the study. Also, as the primary source of data for the study is the empirical materials, adhering to Morse (1994) and Heath (2006) advice thus becomes instructive. The researcher must, therefore, adhere strictly to the study phenomenological reduction philosophy to avoid issues of pre-knowledge and judgement that can impact the integrity of the study outcome. The literature review of this study was done at a broad level, to help the researcher to develop a mental model of the subject area without analytical engagement with the topics in the subject areas. This was done to avoid engagement with themes that would have resulted in a significant amendment to the literature reviewed. What informed the phenomenological interviews are the research objectives which was designed based on the dictates of the research problem and study conceptual results.

In this phenomenological research, the gathering of data is steered by the researcher's openness and by the researcher-participant relationship (Dahlberg and Drew, 1997), thus making it a form of moral endeavour (Kvale, 1996), which ensures that during the interviews the participants felt freer to describe

their experiences or as Fink (2000) put it tell their story. The implication, however, is that where the relationships are not appropriately managed especially for novice researchers, the researcher either conscious or unconscious can become biased, with feelings, desires, and motives that have implications for the interview data. Even after the interview session, the transcription of the audio data recording might be fraught with unintended misrepresentations, thus making the text an untrue statement of what transpired at the interview.

Kvale (1996), explained that the researcher is about the only one who can use participants' data with the proper caution. The issue of usage of data with caution equally brings up one of, if not, the critical role of the researcher, which is the principal concern and feature of this thesis, 'confidentiality' and ensuring 'anonymity' of the participants and their banks. While that was achieved in this thesis, (see chapter 4, data collection section), to the extent that users and readers cannot know the true identities of the participants of the report. Nonetheless, these participants are not anonymous to the researcher. This lack of anonymity imposes responsibility on the researcher, which ultimately results in loyalty towards the participants. As Fink (2000) explained, due to the technique of qualitative data collection, like the one used in this study, the researcher feels obliged to protect the study data. This is because the study data represent individuals / former colleagues that are acquaintances, which may or may not be the case with the quantitative researcher. This also brings up the issue of how the qualitative and quantitative data are analysed. Fink (2000 [paragraph 43]) believes that qualitative data is much more complicated to analyse than numerical data "majorly as the result of both coding and analysis depends exclusively upon the researcher's interpretation of meanings hidden in data and no reference to exact means of interpretation exists".

To conclude, the qualitative researcher's role can be understood as very influential with implication for the overall structure and output from studies they conduct. How they understand the participants' context of *dasein*, and the interpretations' they ascribe to the 'otherness' that impacts the participants, defines the study. Consequently, that puts the researcher in a very influential but 'responsibility' role (Alvesson and Skoldberg, 2004).

3.2.6 Abductive Reasoning

This section explains why abductive reasoning was chosen as a suitable method of inference in the phenomenological study. As highlighted by the Hartshorne, Weiss, and Burks (1931-1958) papers, phenomenologist tends to seek for logical interpretation that emerged from findings in their work. For example, Harman (1965) posited that abduction is commonly used in daily activities such as when people infer from one person's behaviour to another person's mental state. Psychologists in their works also found that explanation-based evidence, are used by law court juries to dispense justice in law courts (Pennington and Hastie, 1988).

Peirce (1960), the initiator of abductive reasoning, opined that there are three core methodological philosophical reasoning in science: namely deduction, induction, and abduction. He described abduction in terms of the concept of *Firstness*, (indeterminacy and originality), induction to *Secondness* (compulsion, effect, and negation) and deduction to *Thirdness* (continuity, relatedness, and generality). Peirce argued that reality should be expressed in “would-be” terms (Thirdness) and should include both “real existence” (Secondness) and “real possibility” (Firstness). Theories that see “will-be’s” as representing reality as that which will be true Peirce regarded as nominalist and thus unacceptable (cited in Staat, 1993, p. 131). Peirce (1960) wished to show how it is possible to make discoveries methodologically and logically.

Åsvoll (2014) opined that Peirce’s postulations, translated into interpretive phenomenological research approach, and depicts that abduction (firstness) plays the role of generating new ideas or hypotheses; deduction (secondness) functions as evaluating the hypotheses, and induction (thirdness) is justifying of the hypothesis with empirical data. In other words, abduction is reasoning that produces theories and conceptions, and therefore, it is Firstness. Induction is reasoning that produces an agreement (with or without quantitative modification) with an already known proposition; this agreement is seen as a preliminary result of a method that finally leads to what Peirce called the truth of light and therefore it is Secondness. Deduction is reasoning that must produce a mathematical proof of whether the result is a single occurrence or a probability (i.e., statistical ratio) and therefore it is Thirdness. In abduction, facts suggest a theory, but without force, and that gives room for new ideas (Hartshorne et al., 1931-1958).

Josephson and Josephson explained that abduction is used as a way of inference in science and that

“abductions appear everywhere in the un-self-conscious reasonings, interpretations, and perceivings of ordinary life and in the more critically self-aware reasonings upon which scientific theories are based. Sometimes abductions are deliberate, such as when the physician, or the mechanic, or the scientist, or the detective form hypotheses explicitly and evaluates them to find the best explanation. Sometimes abductions are more perceptual, such as when we separate foreground from background planes in a scene, thereby making sense of the disparities between the images formed from the two eyes, or when we understand the meaning of a sentence and thereby explain the presence and order of the words” (Josephson and Josephson, 1996, pp. 5-6).

In conclusion, Abduction reasoning is based on the explanation that best elucidates a state of events, rather than from evidence provided by the premises (Åsvoll 2014). Adopting this approach for this study is justified because it allows for an outcome from where inference can be drawn that might be potentially true, in a rational way leading to the generation of new ideas or hypotheses. This is in

contrast to induction (theory building) that must justify the hypothesis with empirical data, and, deduction (theory testing), where conclusions reached may or may not be true (Peirce, 1960; Houser and Kloesel, 1992; Åsvoll, 2014).

3.3 Methods of Data Collection

This section describes the data collection method adopted in the study. The researcher conducted semi-structured face to face interviews with sixteen certified bank executives working in the Nigerian banking sector that was phenomenological in style. All the interviews were audio-recorded and transcribed verbatim by the researcher. Also, the researcher-maintained field notes, which was used to capture additional information, before and after the interviews. The research notes consist of three different types of records: field observational notes, which contained statements of events; small insightful interpretations; pieces of reminders; such as rebooked date of interviews and notes taken during the interview and after. The abstract notes contained statements of insights gained during dwelling activities while reading the transcribed text for a sense for the whole and analysis of data. There were also the methodological notes, which the researcher used to monitor data collection process, other general interview location observations, writing down pre-knowledge to elicit conscious awareness that facilitates bracketing, such as suspension of judgement and explanation during data collection. The data collection process is discussed further in chapter four.

3.3.1 Semi-Structured Interviews

Interviews involve verbal interchange between an interviewer and interviewee, whereby the interviewer gather information from the interviewee by asking questions (Clifford and Valentine, 2003). Thus, interviewing can be considered as the most powerful and commonly used method to comprehend the reality of others, even though words, whether spoken or written, remain ambiguous (Fontana & Frey, 2005). Interview methods used to conduct qualitative research are categorised as in-depth, exploratory, semi-structured, or unstructured (King and Horrocks, 2010). Amongst the identified interviewing methods, semi-structured interview method was chosen for this study, as it offers a flexible approach.

Semi-structured interview adopted in this study is an accepted method for generating data in qualitative research studies where they are said to offer an opportunity to acquire in-depth first-person accounts of a participant's experience (Kvale, 1996). In most phenomenological research studies, semi-structured interviews are used to gather concrete and detailed descriptions of the participants' experiences (Dahlberg and Drew, 1997; van Manen, 1997; Finlay, 2008a; Giorgi, 2009).

The semi-structured method used in this study facilitated the discovering of views, perceptions, and opinions of both individuals and groups through the language they use. Thus, interviewing is a transpersonal process through which the interviewer aims to explore the meaning, which the knowledge

workers attach to their lived experience of service productivity working in the Nigerian banking sector. This understanding of interviewing is thus, grounded in the understanding that believes that ‘Verstehen’ exists in a participative discourse, which forms the logic of questions and answers (Bernstein, 1983). It enabled verbal clues and rich data to be collected and offers opportunities if required to modify the interview questions during the interview session (Easterby-Smith et al., 2012).

Semi-structured interviews used in this study consist of questions that help to define the areas to be explored during the interview, but also allows the interviewer or interviewee to diverge in order to pursue an idea or response in more detail (Britten, 1999). Its flexibility with the interview question content, allowed the researcher to tailor each interview question to the interviewee level and understanding. This enabled the researcher “to obtain a description of the lifeworld of the interviewee with respect to interpreting the meaning of the described phenomena” (Kvale, 1996, p. 5), which is the primary purpose of the study qualitative semi-structured research interview.

The semi-structured interview method used in this study follows a conversational mode, thus enabling the interview itself to lead to a social relationship of sorts, with the quality of the relationship individualised to every participant (Yin 2011, p.134). The researcher must, nevertheless, possess excellent interview skills and the ability to anchor/moderate discussions such that it achieves the study desired goal (Cooper and Schindler, 2006). This is important as semi-structured interviews can be time-consuming, which can also translate to the generation of a large amount of data. Data collected are rich but messy due to the emerging of themes not initially considered by the researcher, hence, to make sense of the generated data can be quite a time consuming and laborious task (Saunders et al., 2002; Bryman and Bell, 2007).

In conclusion, given the uniqueness of the banking sector, (the research setting for this study), to conduct the semi-structured face to face interview technique chosen in this study requires developing some good understanding of the participants’ immediate environment and settings (Easterby-Smith et al., 2012). The researcher had previously worked in the Nigerian banking sector and had developed roots as well as an excellent understanding of the research setting, which mitigate this challenge. This connection ensured the conduct of productive interviews that benefited the study. The semi-structured interview technique is discussed further in section 4.1.8 of the data collection chapter of this thesis.

3.3.2 Research Notes

The fieldwork notes formed part of the empirical material for this work. It contained information about the participants’ non-verbal cues, as well as some of the vital information mentioned pre and post-interview sessions which are beneficial to the study (Kvale, 1996). The entries into the notes provided an opportunity to re-experience the interview to gain ‘qualia,’ as information in the notes, or some

additional comments about the environment, office, and location of interview or even participants request are reviewed (Caelli, 2001).

The format of the research notes used in this study was adapted from Schatzman and Strauss (1973, p. 95-107) and looked as depicted below in table 3.1. Examples of such entries in this study included; questions from the participants that wanted to know if they could get copies of the final report of this study, observations about the executive director's office and its ambience, etc.

Table 3.1: Model of the Researcher's Study Field Notebook

Name of Note	Content of Note
Field observational notes	Statements of events; little interpretation; a piece of evidence; rebooked date of interviews, notes taken during the interview
Abstraction notes	Statements of Insights gained during dwelling activities while reading the transcribed text for a sense for the whole,
Methodological notes	Entries of peer review comments, Personal reflection about the methodological process (interviewing, etc.).

An example of the details of the study note entries is available in the data collection, table 4.14, in section 4.1.8 of this thesis. The use of this diary/notes contributed by giving the researcher a great head start in the analytical part of the study (Morgan, 1997). However, and very important the researcher heeded the warning by Groenewald that

“It is very important that the researcher must, to the greatest degree possible, prevent the data from being prematurely categorised or ‘pushed into the researcher’s bias’ about the phenomenon” (Groenewald, 2004, p. 16).

3.4 Methods of Data Analysis

This section describes the methods of data analysis adopted for this study. Before commencing analysis of the empirical study data, the researcher explored the available variants of phenomenological research approaches, to choose a suitable method for the study. The process entailed a careful examination of the various phenomenological research methods, as depicted in Table 3.2 below. How an appropriate method of data analysis was chosen is explained in the next section.

3.4.1 Choosing a Phenomenological Data Analysis Method

The goal of Phenomenology is to study lived experiences and to make sense of the studied phenomenon. As the lived experiences proceed from the *Lebenswelt* (Lifeworld) that Husserl (1913,1983) recognised, as the foundation for all of the sciences, the next logical step would be to present the findings from the lived experiences studied in a way that it can be comprehended and how it can indeed be developed into a worldview (Marshall and Rossman, 1999, 2011). However, as identified during the discussions of the *Lebenswelt*, in section 3.2.3, achieving this task is challenging, as there has been so much controversy and debates about how these can be accomplished (Rehorick and Taylor, 1995; Finlay, 2009). Finlay in her work, what counts as phenomenology posited that

“Many different research methods and techniques are practised under the banner of phenomenological research. What are the boundaries, the defining characteristics, of phenomenology? What distinguishes our work from other variants of qualitative research that focus on subjective meanings?” (Finlay, 2009, p.7).

Finlay asked the question against the background of the emergence of many variants of Husserl’s methodological concepts. Some of these concepts include those of the Duquesne school of thought promoted by Giorgi, with his idea of a descriptive phenomenology for psychology which was built on Husserl’s ideas. Then, those from the hermeneutic school of thought promoted by van Manen, based on University of Utrecht ‘hermeneutic phenomenology’ tradition, which highlighted the importance of the researcher’s perspectives on ‘interpretation.’ This hermeneutic stream, for instance, has produced several variants, some of which are *Lebenswelt* Research Approach (Dahlberg and Drew, 1997), Critical Narrative Analysis (Langdridge, 2007), Dallas’ approach (Garza, 2007), and Interpretative Phenomenological Analysis (IPA) (Smith and Osborn, 2008). Also, there is a third stream, Moustakas ‘Heuristic Approach’. In this approach, the researcher’s role involves self-reflection geared towards producing a creative synthesis of the study phenomena (Finlay, 2008). After that, there is a fourth variant, the ‘relational approach’ that enables the researcher to uncover themes in the data through a process that involves dialogue with other researchers, found in the work of Finlay and Evans (2009).

In the light of the above, Finlay posited that

“Phenomenologists seeking to explicate ‘lived experience’ need above all to do justice to the phenomenon under study; research methods need to be responsive to the phenomenon, towards capturing something of its is-ness” (Finlay, 2014, p.121).

Following the dictates of the above comments, the review of available phenomenological methods and their variants were undertaken to identify an appropriate method that can enable attainment of this thesis aim and objectives outlined below.

The main research question is

What is the lived experience of service productivity of the official knowledge workers in the Nigerian banking sector?

The objectives set to facilitate answering the above research question includes

1. To examine who can become an official knowledge worker and their role in the Nigerian banking sector.
2. To identify and explore the key service operations strategies adopted in the official knowledge workers’ work environment.
3. To examine the official knowledge workers’ lived experience of service productivity working in the Nigerian banking sector.
4. To examine and understand how the official knowledge worker’s productivity in Nigerian banks is assessed.
5. To identify what can be considered as the essence of the lived experience of service productivity of the official knowledge workers in the Nigerian banking sector.

In order to choose an appropriate data analysis method for the study, Finlay (2008, p.4) work provided the basis as presented in table 3.2 below. The original text has been adapted for the purpose of this study to enable an informed choice about the appropriate method to be chosen for this work. Table 3.2 below provides an adapted analysis of the phenomenological research variants that facilitated the making of an informed choice.

Table 3.2: Phenomenological Research Variants Analysis

Methods Variants	Research Question	Aim
Descriptive	What is the official knowledge worker's lived experience of service productivity in the banking sector.	To identify the essential or general structures underlying the lived experience of service productivity of the official knowledge worker in the banking sector
Heuristic	What is the official knowledge worker's lived experience of the service productivity activities in the banking sector	To produce a composite description and creative synthesis of the official knowledge worker's lived experience of service productivity in the banking sector.
Lifeworld (Lebenswelt)	What is the lived (lifeworld) experience of service productivity of the official knowledge workers in the Nigerian banking sector	To focus on existential themes such as the official knowledge worker's sense of self-identity, and embodied relations with others, lived experiences in service productivity-related roles in the banks.
IPA	What is the individual knowledge worker's lived experience of service productivity in the banking sector	To capture individual variations between co-researchers. The thematic analysis would involve some explicit interpretation on the part of both co-researcher and researcher.
Critical Narrative	What story or stories does the official knowledge worker tell of their lived experience of service productivity in the banking sector	To produce a narrative (perhaps from just one person) and to show how the narrative was co-created in the research context.
Relational	What is it like being an official knowledge worker in the banking sector	To focus on the co-researcher's self-identity and 'creative adjustment'.

Source: Comparison of phenomenological variants. Adapted from Finlay (2008, p.4)

The review entails a careful comparative analysis to choose one of the available phenomenological variants that is the methodological best fit for this study. From the various phenomenology methodological variants in table 3.2 above, the method that was deemed appropriate is the Lifeworld (Lebenswelt) phenomenological approach variant. Because it focuses on existential themes such as the person's sense of self-identity, and 'embodied' relations with others, lived experiences related to service productivity roles in the Nigerian banking sector. The lifeworld variant is an existential-phenomenological methodology concerned with human experience and the meanings people attach to what happens to them (Ashworth, 2003b). As a method of phenomenological research, chosen for this study, the lifeworld variant roots lie in the work of Husserl that emphasised the individuality of experience (Goulding, 1999; Ashworth, 2003b; Bengtsson, 2004).

Hence, there is no attempt made to extract essential, universal truths or common theories from the data. No more is claimed of the methodology than an accurate description of a particular lived experience. For instance, in the Lifeworld variant, the data consists of personal accounts (Hodge, 2008). The

research method adopted from the ‘lifeworld variant’ chosen, is the Dahlberg and Drew (1997) Lifeworld Research Paradigm conceptualised as Lebenswelt Research Approach (LRA), for the purpose of this study. The LRA encapsulates this lifeworld variant ‘existential-phenomenological domain attributes, and therefore chosen for use in this thesis as depicted in table 3.2 comparison of phenomenological methods variants above. Additionally, the Lebenswelt Research Approach (LRA) method’s primary concern is to provide a methodology that respects ‘the person-centeredness of the patient. This core aim of the LRA aligned with the current work’s individual perspective orientation focus, thus providing the premise for applying this lifeworld variant of the phenomenological approach in this study.

3.4.2 Applying the Lebenswelt Research Method

The Lebenswelt (lifeworld) concept was initiated by Husserl (1970a, 1970b) as a phenomenological approach that describes the world as human beings experience it. Dahlberg and Drew (1997) adopted this Husserl’s lifeworld concept as the epistemological foundation for their Lifeworld paradigm for Nursing Research, which is referred to in this thesis as a Lebenswelt Research Approach (LRA). Dahlberg and Drew developed LRA as a method that synthesised descriptive and interpretive phenomenological approaches which they introduced for holistic nursing practice research. LRA conceptually was contrasted with the reductionist paradigm (i.e., hardcore positivism) by its initiators.

The holistic nursing practice model aimed to assure that patients’ experience of their life situation is not overlooked or relegated to less critical than clinical concerns. The LRA research approach employed the concepts of openness, encounter, immediacy, uniqueness, and meaning, which constituted the philosophy for nursing practice, and foundation for the human science methodology used to attain its objectives (Dahlberg and Drew, 1997, p.304 - 305). The LRA was based on phenomenological philosophy and the understanding that the researcher's openness guides the conduct of research to the phenomena of the everyday world. The openness concept was described as a state of mind in which one is self-aware and sensitive to the other’s experience (that is a perspective free of unexamined assumptions). That is to say, openness in phenomenological research “is the objectivity of allowing the thing that appears to be as it really is to us” (Palmer 1969, p.179). The openness concept, according to Dahlberg and Drew (1997), is central to the LRA method. The role of encounter in the model is to facilitate the development of knowledge while being sensitive to the inter-subjectivity component of phenomenology as elucidated by Heidegger (1962) and Merleau-Ponty (1962). Immediacy refers to being present and engaging with the participant throughout the research relationship. While, uniqueness, refers to the researchers’ uncritical recognition of the distinctiveness of each participant while concurrently exploring the essence of the phenomena that is mutual to all. The meaning concept is vital to LRA method because meaning lies within the individual (Dahlberg and Drew, 1997).

As the aims and objectives of this thesis, influence the choice of research method to adopt, Dahlberg and Drew (1997) Lebenswelt research approach (developed primarily for ‘person-centred holistic nursing research’) was chosen, as its aim was to assure that patients’ experience of their life situation was not overlooked or relegated to less critical than clinical concerns. In particular, the ‘person-centred’ focus of LRA aligned with the ‘individual perspective orientation’ focus of this current study. However, during the application of this Dahlberg and Drew (1997) LRA method, in this study, it was noted that the authors did not discuss nor initiate a tailored data analytical research process for their synthesised research approach. To analyse data gathered, the authors adopted generic phenomenological analytical research methods obtainable within the domain, which they explained led to the emergence of themes couched in the language of the discipline that yielded a more abstract level of understanding that leads to theory development (Dahlberg and Drew, 1997, p.313).

Consequently, as the analytical process adopted in, LRA yielded an outcome that was mostly inductive in nature, which is not the primary intention of this study that intends to show the contribution to knowledge through abductive reasoning, the generic analytical process of the LRA method was deemed not suitable for use in this thesis in its current conceptual form. Therefore, Dahlberg and Drew (1997) LRA method, was adapted and extended to incorporate an analytical process reflective of the unique synthesised nature of the phenomenological approach adopted. Particularly, it was decided that the modified method must explicitly show how themes that emerged from the interview data were obtained, as any knowledge claim will be dependent on the integrity of the research process and shown through abductive reasoning. Additionally, the decision was made to rename the adapted version of the LRA, to promote transparency and to differentiate the two methods.

In this study, therefore, a new method, which I named Trans Positional Cognition Approach (TPCA) was developed. The TPCA method is premised on the concept of the lifeworld variant of phenomenology and synthesises the principles of the two descriptive and interpretive phenomenological schools of thoughts. This new method accounts for the individual perspective orientation focus of this current work and utilises a step by step approach in its analytical research process. The details of the TPCA lifeworld variant, phenomenological research approach, and its underlying concepts are presented in the next section.

3.5 Developing a New Method: The Trans-Positional Cognition Approach (TPCA)

In this section, I introduce the new methodological approach that I have developed for this study named The Trans-Positional Cognition Approach (TPCA) method. The model of this new TPCA phenomenological research method is presented in figure 3.3 below.

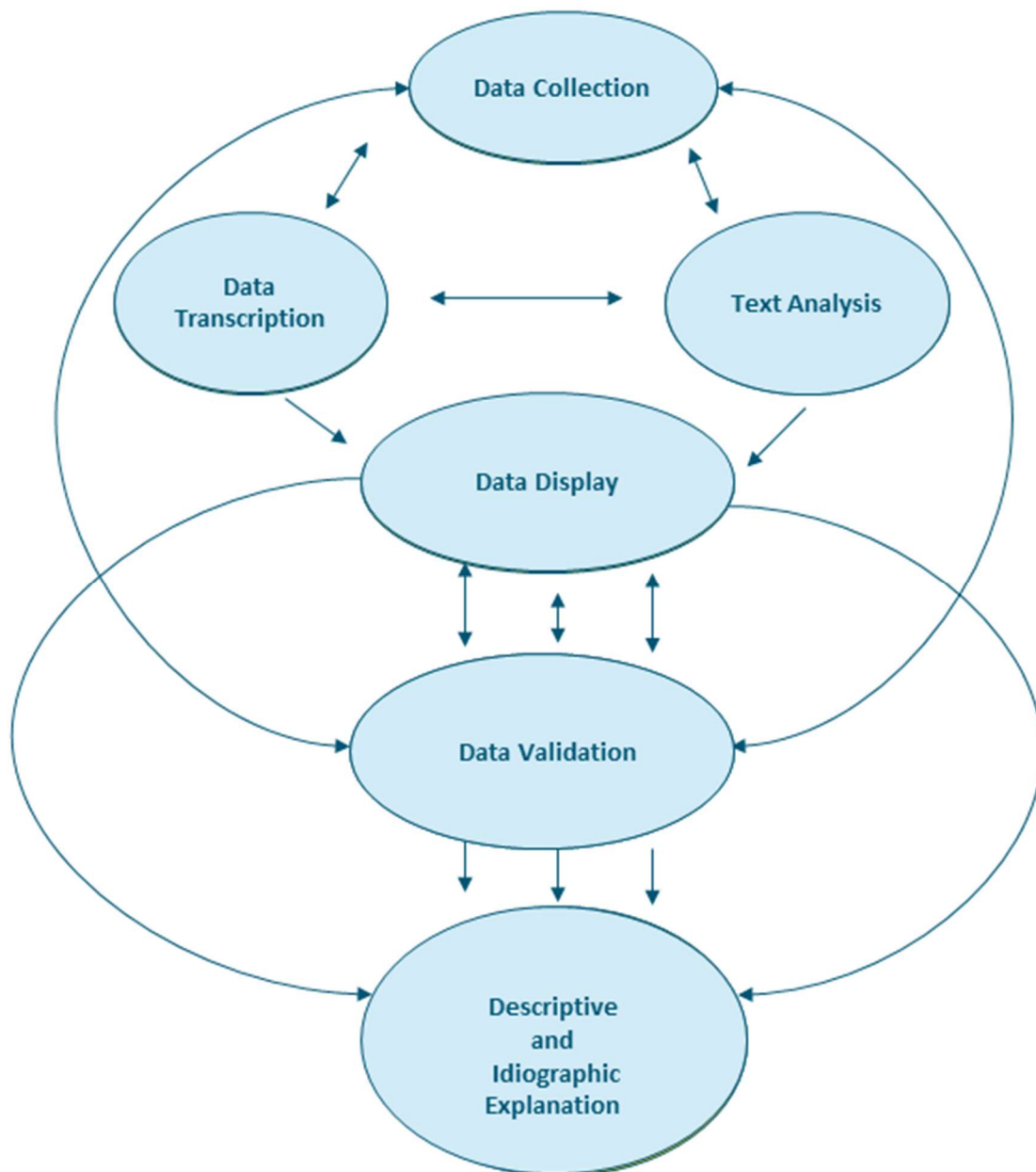


Figure 3.3: Model of the New TPCA Research Method Developed in this Thesis.

The Trans Positional Cognition Approach (TPCA) is a phenomenological method premised on the concept of the lifeworld introduced by Husserl (1970a, 1970b) that describes the world as it is experienced and, which concerns itself with the human experience of the study phenomena.

The TPCA is conceptualised as a phenomenological method that focuses on the lived experience of study participants in context accentuates the need to be open and sensitive to the meaning that the individual participants ascribe to the phenomena of their everyday world, which in this thesis is their lived experience of service productivity in the banking sector. In other words, the goal of TPCA is to enable the researcher to gain an insight into the participant's world, to take an 'insider's perspective' in order to interpret things from the study participant's perspective (Conrad, 1987).

The nature of this lived experience of service productivity of the official knowledge worker in the banking service sector suggests that their ontology is characterised by;

1. Complexity, as a result of the nebulous characterisation of the banking service activities;
2. Inter-subjectivity or the 'otherness' feature of the official knowledge worker's lifeworld, which influences the meaning they attribute to their activities, such as the person's sense of self-identity and embodied relations with others when experiencing service productivity-related roles in the banking service sector, and
3. Intentionality, which is constructed through the interactions between the official knowledge workers and the 'others' in their lifeworld carrying out their banking responsibilities.
4. Meaning; Lifeworld is an existential-phenomenological methodology concerned with human experience and the meanings people attach to what happens to them (Ashworth, 2003b).

Therefore, the very nature of the lived experience of service productivity of the official knowledge worker and its ontology is characterised by complexity, inter-subjectivity, intentionality, and meaning. The ontological question to ask, therefore is, what is it like working in the banking service sector? and or, what does it mean to be an official knowledge worker employed in the banking service sector?

This TPCA method premise on the concept of the lifeworld first introduced by Husserl (1970a, 1970b) was accordingly, deemed capable of answering the above questions and therefore adjudged suitable way of meeting the methodological needs of this thesis and its unique focus/objectives with roots in practice. This work aims to facilitate an understanding of the lived experience of service productivity of the official knowledge workers employed in the banking sector.

The TPCA method comprises six stages, as depicted in figure 3.3 above. The analytical activities and procedures for each of these stages are outlined as follows;

1. Data Collection: The researcher must assume 'phenomenological attitude' that entails the suspension of 'judgements' and 'explanations' about the research phenomenon during the study process; to ensure phenomenological relevant data were collected from study participants.

2. **Data Transcription:** The researcher must take on ‘phenomenological reduction attitude’ before the transcription of the data collected from the participants into text. The audio recordings of the interviews during data collection sessions are transcribed verbatim into a study text.
3. **Text Analysis:** This stage comprises nine analytical steps devoted to analysing the transcribed empirical materials (study text).
4. **Data Display Structure:** The researcher then constructs a data display structure that organises the themes that emerge from the text analysis, in such a way that facilitates further research activities.
5. **Data Validation:** The researcher afterwards ensures that the themes that emerged were validated by study participants and to ensure that any feedback about the study/themes was explored.
6. **Descriptive and Idiographic Explanation:** At this stage, the study finding is presented at the descriptive participant’s level. After that, the descriptions are further idiographically explained to provide a higher level of understanding about the essence of the study phenomena.

TPCA six stages are further broken down into sixteen steps fully discussed in section 3.5.5 below. These six stages and sixteen steps ensure the TPCA method’s research process is rigorous and transparent.

The TPCA phenomenological philosophy depicts that the method synthesises the principles from both the phenomenological descriptive (Giorgi, 2003, 2009, 2012) and interpretive (van Manen, 1990, 1997, 2014), schools of thoughts. In descriptive phenomenology, which was inspired by Husserl, the aim is to reveal essential common meaning structures, majorly by staying close to what is given in all its complexity and richness. Idiographic explanations and or interpretations, therefore, are restricted in a descriptive phenomenology study. The phenomenologist researching within the descriptive domain is restricted to “making assertions which are supported by appropriate intuitive validations” (Mohanty, 1983) cited in (Giorgi, 1986, p. 9).

Conversely, van Manen (1997, 2014) clarified that the interpretive school of thought’s hermeneutic phenomenology promoted majorly by scholars such as Heidegger, Gadamer, Ricoeur, himself and some others are of the opinion that understanding is always embedded in the world of language and social relationships and thus, cannot escape from its historicity. Heidegger (1927/1962, p. 37) succinctly elucidated that “the meaning of phenomenological description as a method lies in interpretation”. Put differently; interpretation is not just a sideshow but part of the very foundation and inevitable structure of Dasein, being-in-the-world. Because, as soon as a thing is experienced, it has already been interpreted. The TPCA method synthesises and utilises elements of these two major phenomenological schools of thoughts (the descriptive and interpretive) philosophies to attain its epistemological objectives.

In conclusion, researching phenomena with the TPCA method involves the gathering of concrete descriptions of lived experiences from the participants (data), after that the data gathered from the participants are analysed to enable the emergence of participants descriptive themes. Afterwards, the researcher interprets the participant's themes to allow for the emergence of the essence of the study phenomena. Therefore, in using the TPCA method to conduct a study, the researcher is not wedged to any specific phenomenological stance or school of thoughts. Besides, Baker et al. (2004, p.169) argued that the “purpose of academic discourse is not only to describe and explain the world but also to change it”, this aim is made explicit within TPCA research method. Thus, one of the rationales for the initiation of the TPCA research method is to facilitate “the production of research that has some meaningful, practical outcome” (Barnes, 2003, p.12) and with application in practice. The conceptual philosophy of TPCA and its components discussed in subsequent sections of this chapter enables this phenomenological research method to meet this rationale.

3.5.1 Validity and Reliability of the TPCA Phenomenological Method

The TPCA method focuses on the lifeworld of the participants, (Dahlberg et al., 2008), it uses descriptions emerging from phenomenologically relevant empirical data (Langdridge, 2008). The method could be amenable/adapted to handle other forms of qualitative data. In, TPCA method, each experience and situation is treated as unique, as its meaning is the outcome of the lived experience of the individual involved. TPCA method entails obtaining first-person accounts of experiences. Thus, its data collection and initial analysis of the interview text approach are similar to the descriptive (Giorgi, 1985) and interpretive (van Manen, 1997, 2014) variants of phenomenology. Both rely on the insights of the researcher who worked through all the data to get a sense of the whole and then discriminated them into meaningful units (Giorgi, 1985) or ‘significant words, phrases, and sentences (van Manen 1997) and referred to as “units of idea” in the TPCA method.

TPCA method approach to the phenomenological reduction (bracketing) involves suspending judgement and explanations in the course of the research process. Though TPCA focus is on the search for the essence of person’s sense of self-identity and embodied relations with others, while experiencing study phenomenon, it employs interpretations (van Manen, 1990, 1997, 2014) to make sense of the study phenomena and to achieve its aim. However, TPCA does not indulge in endless interpretations like the ‘hermeneutics.’ In the TPCA method, the researcher through ‘interview’ works together with the participants to bring to life the experience being explored. Also, at the interpretation step of the TPCA text analysis stage, the researcher through the process of trans positional cognition engages with the participant's themes derived from their concrete description of experiences, ‘independently’ and provides an interpretation of the themes. This ensures that what emerges was not biased by the participants ‘additional influence during the ‘interpretation step’ of the analytical process,’ implying

that what was initially described by study participants as “concrete experience was the same data interpreted.” The research process thus promotes trustworthiness and ensures the credibility of the TPCA research method and the validity of the results based on participants’ account of their lifeworld experiences.

TPCA also by utilising the principles from the two phenomenological major schools of thoughts (interpretive and descriptive) enables the human inquiry into the lived experience of the participants from an epistemological position that;

- First, allows the gathering of concrete descriptions,
- After that explores the participants' descriptions to identify the meaning embedded in it and then, ensures
- The identified meanings are insightfully ‘interpreted’ in a way that reflects the reconstruction of the participants intended meanings.

This approach is supported by Dilthey (1987) comments cited in van Manen (1997, p.181), which make clear that “we explain nature, humans we must understand”. Besides, Dilthey elaborated further that “we can grasp the fullness of lived experience by reconstructing or reproducing the meanings of life’s expressions found in the products of human effort, work, and creativity” (Dilthey, 1987) cited in (van Manen, 1997, p.181). Put differently, the study of human phenomena requires interpretation and understanding, or as van Manen put it

“human science is the study of meaning; descriptive-interpretive are studies of patterns, structures, and levels of experiential and textual meanings” (van Manen, 1997, p.181).

The goal of the TPCA method, then, is the discovery of the essence of the study phenomenon, using a structured transparent and explicit stepwise analytical process. The essence of the study phenomena that emerge is communicated through the idiographic explanation to the reader in a clear and well written ‘analytical’ text that reflects the participants’ experiences within context. Such write-ups facilitate the obtaining of insights by the readers and users of the research that enable understanding of the study phenomena, an outcome from where inference can be drawn to explain a studied phenomenon. This TPCA method, with its unique methodical approach and practice-driven perspective, is therefore uniquely different from other methods of phenomenological research variants discussed in section 3.4 above.

Additionally, before the operationalisation of the TPCA method in this study, it went through stringent and rigorous scholastic scrutiny during its developmental phases. It was used to analyse the data gathered from a pilot field study conducted in Lagos Nigeria, which involved semi-structured face to

face interview with three certified bank executives. The outcome of this experience revealed the need to further perfect the terminologies used in the TPCA method, precisely the terms such as “Meta” and “Cognition” and their applicability. This realisation necessitated further reviews and clarifications. Member checking of the results of the pilot study was used to further affirm the credibility and trustworthiness of the TPCA phenomenological method. The three study participants in the pilot study validated the outcome.

The pilot study and member checking, peer, PhD colleagues review and further iterations by the author and review from Dr Viktor Dorfler (University of Strathclyde, Glasgow) and Dr Farhad Shafti (University of Glasgow) supervisors of this thesis, ensured the Trans-Positional Cognition Approach (TPCA) method, was fit for purpose before its eventual use to analyse data in this study. A systematic comparison of the TPCA method with other phenomenological methods as well as other similar qualitative methods was also undertaken to justify further the need to initiate this method. The outcome of the study is presented in section 3.5.6 of this thesis. In the next section, some concepts adopted that underpinned the TPCA method analytical process are discussed in the next sections.

3.5.2 LRA Concepts and TPCA Method

Dahlberg and Drew (1997) LRA’s holistic nursing practice work was underpinned by five concepts, out of which two were considered applicable to this current study, given the similarity of the current research phenomena’s attributes to their work; they include; openness and immediacy. Dahlberg and Drew described ‘openness,’ as a state of mind in which one is self-aware and sensitive to other’s experience, in other words, a “perspective free of unexamined assumptions” (Dahlberg and Drew, 1997, p.305). Dahlberg and Drew postulated that it is through the researcher’s actions to ensure openness that objectivity is gained in phenomenological research. While immediacy refers to being present and engaging with the participant throughout the research relationship (Dahlberg and Drew, 1997, p.305).

These descriptions of ‘openness’ and ‘immediacy’ enabled the adoption of both concepts as part of the components used during the application of the TPCA method’s research process. The implication of adopting and applying the principles of openness and immediacy concepts during the TPCA research process is to ensure the researcher is objective and devises a means through which to acknowledge and bracket one’s pre-understanding to avoid bias during the data collection and analytical process.

3.5.3 Phenomenological Reduction and TPCA Method

In Lebenswelt, phenomena are contextual, requiring that the researcher engage consciously without prejudice and uncritical assumptions. Nevertheless, researchers do not come into studies ‘empty-headed’, thus bringing to the fore the importance of the adoption of a phenomenological attitude during the research process. It ensures researchers are disciplined and open to hear what the study participants

are saying, as what participants say about their own experience is their ‘truth.’ Adopting appropriate phenomenological attitude ensures researchers focus on the meaning of the situation as it is given in the participant’s concrete experience descriptions (Finlay, 2008, 2011, 2013).

Todres and Holloway explained that

“Personal sensitivity can bring humanity to the study, while bracketing can bring a certain discipline and rigour that realises fresh insights beyond the preconceptions of the researchers” (Todres and Holloway, 2010, p.181).

Besides, in the *Lebenswelt* (lifeworld) research, preunderstanding, and bias both are viewed as ways of expressing one’s involvement with the world (Merleau-Ponty, 1968; Husserl, 1970b). Researchers who are aware of what they bring to a study in the way of preunderstanding, it has been argued place these beliefs and values in abeyance, so that they can engage in true and open questioning as well as formulate research questions that seek insight rather than a confirmation of beliefs (Gadamer, 1994).

In analysing this study empirical material that is contextual, all preconceptions, prejudice, and pre-knowledge of the phenomena of the study were “put out of play” (Husserl, 1936, p.237), so that the researcher can refrain from judgment (Husserl, 1913, 1936; Moran, 2000). Thus, enabling the meaning that is implicit in the experience to be discovered (Dahlberg and Drew, 1997). Hence, the notion of bracketing, as described and applied in this study is not about getting rid of subjective components and removing pre-understandings, but raising awareness of them (Stierand and Dörfler, 2014). The bracketing approach adopted in this work ensures that the researcher refrains from explanations, scientific conceptions, judgments and knowledge to “return to the unreflective apprehension of the lived, everyday world” (Finlay, 2008, p.3). It also ensures that pre phenomenological research works, the researcher is able to raise awareness of any pre-understandings and pre-knowledge of the study phenomena by documenting them. That ensures the researcher can ‘consciously’ avoid providing explanations and judgement during the research work.

However, it is impossible to totally extricate all pre-knowledge and preconceptions, as researchers do not come into the study, empty-headed, bias can only be minimised. As, Gadamer (1994) postulated, some level of pre-knowledge (bias) can be useful. Therefore, it is my position that total bracketing is impossible, what is obtainable in my view and adopted for use in this thesis can be described as a phenomenological reduction approach that involves suspending judgement and explanations in the course of phenomenological research work, as ‘pure’ bracketing (Husserl 1970a, 1970b) is impossible.

3.5.4 Dwelling and TPCA Method

The dwelling state is the process by which phenomenology makes room for the phenomenon to reveal itself and speak its story into our understanding (von Eckartsberg, 1998). It forces us to slow down, to pause, to re-examine taken-for-granted assumptions and the idea that we already know this phenomenon. Polanyi (1962a, p.61) added that during dwelling, “we pour ourselves out into the phenomena of interest and assimilate them as parts of our own existence.” Dörfler and Stierand (2018) metaphorically exemplified this in their recent work, when they pointed out that when top chefs create meal experiences, they do this by dwelling in the ingredients, the ambient, the atmosphere, the season of the year and even the consumers’ minds. The authors referred to this ‘dwelling’ as the contemplative experience of haute cuisine.

In the dwelling state, “we linger and become absorbed in what is being revealed, so, what is involved is an extreme form of care that savours the situations described in a slow, meditative way and attends to, even magnifies, all the details” (Wertz, 2005, p.172). The dwelling state is a generalised version of the concept of the embodiment hitherto postulated by Polanyi (1962a, p.61), which does not require materiality but has a very similar mental characteristic (Dorfler and Stierand, 2018). The dwelling activity is embedded in this TPCA method, as an ongoing activity throughout the analytical process, which ensures that the data transcription and text analysis stages, most importantly, are not reduced to law-like generalisation akin to positivist persuasions. Dwelling allows the researcher to interact with the texts and to engage in deep conversation with them. It enables the researcher to develop a bond or deep level of intimacy with the transcribed data.

In this study, dwelling activity process involves first reading the entire data over, followed by another round of re-reading the data; taking notes and identifying units of ideas embedded within the data. Additionally, the researcher retakes time to listen to the recorded data reflectively, and after that, delineate the entire transcribed data into meaningful units of ideas. This process can be laborious and time-consuming, but if the researcher perseveres, the outcome as this researcher discovered is worth the effort.

In conclusion, the words of Van den Berg captured the essence of dwelling activities aptly and required no further explanation. Van den Berg postulated that

“[Phenomena] have something to say to us — this is common knowledge among poets and painters. Therefore, poets and painters are born phenomenologists. Or rather, we are all born phenomenologists; the poets and painters among us, however, understand very well their task of sharing, by means of word and image, their insights with others — an artfulness that is also laboriously practised by the professional phenomenologist” (Van den Berg, nd) cited in (van Manen, 1997, p. 41).

3.5.5 TPCA Methodological Process

The Trans Positional Cognition Approach (TPCA) Method, comprise six stages namely: data collection, data transcription, text analysis, data display, data validation and, descriptive and idiographic explanation, as depicted in the TPCA model in figure 3.3 and discussed in the preceding section 3.5. The TPCA method's six stages were further broken down into sixteen steps for clarity and transparency purposes (see table 3.3 below). The steps depict the rigour built into the TPCA method.

The TPCA methodological process outlined in Table 3.3 below explains activities carried out at each of the sixteen steps, which was used to achieve the aim of this thesis. The TPCA method enables the gaining of insights into the Dasein and Lebenswelt of the studied phenomenon such as the lived experience of service productivity of the official knowledge workers employed in the Nigerian banking sector explored in the current thesis. The TPCA methodological process facilitates the emergence of the essence of the study phenomenon and well-written report of the study results underpinned by idiographic explanations.

The TPCA method's six stages and sixteen steps, in this thesis, has been presented in this concise format for easy construal of the stages and steps involved. Also, efforts were made to use languages and terminologies that can be understood by the novice researcher. However, this method is not intended to be used as a cookbook due to the simplification of its methodical process. The real intention here is to show that through the transparency of its methodological process; trustworthiness and credibility of the TPCA method can be achieved. The data gathered in this thesis were analysed with the TPCA Method. Section 4.2 of this thesis show how to use the TPCA method to conduct a research study.

The TPCA methodological process in Table 3.3 below presents six stages and sixteen steps along with the explanations of the analytical activities, undertaken using the TPCA method. Where the user of TPCA method rigorously applies the steps as highlighted, it is my opinion that TPCA could facilitate sense-making and understanding of the study phenomena of interest.

In the next section, a systematic comparison of the TPCA research method with other methods was undertaken to justify its relevance and strengthens its validity and trustworthiness as a research method.

Table 3.3: TPCA Method's Six Stages and Sixteen Analytical Research Steps

Stages of TPCA	Steps of TPCA
Stage 1: Data Collection	Step 1 Collect phenomenological relevant data, (be open and sensitive to the participant, also adopt the TPCA approach to bracketing explained in section 3.5.3)
Stage 2: Data Transcription Stage (At this stage data is prepared.)	Step 2 Assume Phenomenological Attitude (TPCA approach to bracketing)
	Step 3 Transcription of audio recordings of concrete experience descriptions, ensure openness to participants takes primacy and also adopt the TPCA approach to bracketing
	Step 4 Read text for a sense of the whole
	Step 5: Delineate text into units of meaning containing one idea each
Stage 3: Text Analysis	Step 6: With full awareness of the study research question and objectives discriminate the units by highlighting those that contain ideas relevant to the study
	Step 7: Colour code and select units with ideas beneficial to the studied phenomena and group them into typologies
	Step 8: Identify units with similar ideas within each typology and condense appropriately in each of the participant text
	Step 9: Convert the first-person characteristics of the units of the idea that emerged into third-person wordings without altering the meaning of the units of ideas to allow each participant's themes to emerge
	Step 10: Combine all the participant's themes, Identify and condense common themes to allow the study Participants Themes (PT) to emerge
	Step 11: Requires assumption and switching between the natural attitude and scientific attitude (TPCA approach to bracketing), to enable the researcher's interpretation of the participant's themes from their perspective
	Step 12: Through trans-positional cognition approach interpret the participants' themes and choose a label that characterises the language of the participant's community to enable the emergence of the Researcher's Interpretation of Participant Themes (Ri-PT)
	Step 13: Through further trans-positional cognition approach interprets the Ri-PT themes and assign a label at a higher level of abstraction couched in the language of the participants' community. What emerges is the Essence (E=aRI) of study phenomena. The label assigned must reflect the language of the participants' community to ensure the construal of the essence of the study by stakeholders.
Stage 4: Data Validation	Step 14: Send the themes that emerged from the analysis of the empirical data to selected participants for validation and take appropriate action to respond to any feedback
Stage 5: Data Display Structure	Step 15: Construct a data structure that displays both the participants,' researcher and essence of studied phenomena themes to facilitate discussions and elucidation of study essence.
Stage 6: Descriptive and Idiographic explanation	Step 16: At this stage, the researcher presents the study findings and provides descriptive narratives. After that, idiographic explanation that elucidates the study findings descriptive narratives in the form of a well-argued write-up that facilitates the generation of insights and gaining of a higher level of understanding of the essence of the study phenomena is provided.

3.5.6 Systematic Comparison of TPCA Method with Similar Methods and Other Phenomenological Approaches.

TPCA was initiated to meet the methodological requirement of this work, which could not be fully achieved with extant qualitative research methods. First, the TPCA method facilitates the discovery of the essence of the study phenomenon, using a structured, transparent, and explicit stepwise analytical process. Second, TPCA method provides a systematic process that challenges the norm in the phenomenological domain (a trend which was observed in phenomenological literature and books) where it is uncommon to explicitly outline a phenomenological research process in a step by step manner as depicted in table 3.3, of the previous section 3.5.5. The paradigm shift from the norm was applied in this work to make it easy

1. For users of the TPCA method
2. Users of this study report, and
3. Future researchers

to understand how the knowledge claim of this work was achieved.

The TPCA approach was also initiated to depict the trustworthiness' of phenomenology as a veritable and reliable method for conducting a human inquiry, especially where the problem is not well understood like the study phenomena of this thesis. This section presents the systematic comparison of the TPCA lifeworld variant of phenomenological research method; with two key phenomenological methods, widely used in the domain, Giorgi descriptive method and van Manen interpretive (hermeneutics) method and other similar qualitative research methods. The systematic comparative study starts with the comparison of TPCA methodology with Giorgi's descriptive and van Manen's interpretive (hermeneutics) phenomenological methods.

3.5.6.1 Comparing TPCA with Giorgi Descriptive and Van Manen Interpretive Methods.

These phenomenological research methods employed similar techniques, such as using a thematic analysis approach to discriminate their interview text from whole to parts. While Giorgi - descriptive method, employed the generic thematic approach to discriminate the interview data into 'units of meanings', van Manen - the interpretive method used it to discriminate the interview text into 'significant words, phrase or sentences.' In the TPCA method, the thematic analysis approach was also used to discriminate the interview text into 'units of ideas.' To analyse the discriminated interview text, and to allow for the emergence of the study themes/essence, Giorgi method adopted the 'imaginative variation 'to search for the study essence,' while van Manen's method, utilised 'hermeneutic cycle' to interpret and explain the study phenomenon. TPCA, on its part, adopted the trans-positional cognition approach to interpret the study themes to obtain the theme that signifies the study 'essence.

However, the challenge with both Giorgi (imaginative variation) and van Manen (hermeneutic cycle) pertain to the difficulty users of these methods including the present researcher, face in understanding and operationalising both methods in phenomenological inquiry. Particularly to ‘search for the essence of the study phenomenon.’ From my experience, the difficulty is mainly due to the absence of explicit/transparent analytical research process to guide novice researchers, as phenomenology and its concepts are complex and can be challenging to comprehend. The TPCA method employs the transpositional cognition approach, which means trading places with the participants cognitively, to search for the study essence to simplify the process. This method offers six stages and sixteen step by step methodical approach that enables phenomenological relevant inquiry to be conducted. The details of the steps were presented in section 3.5.5. How to apply the method is fully discussed in section 4.2 of this thesis. The TPCA stepwise approach enables the user of the method through its methodical process to show transparently how the insight obtained, and knowledge claim was achieved, particularly the process leading to the emergence of the study essence. Review of the comparators phenomenological studies suggests that their claim to knowledge is mostly shown through induction or drawn from inductive conclusions as depicted by the output from Dahlberg and Drew (1997) LRA method discussed in section 3.4 and others. Conversely, using the TPCA method, the new knowledge claimed is shown through abductive reasoning and the transparency of the research process.

TPCA also synthesises the principles of both the interpretive and descriptive phenomenological schools of thoughts to achieve its epistemological objectives. The comparator studies are wedged to different phenomenological schools of thoughts. This synthesis ensures that users of the TPCA method can conduct their research without being wedged to a particular phenomenological school of thought. The implication is that as TPCA synthesises elements of the descriptive and interpretive schools of thoughts in its methodological process, it offers researchers the flexibility often constrained by polemical arguments of both phenomenological schools of thoughts. Critically, this method allows the researchers adopting TPCA to utilise only elements that benefit their research process from both schools of thoughts to conduct their phenomenological inquiry with ‘confidence. In my view purely descriptive findings, as advocated by the Giorgi method of the ‘descriptive phenomenological school of thought’; cannot do justice to the potentials of the usually thick and rich data obtained from qualitative human inquiry studies. Besides, Heidegger (1927/1962, p. 37) postulated that “the meaning of phenomenological description as a method lies in interpretation.” Thus, TPCA method enables the user to provide an interpretation of data that facilitate the gaining of insight into the *dasein* and *lebenswelt* of the study participants. This is a higher level of understanding that is only possible through interpretation and idiographic explanations. Though the TPCA method employs interpretations (van Manen, 1990, 1997, 2014) to make sense of the study phenomena, however, it does not indulge in endless interpretations like the ‘hermeneutics’ school of thought. Table 3.4 below presents a further comparative analysis.

Table 3.4: Systematic Comparison TPCA Method with Key Phenomenological Methods

Subject	Giorgi Descriptive (1986, 2009, 2011, 2014)	Van Manen Interpretive (1990, 1997, 2014)	Author's TPCA Synthesised Method (2018)
Approach adopted	Descriptive Phenomenology Uses the concept of lived experience	Interpretive phenomenology Uses the concept of lived experience	TPCA synthesised descriptive & interpretive phenomenology principles Uses the concept of lived experience
Aim of the adopted approach	It aims at the conscious essences of phenomena	It aims to understand and explain human existence (van Manen, 2014)	TPCA focus on existential themes such as the person's sense of self-identity and embodied relations with others
Phenomenological reduction approach adopted to deal with the issue of bias	Adopts Husserlian epoche or bracketing, which is setting aside one's pre-existing knowledge and theories about the phenomenon. That is assuming the attitude of the phenomenological reduction (Giorgi, 2011)	Does not accept that Phenomenological reduction, as Husserl proposed, is possible. Thus, outlines and recognises the existence of preconceptions (reflection) and the impossibility of setting them aside.	TPCA employed an approach to bracketing that entails suspending judgements, and explanation about the phenomenon during the research, as it is impossible to totally extricate all pre-knowledge. As researchers do not come into the study, empty-headed, bias can only be minimised. Some level of pre-knowledge (bias) can be useful.
Analytical approach adopted	Descriptive approach It uses the free imaginative variation approach, first introduced by Husserl, which meant that the phenomenon is varied in different dimensions until its invariant essential characteristics emerge. This approach is not transparent nor explicitly understood. Also, users of this approach do not have the benefit of explaining what was learned, as it does not support the idiographic explanation.	Hermeneutics approach. The Interpretive phenomenologist employs the hermeneutic cycle, a cyclical process whereby the researcher tries to make sense of the participant trying to make sense of their experience, which accommodates endless interpretations. The other variant is double hermeneutics, which is a double loop of interpretation. Where the participants interpret their experience, and the researcher interpret their interpretation as used in Smith IPA (2009).	Synthesised descriptive and interpretive approach into a stepwise methodical approach TPCA utilises trans positional cognition analytical approach to make sense of the participants' themes. The researcher does not vary the phenomenon in different dimensions but engages with the actual described experience of participants' and provides interpretation from the participants' perspective. Also, because of the idiographic component of the TPCA approach, the researcher can explain what was learned. It also enables the readers and novice researchers to review how the insights claimed emerged
Feature of study	Experience of the participants cannot be contextualised	Focuses on the experience of the participants in context	Experience of the participants can be contextualised
Focus of study	Inductive, output abstract themes, that are academically oriented that may be useful in practice and lead to theory building	Inductive, output themes that can be relevant to both practice and academic theory building	Abductive in nature, as individual perspective oriented, generates new ideas that best explains the studied phenomena. TPCA is useful for practice and academic work. Also, for consultancy organisation interested in research such as the present thesis rooted in practice.
Phenomenological stance	Wedged to Descriptive Ideology	Wedged to Hermeneutics ideology	Not wedged to any specific phenomenological ideology

Importantly, TPCA method particularly offers researchers facing the difficulties of how to approach ‘phenomenological reduction’ with some solution. TPCA method adopts an approach to phenomenological reduction, which entails ‘suspension of judgement and explanations during the inquiry.’ As discussed in section 3.5 and 3.5.3 respectively, ‘pure’ bracketing, the type of phenomenological reduction found in some works such as in Husserl, Giorgi descriptive phenomenology, and others, etc., (Husserl, 1970a, 1970b; Giorgi, 2009, 2014), is impossible to attain.

The practicality of this TPCA method, as highlighted in Table 3.4 above, stems from its easy to follow step by step transparent approach that facilitates analysis and understanding of studied phenomena. This method enables coherent data collection and data analysis, validation of study output, discussions, and communication/idiographic explanation of study results to users. The TPCA analytic process, thus, supports the researcher’s capacity to interpret, the participants’ themes such that what emerges “points to something” (Gadamer, 1986, p.68).

Additionally, TPCA was compared with the qualitative methods with similar characteristics such as Discourse Analysis (DA), Narrative Analysis (NA), Thematic Analysis (TA), and Template Analysis. First, the thematic analysis and template analysis techniques similar to those adopted in the new TPCA were briefly discussed. After that, the TPCA method was also compared with DA and NA qualitative methods with similar characteristics. Table 3.5 below depicts the outcome of this study. The study also highlighted the comparators methods shortcomings and how TPCA was able to overcome them.

3.5.6.2 Thematic Analysis (TA), Template Analysis and TPCA Comparison

Thematic analysis is a technique or tool for decomposing data into themes used within different research perspectives. It is handy for identifying commonality across participants, through the idea of shared themes, though the perspective of each person can become more fragmented. Thematic analysis tends to be highly general in its application. Also, thematic analysis, as used in the Giorgi and Van Manen phenomenological methods highlighted in table 3.4 above, essentially was a coding exercise. The thematic analysis enables the user to highlight the main themes or ideas from an interview or focus group transcripts. TPCA incorporates the use of the thematic technique in its methodical research process. It uses the technique similarly in only one of its sixteen analytical steps to discriminate text of interviews into units of ideas, which facilitates identification of views commonly held and those that are unique to a particular individual (s).

The term ‘template analysis’ refers to a particular way of thematically analysing qualitative data. The data involved can be in the form of interview transcripts and other kinds of textual data, including diary entries, text from electronic interviews or open-ended question responses on a written questionnaire. Template analysis involves the development of a coding ‘template,’ which summarises themes

identified by the researcher(s) as important in a data set and organises them in a meaningful and useful manner. Hierarchical coding is emphasised, using broad themes. After that, the initial template is applied to the whole data set and modified in the light of careful consideration of each transcript. Once a final version is defined, and all transcripts coded to it, the template serves as the basis for the researcher's interpretation or illumination of the data set and the writing up of findings. In this thesis, TPCA did not employ the described generic template analysis technique but utilised its own unique text analysis approach that incorporates the use of NVivo pro data management software and thematic technique described above. How the TPCA method is used to analyse data is discussed in next chapter four of the thesis.

3.5.6.3 Discourse Analysis (DA); Narrative Analysis (NA) and TPCA Comparison

The DA and TPCA share some objectives that might be considered similar, which is to provide insights that may have practical applicability. Also, the data collection and text analysis approach of TPCA, DA, and NA approaches, which comprise the use of interviews, recording, and transcription appears to be similar. However, while TPCA does not have limitation to the number of participants to be used in its method, the DA, seem constrained because of the sequence analysis approach it adopts, which is a highly time-consuming tool. Therefore, in the DA method, only a limited number of conversations are used, while the focus of NA meant its primary concern is to produce a narrative (perhaps) from just one person.

Furthermore, DA researchers rely on their fellow analyst to validate the result generated from their research work for reliability and trustworthiness purposes, an outcome which might be biased and not reflective of the study phenomenon. However, TPCA researchers, apart from applying its own unique approach to phenomenological reduction to deal with the issue of bias during the data analysis process, engage with the participants at the data validation stage. Themes generated from the study are sent to participants for validation to affirm that the study outcome was reflective of the concrete description of the participants' lived experiences of the study phenomenon.

The study themes validation ensures reliability and trustworthiness of the outcome of the study, which promotes buy-in of members of the research setting /community, thus increasing the chances of acceptance and practical application of the study outcome. Equally, DA follows a systematic, inductive research procedure which consists of the following steps: recording of authentic data, transcription, sequence analyses, formulation of hypotheses, and revision by comparative analyses, and integration into a theoretical model. This systematic procedure makes the DA research process transparent and intersubjectively verifiable, which is an essential criterion for the quality of studies in qualitative research.

However, both DA and NA with a process that reflects a greater amount of overall inductive reasoning and conclusions might not be appropriate for this thesis study phenomenon, which is not well understood. TPCA method was adopted for this work as it follows a methodical process, which comprises of data collection, data transcription, text analysis, data display structure that organises the themes that emerge from the text analysis, in such a manner that facilitates further research activities, while its data validation stage ensures participants confirms the result of the study.

TPCA method, last stage, descriptive and idiographic explanation facilitates generations of insights and gaining of a higher level of understanding that enables the development of new ideas through abductive reasoning from where inference can be further drawn to explain the studied phenomenon.

Table 3.5 below summarises the comparative analysis between Discourse Analysis, Narrative Analysis qualitative methods, and Trans Position Cognition Approach (TPCA), new phenomenological approach.

Table 3.5: Systematic Comparison TPCA Method with other Similar Research Methods

Subject	Discourse Analysis (DA)	Narrative Analysis (NA)	Trans Positional Cognition Approach (TPCA)
Data collection	DA utilises a much wider range of empirical materials, that could range from examined newspaper articles, statements made by politicians in the House of Commons, and accounts generated from informal interviews. Interviews are recorded, transcribed verbatim to enable researchers to reconstruct and describe the actual communicative processes.	Narratives are gathered by using a variety of methods; they may also be represented in various ways, such as analysis of narratives, structural narrative analysis, narrative analysis, fictionalised representation, dialogic / performance analysis. Method of gathering these narratives include semi-structured and unstructured interviews that may or may not be recorded and transcribed.	TPCA is a novel method that adopts the semi-structured face to face interview approach to gather empirical data, lived experience of individuals. It is yet to utilise any other technique of data collection approach. The interviews are recorded and transcribed verbatim to enable researchers to reconstruct the lived experiences of the participants.
Data analysis	DA follows a systematic, inductive research procedure which consists of the following steps: recording of authentic data, transcription, sequence analyses, formulation of hypotheses, and revision by comparative analyses, and integration into a theoretical model Researchers describe in a detailed way how sequence analyses are elaborated, how hypotheses are generated and how generalisation processes and theory building are realised. In DA sequence analysis is a highly time-consuming tool and therefore only a limited	NA involves constructing meaning through telling stories, keeping accounts as wholes, rather than fragmenting them into components, which means that analysis of data is more sensitive to the temporal aspects of an experience. Thus, in narrative method analyst might become storytellers rather than story analyst thus resulting in outcome or goal that can be termed therapeutic rather than analytic	TPCA discriminates interview text into units of ideas to enable it to identify experiences about a phenomenon that are common and those that are unique to the particular individual(s). The researcher engages with the actual participant's themes that emerge through trans-positional cognition to provide an interpretation. An aggregation of the interpretations ensures the emergence of the essence of the phenomena, from where inference can be drawn to develop a phenomenological model to explain the studied phenomenon

	number of conversations are used, it allows reflective insights and systematic comparative analyses that facilitate generalisations and theory building.		In the TPCA method, the number of participants is not limited. In this study twenty- two individuals participated.
Data Validation	In DA, a specific tool to ensure the validity of hypotheses generated in discourse analysis is the 'data session'. In such 'data sessions', 'several qualified discourse analysts discuss in depths transcripts of authentic conversations in order to develop shared hypotheses.	NA researchers often re-present narratives as if they were "authentic" NA studies are largely Autobiographical accounts that are no more 'authentic than other modes of representation. NA of a personal experience is therefore not a clear route into 'the truth (Atkinson and Delamont, 2006, p.166)	In TPCA, the researcher engages with the study participants during the data validation process. Themes generated from the study are sent to participants for validation. This is done to confirm that the outcome of the study reflects the participants' concrete description of their experiences. This ensures reliability and trustworthiness of the outcome of the study
Goal of the study	DA objective is not only to analyse communication in practical contexts but also to generate insights for practical application.	NA, as a result of their concern to re-present the meanings that individuals ascribe to their lived experience, opposed collective understanding being derived from their work, thus emphasising the uniqueness of the individual as their focus.	TPCA users seek to establish an understanding of the collective experiences of individuals within the research setting, from a perspective that focuses on the lived experience of the participants in context.
Ethical Issues	In DA ethical issues are resolved from the outset of data gathering, as the type of data to be collected, and the level of participants involvements are known /established	NA throws up complex ethical issues that are a consequence that can rarely be resolved at the outset and can be difficult to anticipate, as the research does not depend on the gathering of one form of empirical narrative material (data)	In the TPCA method ethical issues are resolved from the outset of data gathering, as the type of data to be collected, and the level of participants involvements are known /established
Research Outcome	DA enables researchers to develop theoretical conclusions or build theory (inductive approach) that may or may not have practical application	In NA, there is typically a higher amount of inductive reasoning overall in narrative inquiry.	TPCA enables researchers to generate conclusions which most likely will have a higher probability of application in practice derived through abductive reasoning. Research outcome may also provide a basis for inductive research

Furthermore, although TPCA is concerned with lived experiences that might be unique for each participant, nonetheless, certain aspects of being alive will be shared by all.

As posited by Hodge (2008) there are the parts of the lifeworld, not bounded within themselves but experienced fluidly with each aspect influencing and being influenced by the other. Ashworth (2003a) termed these aspects 'fractions' and emphasised that they are not separate dimensions but are interconnected parts of a whole.

Hodge (2008, p.9) explaining the value of Lifeworld method underscored the fact that

“Lifeworld’s focus on experience is not particular to that methodology. Clearly, personal accounts have also been collated and analysed through other methodologies, such as narrative research, discourse analysis and ... etc. However, the fractions proposed within Lifeworld, but not utilised within other methodologies (although they could be), offer researchers a really useful framework in which to ‘capture’ experience”.

Accordingly, TPCA method premised on the lifeworld phenomenological approach reminds researchers of the breadth of impact of any experience upon the individual and can guide the researcher through the analysis, as well as the collection of data. TPCA with roots in practice can, therefore, be said to have the potential to output insights that can inform and influence policies that impact participants in their workplace. This is applicable to study participants in this thesis, official knowledge workers employed in the Nigerian banking sector.

To conclude, the comparative study of TPCA summarised in table 3.4 and 3.5 above, while highlighting similarities and differences of the method with extant qualitative methods, particularly showed the existence of a methodological gap in the phenomenological research method domain. The gap relates to the dearth of synthesised phenomenological approaches with explicitly outlined methodical step by step process. TPCA method provides these features and fills this methodological knowledge gap. TPCA method introduced in this thesis for the first time met the methodological requirement for analysing the thesis empirical materials and, by so doing, contributes to the pool of available qualitative research methods.

3.6 Demonstrating Trustworthiness of Phenomenological Research

The issue of validity and reliability is relevant to all academic investigations. The fundamental question that seems imperative for all academic work according to Lincoln and Guba (1985, p.290) was how an inquirer could persuade his or her audiences that the research findings of an inquiry are worth paying attention to? Strauss and Corbin (1990, p.250) posited that the “usual canons of ‘good science’ ...required redefinition to fit the realities of qualitative research”. To aid researchers, several ways of evaluating research works have been suggested including earlier ones for naturalistic inquiry (Lincoln and Guba, 1985), psychology and related fields (Elliott et al., 1999), and others assessing, rigour, integrity, and artistry (Finlay, 2006), as well as reliability and validity (Creswell, 2007). Following a lot of criticism from the natural science researchers, some qualitative authors, adopted positivist terms to stem off the criticisms and “facilitate the acceptance of their qualitative research in a quantitative world” (Creswell, 2007).

This behaviour steered up debates which led Lincoln and Guba (1985, p.300) to develop qualitative equivalents to these quantitative verification criteria such as credibility (internal validity), transferability (external validity), dependability (reliability) and confirmability (objectivity) to demonstrate the trustworthiness of a qualitative study. Lincoln and Guba further argued that in conventional inquiry, internal validity refers to the extent to which the findings accurately describe reality. And that “the determination of such isomorphism is in principle impossible” because one would have to know the “precise nature of that reality” and if one knew this already, there would be no need to test it (Lincoln and Guba, 1985, p.294 - 295).

Additionally, while the conventional researcher must postulate relationships and the test them; the postulate cannot be proved, but only falsified. The naturalistic researcher, on the other hand, assumes the presence of multiple realities and attempts to represent these multiple realities adequately. Credibility becomes the test for this. Lincoln and Guba postulated that credibility could be achieved through spending a long time in the field and the triangulation of methods, data sources, and investigations. Transferability can be attained through thick descriptions; and dependability through auditing the research process as well as showing that the results are subject to instability and change.

In respect of confirmability, Lincoln, and Guba opined, it could be achieved by establishing the value of the data and through auditing the research process. Other techniques for addressing credibility include making segments of the raw data available for others to analyse and the use of “member checks in which respondents are asked to corroborate findings” (Lincoln and Guba, 1985, p.313 - 316). Eisner (1991, p.53) posited that “there are features of qualitative research that its reviewers, should consider”, which include, “Coherence: Does the story make sense? How have the conclusions been supported? To what extent have multiple, data sources been used to give credence to the interpretations that have been made? Consensus: Is the condition in which the readers of a work concur that the findings and interpretations reported by the investigators are consistent with their own experience or with the evidence presented” (Eisner, 1991, p.56).

Eisner (1991, p. 110) explained that researchers works are “similar to police detectives, as they have to support their interpretations by multiple types of data and consider different arguments and disconfirming evidence to establish a persuasive and compelling whole”. In referential adequacy, the researcher must be open for criticism, to help the interpretation to illuminate and to bring it to more complex and human levels of understanding and perception. In respect of consensual validation to enhance the researcher’s work credibility, Eisner suggested that the scholar should seek “an agreement among competent others that the description, interpretation, evaluation, and thematic of an educational situation are right” (Eisner, 1991, p. 112). This member checking helps to validate the credibility of the qualitative researcher’s work.

Another issue was that of generalisability and validity, Lincoln and Guba (1985) admit that generalisability was “an appealing concept” as it allows a semblance of prediction and control over situations (Lincoln and Guba, 1985, p.110 - 111). The authors, nevertheless, thought that local conditions “makes it impossible to generalise” (Lincoln and Guba, 1985, p.124). While it can be assumed that generalisation of topics can be controversial in qualitative research that should not preclude phenomenological study to assess/assert its generalisability potentials. This is imperative, as all academic scientific or natural research works should first and foremost be considered as a scientific and academic venture.

Though the term is majorly linked to the positivist research paradigm, Polkinghorne (1989, p.48) noted that “the issue of generalisability for phenomenological findings is not one of the population characteristics but the specificity of the essential description”, as there is a requirement for phenomenologist to describe how the uncovered inherent meanings can be interpreted and made applicable to other locations. Polkinghorne (1986) clarified that though phenomenological research can be construed as contextual, nevertheless it is generalisable.

Dahlberg et al. (2001, p.228) believed that the main supposition underpinning the idea of generalisation and theory development was that “the outcome of data analysis could be expressed in the form of a general structure, which in phenomenology would be the essence and in hermeneutics the main interpretation”. This does not mean that the result is entirely de-contextualized. On the contrary, phenomenological and hermeneutical research results are always contextual. Phenomenological and hermeneutical research results are never to be understood as universal.

Besides, Dahlberg et al. (2001, p.228), opined that “the general structure of phenomenology connotes that the result has been lifted above the concrete level and that it was still within a particular context”. The authors argued further that the possibility of generalising the results of phenomenological research and establishing theories was dependent on the quality of the result (Dahlberg et al., 2001).

Schofield (1990) identified three levels of generalisation; namely: what is, what may be, and what could be, and noted that at any level of generalisation, the quality of data was fundamental. Polkinghorne (1989, p. 57) indicated that the phenomenological researcher “needs to be concerned throughout the investigative process with whether the findings are valid, whether or not the findings can be trusted and used as the basis for actions and policy decisions”. Polkinghorne further postulated that validity signifies the notion that an idea is well-grounded and well-supported and that users of the findings can have confidence in it.

While the epistemological outcomes of phenomenology cannot be presented objectively in a positivist sense, Crotty offers an alternative criterion that

“consists in the very ‘Aha!’ we give when we finally describe what is of the essence. We have the sense that, at last, the description fits. We feel gripped by the phenomenon understood in the way we are describing it” (Crotty, 1996, p. 169).

Crotty’s ‘Aha!’ was confirmed by Hayllar and Griffin (2005) that noted its similarity with Buytendijk’s ‘phenomenological nod,’ which Van Manen describes as follows,

“[It is] as a way of indicating that a good phenomenological description is something that we can nod to, recognizing it as an experience that we have had or could have had. In other words, a good phenomenological description is collected by lived experience and recollects lived experience — is validated by lived experience and it validates lived experience” (van Manen, 1997, p. 27).

Polkinghorne (1989, p.57) explained that the degree of validity of the findings of a phenomenological research project could also depend on the power of its presentation to convince the reader that its results are accurate. Polkinghorne, therefore, suggested that it was important for the researcher to ask whether the general structural description provide[s] an accurate portrait of the common features and structural connections that are manifest in the examples collected.

To the support the researchers, Polkinghorne suggested five questions that the phenomenologist was to ask when reflecting upon the validity of their findings, they include

1. Did the interviewer influence the contents of the subjects’ descriptions in such a way that the descriptions do not truly reflect the subjects’ actual experience?
2. Is the transcription accurate, and does it convey the meaning of the oral presentation in the interview?
3. In the analysis of the transcriptions, were there conclusions other than those offered by the researcher that could have been derived? Has the researcher identified these?
4. Is it possible to go from the general structural description to the transcriptions and to account for the specific contents and connections in the original examples of the experience?
5. Is the structural description situation-specific, or does it hold in general for the experience in other situations? (Polkinghorne, 1989) cited in (Creswell, 2007, p. 208).

Additionally, Phenomenology can be said to have had a significant influence on 20th-century thinking and arguably helping to shape the 21st-century discourse. Giorgi (1997, p. 238) pointed out that it was “not only because of its rigorous descriptive approach but also because it offers a method for accessing the difficult phenomena of human experience.” The question therefore is, can the idiographic findings

derived from phenomenological research in this current thesis standout, and or be acknowledged as one worthy of trust? Kvale using the plural interpretations capability of phenomenology to elucidate its validity and trustworthiness clarified that

“Different interpreters constructing different meanings of an interview story is not a weakness, but a strength of the interview method” (Kvale, 1996, p. 226).

Consequently, Phenomenological research approach as a result of its capability to achieve plural interpretations highlights and uncover different dimensions and realities of the study phenomenon. Tsoukas, therefore opined that idiographic findings derived from phenomenological research stand the approach out as one worthy of trust make clear that

“Idiographic studies do have an epistemologically valid position, and this stems from the distinction between (a) causal laws and empirical generalizations and (b) real structures, actual events, and experienced events. Theoretically, explanatory idiographic studies deal with necessity, namely with the workings of real social structures and their causal capabilities, irrespective of their individual manifestations in the domain of experience. Thus, causal powers are externally valid, but their activation is, and thus, their effects are, contingently determined. Empirically, idiographic studies help elucidate the specific, contingent manner in which a certain mix of causal powers has been formed and activated” (Tsoukas 1989, p. 557).

In conclusion, the discussions in this section depict that in quantitative studies, reliability and validity are accepted as critical criteria for assessing the quality of research. However, most qualitative authors are not comfortable applying these quantitative-based criteria to works in their field, as they are based on assumptions about the researcher as a detached, objective observer and are mostly related to measurement. Also, there is no single set of criteria that researchers agree should be used for all quantitative studies; instead, a variety of measures have been suggested, which differ according to the methodological and epistemological positions of different approaches. Some author, like Murphy et al. (1998), Seale (1999) and Willig (2001), all argued against the use of any fixed criteria.

However, authors like Lincoln and Guba (1985, p.300) developed qualitative equivalents to these quantitative verification criteria such as “credibility (internal validity), transferability (external validity), dependability (reliability) and confirmability (objectivity)”, in order to demonstrate the trustworthiness of a qualitative study. Eisner (1991, p. 110-112) believed that researchers works are similar to police detectives, and advised that the scholar should endeavour to seek “an agreement among competent others that the description, interpretation, evaluation, and thematic of an educational situation are right”. Notably, it was suggested that the issue of trustworthiness in phenomenology studies should be viewed from the investigative process employed, especially from the standpoint of

how well an idea is grounded and well supported, which ensures users of the findings can have confidence in its outcome (Polkinghorne, 1989, p. 57).

This kind of outcome, Crotty (1996, p. 169) refers to as consisting of the very ‘Aha!’ that we give when we finally describe what is of the essence and which van Manen (1997, p. 27) described as “something that we can nod to.” van Manen further explained that the way study outcomes are presented will also help to shape the opinion and trustworthiness of their users. Polkinghorne (1989, p. 57) consequently suggested that efforts must be made to ensure “the general structural description provide[s] an accurate portrait of the common features and structural connections that reflects/explains the studied phenomenon.

From this perspective, therefore, the TPCA method developed and presented in section 3.5 of this thesis like prior phenomenological methods, potentially have the capacity to investigate and interpret the study phenomenon. TPCA method does this from a perspective that ensures it provides interpretation which can be construed as potentially true, and like in the case of this thesis, capable of explaining the lived experience of service productivity of the official knowledge workers working in the Nigerian banking sector. The attainment of this objective through the application of the new TPCA method lifeworld variant of phenomenology in this thesis further depict the trustworthiness’ of the phenomenological approach as a credible research methodology for conducting a human inquiry.

3.7 Concluding Developing The Methodological Research Framework Chapter

In this chapter, the philosophical framing, methodological underpinning, data collection methods, and data analysis methods employed to achieve the aims and objectives of this thesis were established. As all studies have to be anchored in philosophical and theoretical roots, this chapter highlighted the fundamental beliefs and assumptions regarding the nature of reality (ontology), the concern about knowing how we can know the nature of reality (epistemology) and in what way we can study reality (methodology) made in this study.

In this chapter, it was shown that this work was anchored in the interpretivism and phenomenological paradigm and adopted phenomenology and its concepts of qualia, intentionality, and lifeworld (the context of lived experience) as its methodological underpinning.

As the phenomenology paradigm adopted for this work uses description, interpretation, and idiographic explanations to attain its epistemological goals, the roles and responsibilities of the researcher in this thesis research process were clearly articulated and explained. This was done as the phenomenological approach comprise idiographic component, which meant the researcher would be fully involved all through the research process.

The implication is that any claim to knowledge from this work would be dependent on the researcher's ability to adhere to the study phenomenological attitude (TPCA approach to bracketing) and the analysis of the data as well as the interpretations of the themes that emerge.

Furthermore, to collect data in this work, the semi-structured face to face interview technique, which is flexible and supports collection/gathering of phenomenological relevant empirical data was chosen as this study data collection method. However, selecting the appropriate research method for data analysis for this work was challenging. It was noted that the existing phenomenological methods could not be used to fully achieve the research aim of this study, which is to enable understanding the lived experience of service productivity of the official knowledge workers in the Nigerian banking sector.

In order to resolve this quagmire, an extant lifeworld method of phenomenology research approach, Lebenswelt Research Approach, was adapted and transmuted into a new research method, named Trans-Positional Cognition Approach (TPCA), which was fully discussed in section 3.5 of this chapter. The new TPCA method that synthesised the principles of both the descriptive and interpretive phenomenological schools of thoughts and utilises a methodical step by step research process was chosen as the research method for analysing the data gathered from study participants in this work.

Furthermore, due to the idiographic component of this work (the central role of the researcher) coupled with the aim of the study that can be deemed to be first time the phenomena is been explored as well as the use of the new TPCA in this work, meant that any claim to knowledge could not be through deductive reasoning. Deductive reasoning or deduction usually applies to the whole society. Neither can this work also make any claim to knowledge through inductive reasoning as its primary aim is not to develop nor test a theory.

However, this work can show its claim to knowledge through abduction and the transparency of its research process. Hence, in this phenomenological work, abductive reasoning was chosen as a suitable way of inference and generating new ideas while the methodical process of the TPCA typifies the transparent research process.

Afterwards, there was a systemic comparative review of the TPCA method with other extant phenomenological and qualitative research methods to justify its initiation and also ascertain its fitness for researching the study phenomena.

The model in figure 3.4, below summarises all the above articulations that jointly contribute to the philosophical and methodological research framework developed for this study.

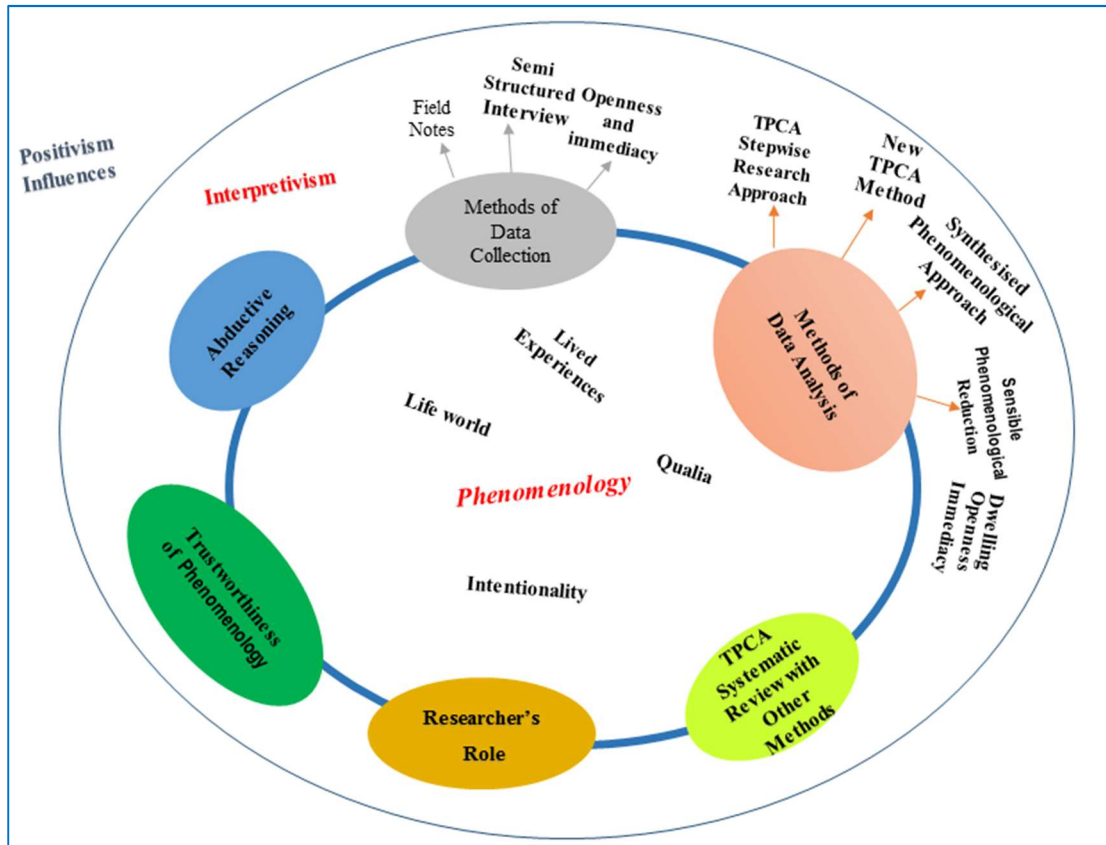


Figure 3.4: Model of the Thesis Methodological Research Framework

The methodological research framework developed for this work will be substantiated empirically in the next data collecting and data analysing chapter.

Chapter 4. Collecting and Analysing Study Data

In the last chapter; it was established that this thesis adopted the phenomenological research approach that supports the use of semi-structured face to face interview as a technique for data collection and the new TPCA method to analyse the data collected in this study. The findings from the analytical process are presented in the next chapter of this thesis. This chapter discusses the data collecting and analysing procedures adopted in this thesis. First, there were discussions about all procedures involved in the collection of empirical data for the Nigerian banking sector study. Afterwards, the procedures for collecting data for the benchmark research setting, the UK banking sector study was explained. After that, the TPCA method data analysis procedures adopted in this study were also presented. The chapter ended with a summary section. The discussions start with the procedures for collecting the Nigerian banking sector study data.

4.1 Procedures for Collecting the Nigerian Banking Sector Study Data

This section presents the data collection procedures adopted in the Nigerian banking sector study. The procedures discussed span; choice of the research setting, ethical consideration, the purposive participants' recruitment method, the pilot fieldwork, and interviews, how the main study participants were recruited, planning the study fieldwork, conducting the main interviews, semi-structured interview techniques as well as the role of field notes in the data collection process.

4.1.1 Choosing the Research Setting for this Study

The empirical research setting chosen for this study is the Nigerian banking sector. The choice of the Nigerian banking sector as the research setting was made, when it became apparent at the study design stage that 'recruitment and access to participants' would be critical in a study of this nature. Particularly, since the type of participants required for the study is the 'hard-to-reach' certified bank executives (official knowledge workers) with knowledge, responsibility, and experience of the Nigerian banking sector. This group of employees by their positions are considered as 'key informants,' individuals that are exceptionally knowledgeable about or experienced with phenomena of interest and understanding about their community (Creswell and PlanoClark, 2011). Recruiting this type of participants given their positions in the banks, "purposefully inform an understanding of the research problem and central study phenomenon" (Creswell, 2007, p. 125).

Accordingly, as the researcher had worked previously in the Nigerian banking sector and had built up a network of contacts in the industry, it was decided to choose the Nigerian banking sector as research setting for this study to facilitate access to potential study participants. It was also agreed that a similar study in the UK banking sector is used as a comparator study to better understand the situation in the

Nigerian banking sector and for generalisability purposes. The choice of UK banking sector as the 'benchmark' for this study was informed by the fact that it is a well-known global financial centre, and secondly, the Nigerian banking sector utilises similar rules and regulations it adopted from the UK banking sector some of which dates back to the colonial era. These two research settings, therefore, provided the best opportunity to conduct the study.

4.1.2 Ethical Consideration

The researcher sought ethical permission for this study, and which was approved by the ethical committee of the Department of Management Science of the University of Strathclyde Business School, Glasgow UK. The process involved completion of the online ethical standards forms that included, the university ethical approval application form, participant information sheet, and consent form. The completed forms were duly signed and submitted to the secretary of the department's research ethics committee. Some of the questions asked included the choice of research method, location; timing/duration of the interview, level of human involvement concerning accessing the participants, type and confidentiality of information sought. Other questions covered included the plan for study participants' health and safety issues and projected fieldwork completion date.

The participant information sheet outlined the objectives and methodology of the study. It also explained the measures that were to be adopted to secure the confidentiality of each participant and the safe storage of the data generated. The participants of this research include sixteen certified bank executives from the Nigerian banking sector. The required information which was voluntarily given by participants during the interviews were not commercially sensitive as it relates only to the individual certified bank executives lived experience of service productivity working in the Nigerian banking sector. Concerted efforts were made to anonymise both the names of the participants and their banks. Each of the participants was assigned pseudo names to protect their personal and bank's identities.

Additionally, the researcher ensured that data were collected from the participants only after appropriate consent has been obtained to mitigate any future risk of litigation for breach of confidentiality. The originals of all the consent letters with actual names of participants are available with the researcher; for confidential reasons, they are not included in this report. The data collected was stored in a secure location with the researcher as the only person with access to the empirical material. However, participants retain their rights to withdraw from the study and or request for the destruction of their data at any time.

4.1.3 Selection of Participants for Pilot Study

In studies of this nature, the study phenomenon dictates the method and the participants to be selected in the conduct of research work (Hycner, 1999). This phenomenological study, with its unique individual perspective orientation focus, suggests that the purposive method would be a suitable technique for selecting the study participants. Additionally, the purposive method provides the opportunity to choose bank executives that can be categorised as official knowledge workers, with requisite knowledge about their work as well as the Nigerian banking community (Creswell, 2007). Hence, the decision of who to recruit for the pilot study was based on the researcher's judgement, underpinned by the purposive criteria set for recruitments of participants.

To recruit for the pilot study, the researcher contacted some of the 'certified bank executives' such as Mr, Wahabid, MD, bank one and Mr Kabba, MD, bank four that was known to him and enlisted their support, as access to the 'right category of study participants' was critical. Subsequently, plans were put in place to ensure that these two executives were formally contacted for assistance. The researcher had meetings with both executives individually in February 2016, in Lagos, Nigeria, to familiarise them with the background, aim, and objectives of this research work. The research output and its potential benefits to their organisations, policymakers, and other stakeholders were equally explained. As anticipated, both executives agreed to participate and offered to contact and recruit their other colleagues within and outside their banks for this study. Both executives equally gave handwritten referral letters addressed to some of their friends who were executives in different banks. For confidentiality reasons and to protect the identities of these bank executives, copies of those letters are not included in this report.

4.1.4 Conducting the Pilot Study Fieldwork

The meetings and the pledge of support by these two certified bank executives' yielded results, and by August 2016, the initial group of six willing participants were confirmed, which enabled scheduling of the pilot interviews and other fieldwork activities with the 'recruited' certified bank executives. However, due to diary constraints, only three certified bank executives participated in this initial pilot interview sessions which took place between the 24th and 26th of January 2017, in Lagos Nigeria. The participants include Mr Sabit, MD, bank three. Mr Sunnywise, DGM, bank three, and Mr Abuja, AGM, bank five. The interviews took place at the offices of these three executives. The interview schedule is presented in table 4.1 below.

Table 4.1: Pilot Study Interview Schedule

Name	Date	Time and Location
Mr Abuja	24 th January 2016	1 pm, Lekki Lagos Nigeria
Mr Sunnywise	25 th January 2016	10 am, Mainland Lagos Nigeria
Mr Sabit	26 th January 2016	2 pm, Mainland Lagos Nigeria

I was excited that finally, after 11 months from the initial meeting with the two bank officials, the fieldwork has commenced. In this thesis, the semi-structured face to face interview is the technique used to collect data from the participants. Before the commencement of the interviews, the consent of each of these participants was obtained. The participants were also requested to read the University of Strathclyde Glasgow, participants' information sheet (PIS) that explained the purpose of the research study and to complete and sign the form appropriately to confirm their consent. The interview sessions were audio-recorded. The first interview was with Mr Abuja, AGM bank three.

During this interview, it was clear that some of the terminologies and how they were couched could not be understood by the participants, as they were not familiar with the 'academic' language used to couch the interview questions. Some examples of the words include Lived Experience, 'Frameworks,' 'Service Productivity' and 'Knowledge Worker,' mainly. This entails pausing, to explain the meaning of any word (s), the interviewee was not familiar with. These explanations meant it took longer than the agreed time to go through the semi-structured interview questions.

After the first interview, it was clear that there is the need to amend the interview questions and to use language and terminologies, which members of the banking sector community can relate with and understand easily. My experience as a former banker enabled me to cope with the participants, and to understand what the issues were with the language and to find solutions to it.

The semi-structured interview questions were then amended to reflect the lessons learned from this first interview. The second interview scheduled for 10 am, the next day with Mr Sunnywise was delayed for two hours because of work exigencies. When the interview started, Mr Sunnywise warned me to expect similar delays from other participants, as that is the norm in the banking service sector. He noted that because of the demand of their job responsibility, it is unavoidable, and just the reality of what is obtainable in the industry. During the interview, Sunnywise was able to answer the questions, and there were very minimal interruptions, especially with terminologies and the meaning of words used. The interview session lasted over an hour. The interview with Mr Sabit, MD bank three, started promptly, he had no complaints about the questions, but suggested at the end, that it is necessary to expressly

include a question that captures the experience of how people felt about the assessment criteria used in the banking service sector. He explained that if not particularly asked, at the executive level, some of them may not talk about it, as it is not a 'popular subject' for them.

During the interview, Mr Sabit consistently answered the questions with words couched in the 'banking community's language' and 'terminologies.' Hence, signalling the need for the researcher to be sensitive to the issue of 'language need' of the participants. This is vital, for the success of the main research data gathering sessions and reporting of study outcomes. As noted by Wittgenstein (2001), it is essential to follow the rules of the "language game" of the community to achieve the final aim of *Verstehen* (i.e., understanding) of the studied phenomena.

After the pilot interviews', it was observed that the interview questions generated large data set from the three combined interview sessions that totalled four and a half hours. The three sessions also brought to fore the importance of having and using excellent interview skills to guide the interview sessions, mainly, to know when to and, when not to interfere with or disrupt the flow of the participants' descriptions during the interview sessions. Although, during the interview sessions, there would be the need to use the semi-structured questions and prompts to guide interview sessions, so that data gathered would be such that enable the answering of the research questions. Put differently; the researcher is required to be sensitive to the participants' needs as well as the goal of the thesis.

The pilot study session and the amount of data generated also brought up the issue of how many participants would be adequate for the study, given the amount of data that has already been gathered from the three pilot study participants.

4.1.5 Selecting the Main Study Participants

Accordingly, following the successful conduct of the pilot study and the rich data it generated, it was decided that the purposive method is used to select the remaining study participants. This involves recruiting participants that are knowledgeable and have lived experience of the study phenomenon. Hence, for this main study, the participants that have common lived experiences of the study phenomenon were targeted and recruited. The issues of demographics though important were not considered. Given the quality and large data generated from just three participants, the question of how many participants that would be adequate for this study were discussed.

The review of prior works of phenomenologists such as Sanders (1982), Gibson and Hanes (2006), Holloway et al. (2010), Giorgi (2009, 2010, 2011), Broomé (2013) and Van Manen (1990, 1997, 2014) show that in their various experiences, researchers could use between three to fifteen participants to achieve research aims and objectives. However, what mattered most, according to these researchers', is the concrete description of the lived experience of the study participants'. Gibson (2003) opined that

nine was adequate. Todres and Holloway (2006) argued for the use of between six to twelve participants. Giorgi (2011) used three, while Morse (2011) discovered ten to fifteen was adequate. However, Broome (2013) reaffirmed that three was sufficient for conducting phenomenological research. Giorgi (2009, p.198) elaborated that the greater the amount of data obtained from each participant, the fewer the number of participants required, as it is the experience not the number of people that are critical.

This reasoning fits into the interpretivism positioning and aim of this study, which is to develop new insights and understanding about the studied phenomena rather than to achieve statistical accuracy (Easterby-Smith et al., 2012). Based on the above discussions, it was decided to use at least ten participants to ensure the gathering of diverse views while at the same time managing the envisaged large data set associated with this type of study. Regarding the issue of recruitment criteria, it was decided that given the quality of data generated from the pilot study, recruitments should be limited to participants that share similar characteristics like those participants that took part in the pilot study. These group of participants falls into the senior management team category of the Nigerian banks, ranging from senior manager grade to managing director grade.

4.1.6 Recruiting the Nigerian Banking Sector Main Study Participants'

The discussions in the last section informed the study participants' selection criteria and the number of participants to be recruited. Following those discussions, the recruitment drive for at least ten participants from the Nigerian banking sector began. The purposive selection method was adopted to recruit the participants. The process of recruiting participants that met the 'bank executive' criteria set for this study was complicated as most executives were exceptionally constrained by work exigencies given their roles in the banks. The regulated nature of the banking sector also played a significant part as some of the executives were not comfortable participating in the study that involves face to face interview due to regulatory and sensitive nature of their roles.

As a result of the difficulties encountered with access, Mr Wahabid, the Managing Director of bank one, and the other three participants that had already participated in the pilot study assisted with recruitment of their fellow executive colleagues. Once they establish the contacts, it was my job to follow up these contacts with emails, phone calls, and in some cases with personal visits. For instance, there was a need for the researcher to travel to Nigeria to hold face to face meetings with each of the executive directors and managing directors of banks that participated in this study.

Table 4.2: List of Recruited Participants: Nigerian Bank Executives

Nos	Participant Pseudo name	Role of participant	Banks Pseudo name	Location
1	Mr Wahabid	Managing Director	Bank one	Lagos, Nigeria
2	Mr Bioradiq	Executive Director	Bank one	Lagos, Nigeria
3	Mr Gboyecorp	Deputy General Manager	Bank one	Lagos, Nigeria
4	Mrs Loveday	Deputy General Manager	Bank one	Lagos, Nigeria
5	Mr Bojo	Assistant General Manager	Bank one	Lagos, Nigeria
6	Mr Pennywise	Assistant General Manager	Bank one	Lagos, Nigeria
7	Mrs Tithe	Assistant General Manager	Bank one	Lagos, Nigeria
8	Mr Yaba	Senior Manager	Bank one	Lagos, Nigeria
9	Mr Kabba	Managing Director	Bank two	Lagos, Nigeria
10	Mr Ijebu	Executive Director	Bank two	Lagos, Nigeria
11	Mr Sabit	Managing Director	Bank three	Lagos, Nigeria
12	Mr Sunnywise	Deputy General Manager	Bank three	Lagos, Nigeria
13	Mrs Ekowemimo	Deputy General Manager	Bank four	Lagos, Nigeria
14	Mrs Chimela	Senior Manager	Bank four	Lagos, Nigeria
15	Mr Johnny	General Manager	Bank five	Lagos, Nigeria
16	Mr Abujaa	Assistant General Manager	Bank five	Lagos, Nigeria

From the group of additional bank executives recruited during this new recruitment drive, thirteen more certified bank executives from five top banks in the Nigerian banking sector agreed to participate in the study. The list of all the sixteen recruited certified bank executives and their designations are highlighted in table 4.2 above. Pseudo names were assigned to these recruited certified bank executives to protect the identities of the participants and their banks. Nevertheless, the information highlighted in the role of participant and location columns in table 4.2 above represents the actual designations and location of these participants.

4.1.7 Planning the Nigerian Main Study Field Work

The convenience sampling strategy was adopted to enable the researcher to facilitate effective planning of the interviews, and to conduct the sixteen interviews with the executives in the shortest possible time, which meant financial implications could be kept as low as possible. To facilitate the planning of the interviews, although the use of phone calls as noted during the pilot fieldwork in Nigeria was expensive that ‘communication’ strategy remained the only viable option, as the cheaper email approach did not quite work well with the Nigerian bank executives. The adoption of the phone call strategy enabled plans such as ‘specific times’ when these study participants could be called/contacted to confirm the interview dates and or rearrange alternative interview dates’ if the need arose to be agreed. The study participants also permitted the use of text messages; which was found not particularly helpful during the pilot phase, as most of the text messages were not read nor responded to in time.



Figure 4.1: Nigerian Main Study Field Work Map and Interview Schedule with Location and Date

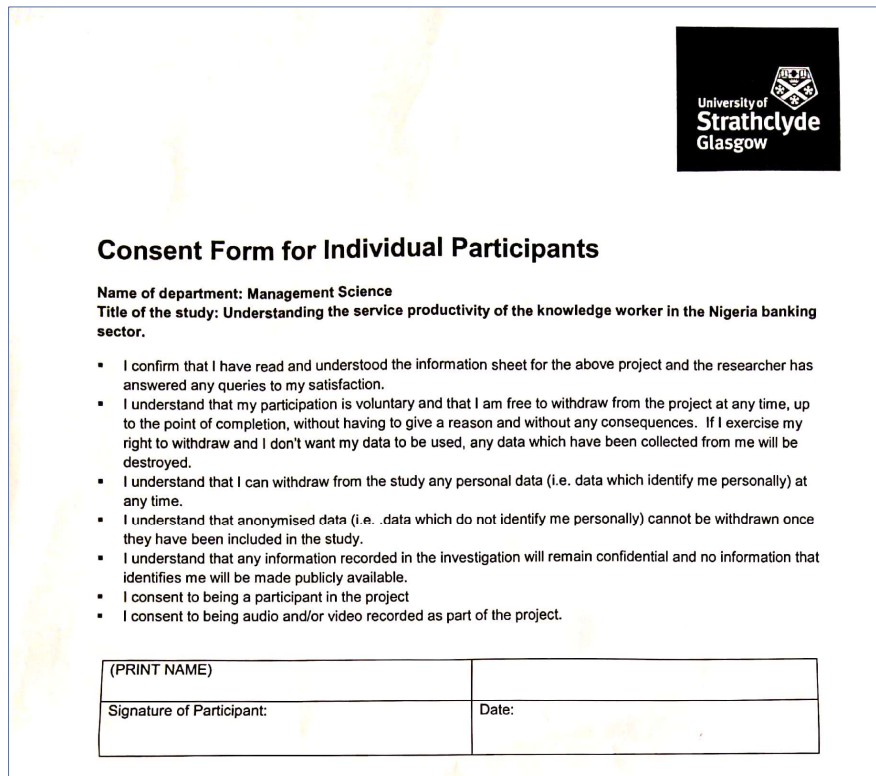
The phone call strategy though laborious and not cost-effective still had the benefit of enabling me to develop some level of relationships which aided the actual interview sessions. It is also important to say that the use of a manual/electronic diary to document and track all ‘communications’ such as dates etc., with the participants aided the planning process of the fieldwork and facilitated hitch-free conduct of the interviews. After the interviews were finally scheduled, the focus shifted to how the field trip would be financed. As the sponsors of the study, were from Nigeria, they provided accommodation, for me to stay for the entire four months of the fieldwork, while the University provided funding to finance the

Nigeria – UK return ticket, locations of the main study fieldwork. The map in figure 4.1 above shows the location of the fieldwork, Lagos Nigeria, West Africa, and the scheduled interview dates.

4.1.8 Conducting the Main Study Interviews

At the beginning of the interview, each participant is provided with the participant information sheet (PIS), which gives a brief background about the study (see figure 4.3 below), as well as the individual consent form (see figure 4.2 below).

The participants were also told that the interview would be audio recorded. The participant is requested to read the documents, with clarification given if required, and to sign the consent form to confirm if he/she would like to go ahead with the interview.



The image shows a sample of an interview consent form. At the top right is the University of Strathclyde Glasgow logo. The title is 'Consent Form for Individual Participants'. Below this, it states the department is Management Science and the study title is 'Understanding the service productivity of the knowledge worker in the Nigeria banking sector.' A list of six bullet points outlines the terms of participation, including voluntary participation, the right to withdraw, confidentiality, and consent to audio/video recording. At the bottom, there is a table with two rows and two columns for signature and date.

(PRINT NAME)	
Signature of Participant:	Date:

Figure 4.2: Sample of Interview Consent Form for Individual



Participant Information Sheet (PIS) for Research Study

Name of department: Management Science

Title of the study: Understanding the service productivity of the knowledge worker in the Nigerian banking sector

Introduction

The bearer of this PIS form Mr Obafemi Olekanma is a doctoral student of the department of Management Science, University of Strathclyde Glasgow United Kingdom.

What is the purpose of this investigation?

This transdisciplinary study seek to understand the service productivity of bank employees (knowledge workers) "from the knowledge worker's perspective or dimension". The aim of this study therefore is to develop an appropriate framework that will facilitate understanding of the service productivity of the knowledge worker in the Nigeria's Banking Sector. Understanding these knowledge workers will provide us with insight on how to improve their service productivity.

Do you have to take part?

The research method to be used to collect data for this study is semi structured interview, qualitative method. This will involve face to face interview with each participant and will be recorded with appropriate digital equipment. It is important to point out that taking part in this study is voluntary. Participants have the right to withdraw without detriment at any point during the study.

What will you do in the project?

This study will require you to provide detailed honest answers and personal professional views in response to study questions asked by the researcher. The study interview is planned to take place at any place and time of your choosing between the 23/1/2017 to 24/03/2017 in Lagos or any other city in Nigeria. The researcher will facilitate the all meeting formalities as well as moderate discussions at the interview session.

Why have you been invited to take part?

You have been selected to take part in this study because you are well educated, with in-depth knowledge of the banking service sector in Nigeria. You also have first-hand experience of what it means to work as an employee in a commercial bank in Nigeria and regarded as an expert in the banking industry.

What are the potential risks to you in taking part?

Participants in the study will not be exposed to any potential risk or health hazard.

What happens to the information in the project?

All information volunteered will be treated as confidential, while the identity or name of the participant will remain anonymous, and will not appear in the thesis, nor disclosed to any third party. All data collected will be held by the researcher securely until submission and approval of the study thesis. Thereafter all data collected will be securely destroyed.

The University of Strathclyde is registered with the Information Commissioner's Office who implements the Data Protection Act 1998. All personal data on participants will be processed in accordance with the provisions of the Data Protection Act 1998.

Thank you for reading this information – please ask any questions if you are unsure about what is written here.

The place of useful learning

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Figure 4.3: Sample of Participant Information Sheet for Research Study

Kvale (1996) explained that informed consent was necessary to ensure the conduct of ethical research. It is also vital, as the aim of the interview is to uncover and enhance the understanding of the phenomena (Kwortnik, 2003). Additionally, each participant is informed about the author's background as a former

banker. This created camaraderie atmosphere that built a sense of trust and enabled the interview to be conducted like a conversation between colleagues, particularly discussions of personal issues which benefited the study. Following the signing of the consent form, by the participant, the interview starts with the researcher using the pre-designed and corrected semi-structured questions as the interview guide (see example in table 4.3 below). The semi-structured interview questions used as a guide for the interview were designed based on the dictates of the thesis problem statement, research question, and study objectives. The main research question and objectives are highlighted below.

Main Research Question

What is the lived experience of service productivity of the official knowledge workers in the Nigerian banking sector?

In order to answer the main research question, the following objectives were employed

1. To examine who can become an official knowledge worker and their role in the Nigerian banking sector.
2. To identify and explore the key service operations strategies adopted in the official knowledge workers' work environment.
3. To examine the official knowledge workers' lived experience of service productivity working in the Nigerian banking sector.
4. To examine and understand how the official knowledge worker's productivity in Nigerian banks is assessed.
5. To identify what can be considered as the essence of the lived experience of service productivity of the official knowledge workers in the Nigerian banking sector.

Before commencing the main data collection interview sessions, all the issues relating to 'language,' especially academic languages identified as a challenge for participants were reviewed and corrected, as words are only meaningful in the context of the system of meanings to which they belong (Giddens, 1993). The researcher was able to translate the academic languages into the language of the banking community because of his prior professional banking background. The translation of academic words was done because the final aim of this study is to understand the study participants systems of meanings. The question about how the certified bank executives were assessed suggested by Mr Sabit, MD bank three, was also included.

The amendments/modifications to the academic language ensure that the participants understood the semi-structured interview guide questions, which is one of the determinants of the quality of the interview data gathered. The researcher also made every effort during the interview to ensure that each of the participants was asked the same semi-structured questions. The initial pilot semi-structured

interview guide questions (discussed in section 4.1.4 above) and the amended pilot semi-structured interview guide questions and prompts that guided the main study interview sessions with the certified bank executives are presented in table 4.3 below.

Table 4.3: Semi-Structured Interview Guide Questions

Initial (Pilot) Semi-Structured Interview Guide Questions	Amended (Pilot) Semi-Structured Interview Guide Questions Used to Gather Data During the Main Study Interviews
What do you understand by the term Knowledge Worker? Who can be categorised as a Knowledge worker? What do they do? Can you describe them in detail? What do you believe are the most critical aspects of the bank executive role?	Can you tell me about your role as a fit and proper person? How does one become a fit and proper person? (Prompts: How long have you done this role? Can you describe this role for me? How is it different from the bank executive role?)
What is the service operations evolution strategies of your banks? How can you describe a service? What roles do you play? Is there anything else that you wish to add that we have not covered about the service operations focus of your bank?	Can you please talk me through the various service production processes used in your bank, especially those that you experience in your daily activities. How can you describe a service? What are your bank's service production process concerns? (Prompts: Is there any new development that you consider surprising or unusual about your bank service operations and production process? etc.).
What do you consider factors that can be regarded as determinants of your contributions to service productivity in the Nigerian banking sector? Are there other factors that influence your productive capacity?	I would like to find out more about your experience working in the Nigerian banking sector (Prompts: what is it like, are their challenges? If yes what kind of challenges are they? Can you please explore this aspect in more details? Etc.)
What kind of assessment frameworks are employed in your bank? What impact does it have on the employees' experience of service productivity?	How is your work assessed? What are your views on it? (Prompts: are you able to give an example?)
Please, is there anything else you would like to add?	Please, is there anything else you would like to add?

Additionally, it is crucial to point out that these semi-structured interview questions were not sent to the study participants before the interview. This is to ensure that it is their pre-reflective experience that would be described in the interview session. In the phenomenological study, what is important, is for the participants to describe their experience, and not to explain it, which Langdrige (2008, p.1129) posited was “to make the ‘lived experience’ visible in the participants’ own terms”. I subsequently employed prompts that may or may not include the use of participants’ words to elicit as complete as possible a description of the certified bank executives lived experiences of service productivity working in the Nigerian banking sector.

Furthermore, to ensure phenomenologically relevant data was gathered, the concept of openness guided the data collection sessions. It enabled me to be receptive, sensitive, self-disclosing, and willing to be surprised at how the phenomenon reveals itself (Darhlberg and Drew, 1997). As a result, I could ask

true phenomenological questions and to withhold any form of judgement or explanations about the study phenomenon (Stierand and Dörfler, 2014). The type of semi-structured interview questions asked further exemplified the researcher's openness. One of such questions asked is; "I would like to find out more about your experience working in the Nigerian banking sector."

During the interview, as a former banker, interviewing the subject one is familiar with made remaining 'open' difficult. So to increase my capacity for openness, before the interview session, one makes an effort to consciously examine pre-understandings and theoretical knowledge of banking service delivery, in this case as a former executive staff in the Nigerian banking sector and to write them down in the study field note. The act of documenting them provides a means by which one can recognise preunderstandings about the phenomenon and then 'sensibly' bracket them during the interview sessions. By being able to bring these biases into conscious awareness, it fostered my ability to generate open interview questions as depicted in table 4.3 above that sought insight rather than confirmation of beliefs (Gibson and Hanes, 2003).

Also, during the interview session with the executives, it is important to maintain eye contact, with open and appreciative gestures that indicate attentiveness to what the interviewee is saying and an expression of keen interest in understanding their lived experiences. The effect of the rigorous application of the openness concepts during the interview sessions created an atmosphere that promoted trust, thus enabling concrete and in-depth experience descriptions by the study participants (Dahlberg and Drew, 1997, 2001; Gibson and Hanes, 2003; Gibson, 2006). Likewise, the concept of immediacy that requires the interviewer to be present and engaging with participants to further engender trust and intimacy was quite helpful during the interview sessions. Immediacy can be viewed as a continuous movement (switching) cognitively by the researcher between the natural attitude and assuming the phenomenological attitude (TPCA bracketing mode) or the scientific attitude (Dahlberg, 2001; Gibson and Hanes, 2003). The immediacy concept enables the researcher to be mindful of the need to balance his/her immersion in the phenomenon being studied with maintaining enough distance in order to be in a state of awareness. As a consequence, ensuring the 'purpose' of conducting the interview and not just the 'process' remains the objective. This focus on the purpose of the study ensures that experiences being described by the certified bank executives benefits the study phenomenon.

The need to be 'present' poses significant challenges during the research process, as the researcher has to switch between the 'natural' and 'scientific' attitude intermittently. To survive and be able to gather required phenomenological relevant data, the strategy I adopted involved listening carefully with uncritical attention, with an occasional nod of the head to evidence that one is truly present, as the executives describe their experiences. As the interview progresses, to operationalise the switching between the natural and scientific attitude, it is necessary to punctuate the discussions by occasionally

asking to follow up questions, and to use prompts to ensure that the experiences being described focuses on the study phenomenon. The use of this immediacy strategy during the interview session makes sure the concrete example from their lived experience was given as opposed to abstractions and generalisations (Gibson and Hanes, 2003). In this thesis, prompts and follow-up questions used during the interview sessions vary from participant to participant, depending on how the discussion evolved.

Therefore, certain themes could be more emphasised in some interviews than others. After each interview, it is vital to take some time out to review and update the research field note with any new insight or to add details to existing data and or to expand on the note taking in short-hand during the interview sessions. Figure 4.4 below is an example of one such note taking in shorthand, where the discussions were mapped to gain an understanding of the experience being described.

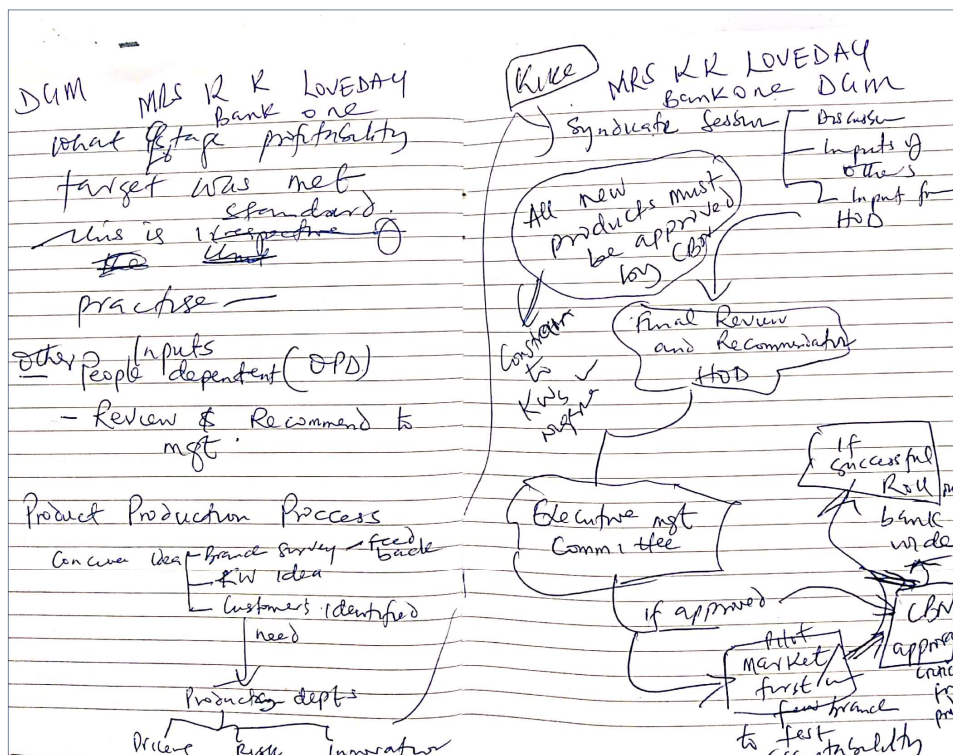


Figure 4.4: Example of Mapping During Interview in Shorthand (Loveday Interview)

The write-ups from the mappings such as the one above and other non-verbal clues notes written up in shorthand and other observations during the interviews are entered into the main research field note.

An example of the database field notes for Mr Bioradiq, ED, bank one, is reproduced in table 4.4 below. All the interviews were audio-recorded in mp3 digital formats and stored securely.

Table 4.4: Sample of a Nigerian Study Participant's Research Field Notes

Mr Bioradiq, Executive Director at Bank One (ED)	
Name of Note	Content of Notes
Field observational notes	<p><i>Statements of events; little interpretation; a piece of evidence; rebooked date of interviews, notes taken during the interview</i></p> <p>Secretary, ushered me into the posh visitor's room, offered me coffee, ED, was busy he had to close an important offshore deal before the interview. Could hear intense horse-trading, instructions, negotiations and suddenly long pause for a sustained period.</p> <p>Another person was ushered in dressed like an executive with a briefcase in hand. The person has an appointment with the Executive Director.</p> <p>I was ushered in for the meeting after waiting for one hour. ED's white shirt was immaculate, blended with a matching silk multicoloured tie. He had large bronze décor sitting at one end of the office; another decorative golf miniature décor adorns the other corner of the office. There was a miniature 'water fountain', sitting on a marble base. He claimed to observe it, relieves tension. The ambience of the office was artistic, and you can sense power and affluence.</p>
Theoretical notes	<p><i>Attempts at gaining insights during the interview data gathering session</i></p> <p>He discussed some of his artefacts to set the tone for the meeting. He spoke extensively about how the water fountain aids his emotional stability in the face of work pressures.</p> <p>He compares himself with a hunter, always aiming for a kill, to achieve the best returns on investment possible. The shareholders were his priority.</p> <p>The ED explained he has no patience with time waters – people not meeting targets.</p> <p>He preferred the application of the hunter's strategy at work instead of the farmer's strategy</p>
Methodological notes	<p><i>Notes of the researcher about the data collection process</i></p> <p>Good interview, business-like, 30mins, gave short, straightforward non-verbose answers.</p> <p>It was challenging interviewing him; he had a fierce and focused gaze and business-like posture.</p> <p>At the end of the interview, he wanted to know if he had done "justice" (answered) to all the questions.</p> <p>He was all the same charming but focused, very time conscious.</p> <p>He requested to see a published report of the study</p>

In conclusion, it is imperative to point out that the data collection process in this type of inquiry is challenging to execute. Arguably, maybe it would have been easier to use nonpersonal tools like questionnaires to gather data. Nonetheless, due to the openness of the interview research process, and the fact that it provided an opportunity to empirically study the current thesis study participants lived

experiences of service productivity which can be deemed a ‘first,’ made the attraction of this kind of study too tempting to give up. In the next section, the data collection procedures used to collect data for the UK study is discussed.

4.2 Procedures for Collecting the UK Banking Sector Study Data

The United Kingdom (UK) banking sector was selected as a benchmark for the Nigerian banking sector study because it is a well-known global financial centre. The UK banking sector’s relationship with the Nigerian banking sector is well documented and dates back to 1892 during the colonial era when the British set up the then African Banking Corporation now called the First Bank of Nigeria PLC. The implication of this relationship is that to date, in my experience as a banker, it appears, the Nigerian banking sector rules and regulations mirror most of those used in the UK banking sector. As the aim is to compare the study participants lived experiences of service productivity working in their respective country’s banking sectors, the data collected from the UK study participants were limited to data that provided information relevant to research objectives one and three of this thesis. The outcome of the study will enable a better understanding of the Nigerian situation and for generalisability of the study results. The objectives covered by the UK study data collection include;

- To examine who can become an official knowledge worker and their role in the UK banking sector.
- To examine the official knowledge workers’ lived experience of service productivity working in the UK banking sector.

The data collection strategies adopted in this mini exploratory study is similar to those already described in section 4.1 of this thesis and used to gather empirical material for the Nigerian banking sector study. Therefore, in this section, the data collection issues discussed are those procedures specific to the UK banking sector, such as recruiting the study participants, planning the study fieldwork, conducting the UK interview and field notes entries.

4.2.1 Recruiting UK Banking Sector Study Participants

The strategy adopted by the researcher to recruit participants for the UK banking sector study is the snowballing sampling technique, occasionally supported by the convenience selection approach. This approach was chosen because unlike in the Nigerian banking sector where the researcher had worked and built up a network of former colleagues and contacts, in the UK banking sector, the only contact, known to the researcher, was Mrs Thompson (Pseudo name) a bank executive, which he met at an offshore training programme several years ago. She is currently a director with one of the UK top five banks. Once, it became apparent, in April 2017, that it would be necessary to use a benchmark bank in

the UK to better understand the situation in the Nigerian banking sector, the researcher contacted Mrs. Thompson during the third week of April 2017 and informed her about the study and the purpose of reaching out to her.

She got back three months later, during July 2017 and agreed to participate in the study, with the condition that all data/information volunteered must be treated as confidential. Mrs Thompson also agreed to help recruit other interested bank executives for the study. Leveraging on her network of colleagues and supported by the researcher's follow up efforts, the number of potential study participants recruited after five months was eighteen. However, due work exigencies and location issues, only six certified bank executives out of the initial eighteen recruited were eventually interviewed, which provided data used for this UK banking sector mini exploratory study. The participants' selection criteria previously explained in section 4.1.5 of this thesis were used as the criteria to recruit the UK study participants to ensure that similar bank employees were studied.

Table 4.5: List of Recruited Participants; UK Bank Executives

Nos	Participant	Role	Banks	Location
1	Thompson	Institutional Banking Operations Director	UK Bank A	London UK
2	Wales	Head Financial Reporting UK Operations	UK Bank B	Edinburgh UK
3	Taylor	Head Funds Management	UK Bank C	Edinburgh UK
4	Emmerson	Head Personal Banking	UK Bank D	Edinburgh UK
5	Nilsson	Head Operational Risk Management	UK Bank E	Edinburgh UK
6	Livingston	Head Private Banking Operations	UK Bank B	Edinburgh UK

The list in Table 4.5 above shows the details of the six participants recruited and interviewed. Each of the participants and their respective banks was assigned pseudo names to protect their identities and those of their banks, as depicted in the second and fourth columns of the table above. Additionally, it is essential to highlight that the UK bank executives recruited for this study were those currently working in the UK banking sector as official knowledge workers, thus, ensuring that up to date, rich and informative empirical data that can enable the attainment of this study objective were collected (May, 2001).

4.2.2 Planning the UK Banking Sector Field Work

During the strategy session for the planning of the UK banking sector fieldwork, it was decided to adopt a communication strategy different from those employed during the trip to Lagos Nigeria. The UK is highly technological driven, which culturally can be assumed to have translated to high dependency on emails and social media platforms for communications by employees such as the study participants. It was, therefore decided to adopt the use of emails majorly as the communication strategy to plan the entire scheduling of the interview process and other field work-related activities. The use of phone calls during this UK fieldwork study planning was limited to two occasions throughout the six to eight months duration of the UK fieldwork activities. The two times were to confirm my telephone number and to collect the participants' email addresses, and after the interviews, to 'personally' say thank you to all study participants.

However, to schedule the interviews dates, stated in figure 4.5 below, was a significant challenge, given the specialist roles and responsibilities of these UK bank executives in their respective organisations. It was almost impossible to get an appointment date with which to schedule the interviews, as their diaries were filled up with "meetings," "conferences," and "holidays" etc. Hence the convenience sampling strategy was employed, to resolve the quagmire, and as a way to signal to the participants that the researcher's timing is flexible and can accommodate any suitable time and place proposed. Adopting this approach was done to help to secure interview dates. Also, one had to volunteer to stop by their homes, for those living in Scotland and offered to conduct telephone interviews at any convenient time for those in England. Furthermore, the duration of the interview, estimated to last between 30 to 45minutes maximum for each participant were clearly stated.

Despite the above proposals, finding a suitable date, remained a daunting prospect, as one later found out that August through to December were busy business periods for the UK banks. Eventually, the study participants explained that the only dates available were periods during the Christmas and New Year holiday breaks when they could afford to slow down a bit, as they take stock and plan for the next year. Also, while two of the study participants preferred we met in their offices, the other three preferred, the interviews to be conducted on the days they were working from home.

The sixth participant, Mrs Thompson was down in London and could not find any convenient time during the holidays, so she opted to do the interview on the first day back at work after the Christmas and New Year holidays. As there were no alternatives, the study participants' suggestions were accepted, which enabled the scheduling of the interview dates, as stated in the interview schedule in figure 4.5 below. Thus, five semi-structured face to face interviews and one telephone interview were conducted with the six UK bank executives during December 2017 and January 2018.

Nos	Participants Pseudo Names	Banks	Interview Date	Location	Format
1	Thompson	UK Bank A	02/01/2018	London UK	Telephone Interview
2	Wales	UK Bank B	29/12/2017	Edinburgh UK	Face to Face Interview
3	Taylor	UK Bank C	03/01/2018	Edinburgh UK	Face to Face Interview
4	Emmerson	UK Bank D	05/01/2018	Edinburgh UK	Face to Face Interview
5	Nilsson	UK Bank E	04/01/2018	Edinburgh UK	Face to Face Interview
6	Livingston	UK Bank B	05/01/2018	Glasgow UK	Face to Face Interview

Figure 4.5: Bank Executives Agreed Interview Timetable

4.2.3 Conducting the UK study interview

Before the commencement of the interview sessions, the participants were provided with background information about the study. After that, each bank executive was given the participants' information sheet and consent form to read and to sign, to give their consent, thus confirming their willingness to go ahead with the interview (The consent forms and participants information sheet are like those already discussed in the last section 4.1.). After the ethical formalities, the interviews conducted involved asking the participants semi-structured interview questions similar to those in table 4.3; section 4.1.8 of this thesis. The interviews as alluded to earlier were conducted in the participants preferred locations that included their homes, (Nilsson, Livingston, and Emerson), offices (Wales, and Taylor) and over the telephone (Thompson).

During the face to face interview session with the participants, the researcher employed the use of the field notebook to make entries and recorded the interview with a digital audio recorder. However, concerning the telephone interview, with one of the participants, the researcher only employed the use of the field notebook to collect data. After each interview, the recording from the meeting is reviewed by listening to the interview audio recordings and updating the study field notes, with each note written during the actual interview sessions. These activities provided moments of 'qualia' (epiphany), which enriched the study.

An example of the field notes and the type of entries made are illustrated with the interview with Nilsson, Head of Operational Risk Management, UK Bank E, and is presented below in table 4.6.

Table 4.6: Mr Nilsson, UK Bank Executive - Interview Field Notes

Field Notes for Mr Nilsson, Head of Operational Risk Management	
Name of Note	Content of Notes
Field observational notes	<p><i>Statements of events; little interpretation; pieces of evidence.</i></p> <p>Got to his house at 9.25am, Home was five-bedroom house located in the quiet, highbrow suburb area of Kirkliston town; its surroundings were lush green with a well-maintained garden. Remarkably, he has a private five a side football pitch at the back of his home, fully equipped for football games. There was a huge bouncer at one end, I reckon maybe for the children. He was up and ready and came personally to usher me into the house. Inside the house, strikingly, there was a large oval-shaped rimless wooden clock on the wall showing just the numbers and clock hands. The black colour contrasted with the white wall background. The large clock was placed just above the fireplace, which was electrically powered. There was a big upright piano at one end of the sitting room, which he told me he plays and teaches his son. All the walls had inspirational quotes placed strategically to catch the eyes. The entire house was tastefully decorated and painted with white colour, all the décor and artefacts were black. The meeting started promptly at 9.30 am.</p> <p>Though the meeting was being held in the house, Mr Nilsson was formally dressed. We chatted briefly about his family, the Scottish weather and what brought me to Scotland originally, and then the interview began.</p>
Theoretical notes	<p><i>Attempts at gaining insights during the interview data-gathering session.</i></p> <p>He was very professional and direct about how he answered the questions; he works with one of the top five banks in the UK</p> <p>Risk management instincts were written all over him, as he answered the questions. He was unhappy with, 'the flexible working from home policy.' He said it creates more security breaches and unplanned loss of executive time occasioned by the home-related atmosphere. In real terms, he believed there were no real cost savings for the banks.</p>
Methodological notes	<p><i>Statements of events; little interpretation; a piece of evidence; rebooked date of interviews, notes taken during the interview</i></p> <p>Was very nervous at the beginning, does not know what to expect, as was the first time, meeting in his home. The meeting turned out well, Good interview, very business-like. It lasted 45mins. He used too many technical terms. Follow-up questions and prompts were used to ask for more clarification on languages used, which I do not understand. He was good at explaining things. At the end of the interview, he apologised for the short interview, as he had to get ready for the conference skype meeting. However, he was interested in the study and eagerly awaits the published report.</p>

4.3 Concluding the Study Data Collection Section

In this collecting of data section, the data collection procedures and strategies adopted for the entire research work in this thesis were defined. The research setting, ethical consideration, participants selection criteria, and purposive recruitment strategy used to recruit participants in this study were set out. The challenges faced by the researcher trying to recruit the participants were outlined. It was noted

that recruiting bank executives for this research study was complicated and required the intervention of “internal co-researchers” to ensure participants from the target community were recruited. Even, after agreeing to participate, fixing the dates for interviews and actual participation in the study were not guaranteed, due to the requirements and responsibilities of the target study participants, who are members of the senior and executive management teams of their respective banks.

To ensure the interviews were conducted, the researcher had to adopt a convenience sampling technique to facilitate obtaining an interview date with these participants working at senior management levels in the Nigerian and UK banks. For instance, the study interviews for the UK study participants were conducted on the UK study participants preferred dates and locations (Christmas and New Year holidays, in their offices and homes). Despite these constraints, sixteen Nigerian bank executives were recruited and interviewed for this study, while six UK bank executives were equally recruited and interviewed for the mini exploratory study. The conduct of the interviews involved the use of semi-structured interview questions to guide the data collection sessions. It is essential to ensure that appropriate consent was obtained from each of the study participants before the interview sessions. This is to protect both the participants and the interviewer’s rights as well as promote trust.

Also, the semi-structured questions in this thesis were not given to the participants in advance, to ensure that it was their pre-reflexive concrete experience descriptions that were collected. Adhering to this data collection procedures ensured the integrity and trustworthiness of the data collected, which is presented as a ‘text’ for analysis. During the interviews, field notes that highlighted both verbal and non-verbal clues, and other observed data were written down in the form of short-hand write-ups and mappings that capture insightful moments. The bank executives’ interviews were recorded in audio mp3 digital format and stored securely. This empirical material data is what will be transcribed into text in the next section and analysed using the TPCA research method initiated by the author. In the next data analysis section, how the TPCA method is used to analyse the study data is presented and discussed.

4.4 Analysing Data With the New TPCA Method

This section explains how the new TPCA method developed by the author and first introduced in this thesis is used to analyse the data gathered from the study participants discussed in the last section. TPCA method comprises of six stages and sixteen analytical steps, which was explained in detail in sections 3.5 and 3.5.5 of this thesis. The next sections show how to use the TPCA method to analyse data.

4.4.1 TPCA: Data Collection Stage (tDCs)

In the TPCA method, data collection is the first stage; it involves the collection of pre-reflexive concrete experience descriptions from the study participants. The data collected from the study participants are

transcribed verbatim to produce the study text for analysis. As highlighted, in the last section, the data collection stage (tDCs) is critical as the themes generated from the study, which facilitates the search for the essence of the study phenomena depends on it. The integrity and reliability of the data generated from study participants are, therefore, important, as it influences the study outcome. The importance of the data collection stage is clearly shown in the TPCA method model in figure 3.3 of section 3.5 of this thesis.

In the model, feedback loops and interactive arrows link the tDCs, to the validation stage and, which also feedback into the descriptive and idiographic explanation stage. The implication of these interactions and linkages show that the tDCs ultimately influences the claim to knowledge and study outcomes communicated to the users of the reports. The interactions and interrelatedness further emphasise the importance of data collection as a critical activity that potentially defines the result of the entire study. The data collection stage, as explained in section 3.3, is underpinned by the concepts of openness and immediacy as well as the adoption of 'TPCA' phenomenological reduction approach promoted by the author. The concepts adopted and particularly the TPCA bracketing approach ensure phenomenological relevant data were collected. In this thesis, the data collection process yielded thick and rich study data, totalling fourteen and a half hours of concrete experience descriptions from the sixteen bank executives working in the Nigerian banking sector. In the next stage, how this study data was transcribed is explained.

4.4.2 TPCA: Data Transcription Stage (tDTs).

The data transcription stage is the second stage of the TPCA method. During the data transcription stage, the data is prepared for analysis. The study tDTs comprises three steps; (a) assuming TPCA phenomenological reduction approach (step, 2); (b) the actual transcription of the data into text (step, 3), and (c) reading of the text for a sense of whole (step, 4)

Assuming the phenomenological attitude (stage 2; step, 2)

At this stage; first, the researcher assumes the phenomenological reduction attitude, which requires the identification of preconceptions and adoption of TPCA approach to bracketing activities, as previously discussed in section 3.5.3, of the last chapter. The researcher is also required to consciously apply the 'openness' principle (see section 3.5.2) of TPCA method at this stage, to ensure that the researcher is 'sensitive' to the study participants. The openness concept brings the humanity element to the study, while 'bracketing' brings discipline and rigour, which realises fresh insights beyond the preconceptions of the researchers (Todres and Holloway, 2010, p.181). TPCA method embraces these principles and applies it rigorously to ensure the attainment of the goals of this study. During the TPCA analytical process, the researcher assumes the phenomenological attitude from step 2 through to step 10; activities

that culminate into the emergence of the study participants themes. From steps 11 to 13, the researcher has to switch between ‘natural’ and ‘scientific’ attitudes to cognitively interpret the data.

Transcription of interview audio recordings (step3)

In this step, the audio recordings of the concrete experience descriptions of the study participants are transcribed verbatim by the researcher. The transcription of the text by the researcher avails him/her the opportunity to experience both interviewing the participants and entering the lifeworld of the study participants’ afresh. At this stage of the analytical process, the researcher is required to assume ‘TPCA phenomenological reduction mode’, in order to transcribe ‘what the participants are saying’ and not ‘what I think I heard’. Adopting the bracketing mode is important because the accuracy of the transcribed text has implications for the overall outcome of the research. The transcription stage is a critical step, as it provides the ‘study text’ upon which all claims to new knowledge might be based.

In the current study, a full transcription of the interview data (recordings) into a study text was undertaken. It yielded 224 pages or 103,820 words. The 224 pages of transcribed text were reviewed with the interview audio recordings on two different occasions to validate the accuracy of the transcribed text. Afterwards, the 224 pages of transcribed text of the sixteen Nigerian bank executives interviewed were uploaded into the NVivo pro version 11, data management software, used in this thesis to facilitate further analysis.

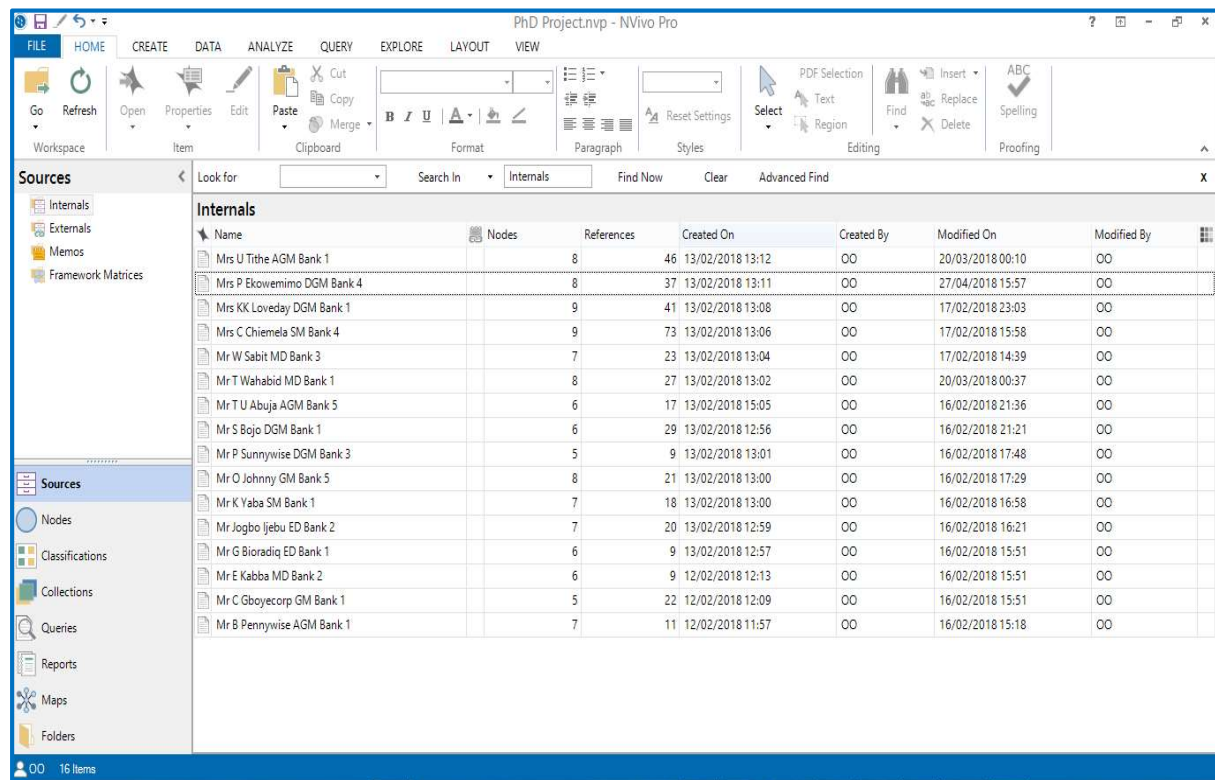


Figure 4.6: Sample of NVivo Screenshot Showing List of Nigerian Banks Study Participants

The screenshot of NVivo in figure 4.6, above depicts the list of study participants from the Nigerian banking sector, the research setting for this study. The NVivo version 11 pro, used in this study is a data management and organisation tool that assist qualitative researchers with activities such as storing transcribed text, coding of text and facilitates the organisation of coded text into meaningful structures.

NVivo software is used by some researchers as virtual research assistants to organise qualitative materials such as interviews, open-ended survey responses, articles, social media, and web contents, in a way that facilitate further analysis.

Reading to get a sense of whole descriptions (step4)

After transcription of the data, the researcher reads the entire transcribed text, to get a sense of the whole descriptions and be able to

- Make a judgement if the data collected have the potential to answer the research question and to meet research set objectives, as well as to
- Have a brief overall perception of the ‘themes’ embedded in the text.

For the researcher using this TPCA method, it is vital that in addition to the application of the phenomenological reduction, to assume the ‘dwelling state’ at this stage. Dwelling as earlier explained in section 3.5.4, is “an extreme form of care that enables the researcher to read the text in a slow, meditative way; that attends to, even magnifies, all the details” (von Eckartsberg, 1998; Wertz, 2005, p.172). The data dwelling activity is the process by which phenomenology makes room for the phenomenon to reveal itself and speak its story into our understanding. In the dwelling state, it is essential to slow down reflectively and become absorbed in what is being read. In this thesis, this led to the insightful entry in figure 4.7 below, made while reading Wahabid, interview transcript, where he posited that

“Service is not an African thing” using the Yoruba race ideology that believes that
“when they are serving you food in their restaurant they are doing you a favour.....you
are expected just to eat what you are given and pay for it” (Wahabid, MD bank one).

According to Wahabid, this ideology characterises the kind of service delivered to customers and in a way, defined the service orientation of the executives working in the Nigerian banking sector. The dwelling activity is embedded in the entire TPCA analysis process, as it supports the researcher’s ‘chief analyst’ role in this study, which is critical to uncovering the essence of the study phenomenon.

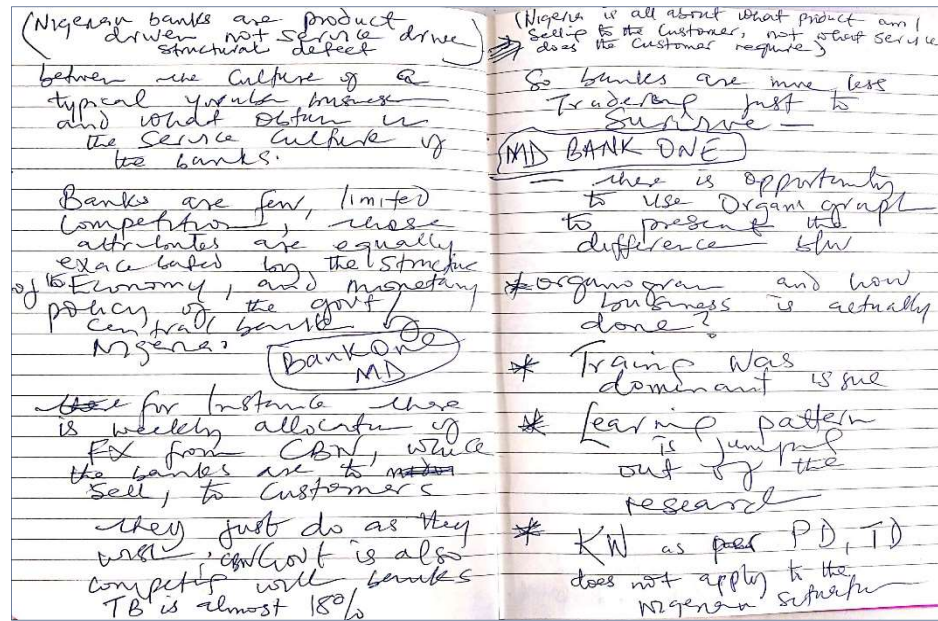


Figure 4.7: Sample of Note Taken while 'in Dwelling State' Reading Transcript

The insight gained from the mapped discussion in figure 4.7 above formed part of the entry into the research field note, which in this study is treated as part of the study data.

It is crucial to validate the accuracy of the transcribed text by reading it over to get a sense of the 'whole' of the study phenomena. The accuracy of the text ensures that the next stage, which is the text analysis, is conducted with confidence and in line with the aim and objectives of the study. Also to facilitate the text analysis processes, four parent nodes that corresponded to the study objectives subject areas were created in NVivo and labelled as follows

1. Categorising the knowledge workers in the Nigerian banking sector
2. Banks service operations evolution strategies
3. Determinants of service productivity and
4. Assessment criteria.

The creation of these sets of nodes corresponding to the subject areas enabled the storage/organisation of the coded data from the different participants.

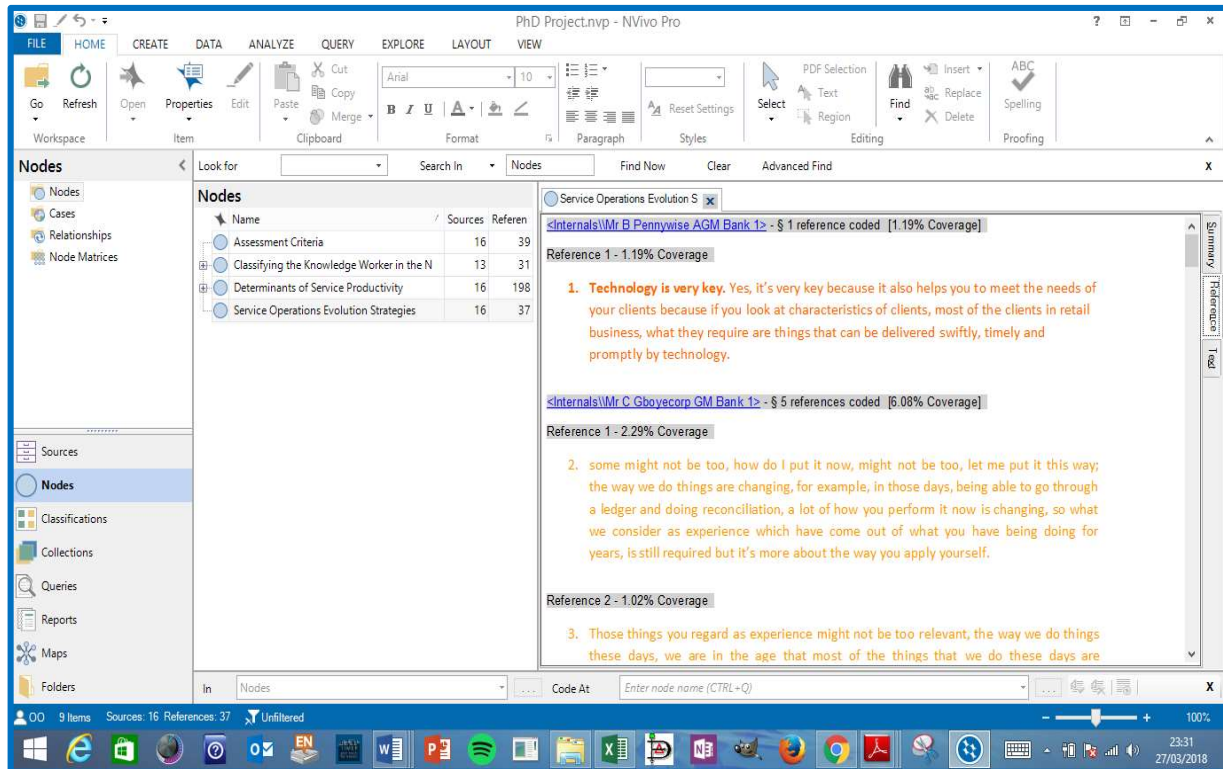


Figure 4.8: Sample of NVivo Screenshot Showing the Nodes Tabs of Study Subject Topic Areas

Figure 4.8 above shows the NVivo screenshots of the Nodes tabs created to organise coded data into appropriate subject topic areas. Additionally, as the need arose, child nodes were created and linked to appropriate parent nodes to accommodate codes of emergent topics of interest that benefited the study.

4.4.3 TPCA: Text Analysis Stage (tTAs)

The text analysis (tTAs) is the third stage of the TPCA method. In this stage, the next steps involve the analysis of the transcribed text. The text analysis stage comprises nine steps (five to thirteen), representing analytical processes and procedures undertaken to identify essential structures of the participants lived experiences. The text analysis stage facilitated the emergence of the study participants themes, researcher's interpretations, and the essence of study phenomena. Moreover, as the research process involves dealing with large and complex data (103,820 words), the use of categorising techniques, tables, and other data display schemes were employed to support the TPCA method.

The initial step in organising part of the whole text is to delineate the text into units of meaning containing one idea each (step 5), after gaining an awareness of the whole text in step 4 above. For example, while reading through each of the participants' 'whole text' the researcher, manually demarcates the text into units, (statements, sentence, phrase or paragraph) that contained only one unit of meaningful idea each.

After that, in step 6, with full awareness of the study research question and objectives, the researcher differentiates the units by highlighting those that contain ideas relevant to the study. The units with ideas that are relevant to the study are coded by highlighting them in bold as depicted in table 4.7 below.

Table 4.7: Sample of Interview Extract Delineation into Units with One Meaningful Idea Each

RQ: What are the key service operations strategies of the Participant's Banks?
Femi: How would you describe Service?
Ekowemimo:
1. Well, service is for me is the essence of any business because businesses are set up to serve people and thereby make money.
Femi: How would you describe service; like I was saying in the entire banking industry, the service culture in Nigeria, the financial system, how would you describe it?
Ekowemimo:
2. I think you know, am not sure if we have gotten to a level where we can say; you can probably predict the service in an industry
3. but what I know is that businesses in different industries strive to build the service culture
4. well the right thing to do is to build the service culture
5. but what organisations do is to fix their service problem
6. and when you fix a service problem without the culture itself, it's never sustainable.
7. So am not sure there is an industry right service
8. but there is so much talk about service which I think is what is obtainable in most places
9. but when customer encounter these businesses, the stories are not exactly the same.
10. That's why when surveys come; it shows that 79% of customers are still dissatisfied
11. When you ask some organisations they will tell you their customers are happy because nobody is complaining.
12. So those are 2 different things.

This discriminating exercise in (step 7) involves the identification and selection of units of ideas that are beneficial to the studied phenomena (units that aid understanding of studied phenomenon). This activity involves looking for sentences, phrases, and statements that contain beneficial ideas that aid our understanding of the studied phenomena and selecting them. The identified beneficial phrase/sentence/statements are colour coded and grouped into typologies under each study research objectives or subject areas, see figure 4.9 NVivo screenshot below, showing colour-coded units of ideas relevant to the study phenomena.

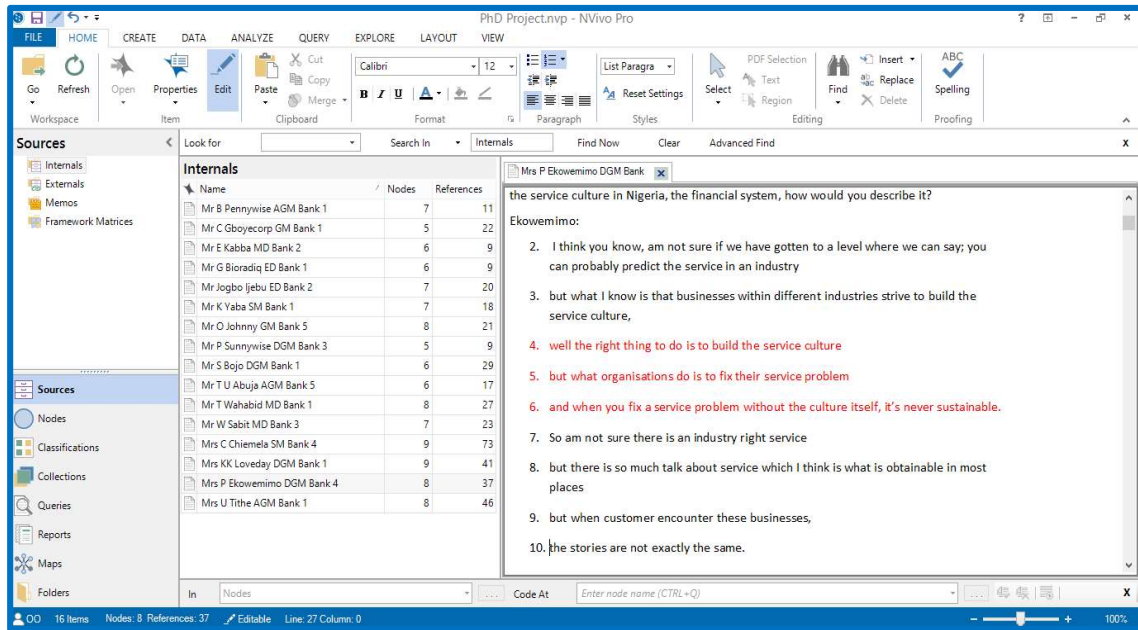


Figure 4.9: Sample of NVivo Screenshot Showing Colour Coded Statement/Sentences/Phrases

Table 4.7 above is an extract from one of the study participants' interviews text; Mrs Ekowemimo, DGM, bank four. It shows the interview text delineated into units of ideas. The discriminated units of this text extract with ideas that are relevant to the study are highlighted in bold as exemplified in Table 4.7 above. The rigorous application of this procedure in the TPCA method is essential, and as illustrated in this study, led to the identification of units containing beneficial units of phrases/ sentence/statement in Mrs Ekowemimo, DGM, bank four responses which were colour coded as depicted above in figure 4.9 above.

In Step 8: the researcher reads through each participant units of beneficial statements/phrases/sentences to identify those with similar ideas within each typology. Those containing related ideas are identified and aggregated together, to allow the ideas to be condensed/combined appropriately. Next, the researcher reviews all the units of ideas that emerged to ensure that they do not contain units with similar or common meaning.

In Step 9, the researcher reads through these beneficial units of ideas and convert them from the first-person characteristics of the units of ideas – (statements/phrases/sentences) that emerged in step 8 into third-person (statements/phrases/sentences) without altering the meanings as 'lived' by the participants. What emerges is the individual participant themes for each typology within each of the objectives/subject topic area; cluster (recall nodes depicting objectives /subject topics areas created in Nvivo software database, see figure 4. 8 above).

In step 10, all the individual participant's themes that emerged in step 9 are combined to allow for the emergence of the study participants themes. The step that involved identifying and condensing themes

that contain similar ideas under each study subject areas/objectives clusters are repeated. The list that emerges thus represent the study themes principally in the “language of the participants”, as the only minor modifications undertaken is the conversion of the combined unit of ideas from the first-person statements to third-person statements. Therefore, these study participants themes that are wholly descriptive in nature represents the structure of their lived experiences. In this study, I designate the participant's theme with the “PT” label, which symbolises adherence to the individual participants’ perspective orientation focus of this study.

Step 11 involves utilisation of the concept of immediacy that emphasises the need for the researcher to be present and engaging throughout the research relationship (Dahlberg and Drew, 1997). In other words, to discover the true essence of the study phenomena using TPCA analytical process, requires the constant switching of the researcher between the natural attitude and the scientific attitude, to ensure that the PTs that emerged were interpreted and understood within the context of the participant’s lived experience. The researcher, therefore, must assume the natural attitude (to access relevant socio-cultural information from the participants’ world), and scientific attitude (TPCA approach to bracketing) when interacting with the participants’ themes to guide against bias and ensure the trustworthiness of the TPCA analytical process.

In step 12, the researcher interprets the participant’s theme through the process of Trans Positional Cognition Approach. First, the researcher resumes the assumption of the natural attitude and engages with the participants’ world to learn about the socio-cultural peculiarities of the community, especially their terminologies.

Then with conscious awareness of the participants’ world, the researcher interacts with the study participants themes (PT) through the process of trans-positional cognition;

‘that is, the researcher provides interpretation to the PT, as if he is a member of the participants’ community, or literally trading places with the participants’ and looking at issues the same way they will do cognitively, while still in the phenomenological reduction attitude (TPCA Interpretation Process).

The action of trans-positional cognition approach involves the constant activity of switching between the natural attitude and scientific attitude. Hence, it is crucial that the researcher adopts a state of conscious awareness and discipline that enables balancing between accessing the knowledge relevant to the participant’s world and actual engagement with the participants’ themes (PT), so as not to introduce preconceptions that might influence the outcome of the interpretations.

The process of trans-positional cognition can, therefore, be described as sense-making of other people’s description of their experience as if the interpreter (researcher) is the person that experienced the

experience. Next, the interpretations achieved are labelled with words/phrases/statements couched in the language of the participants' domain (community). The labels assigned after engaging with the Participants Themes (PT) reveals the researcher's interpretation of the studied phenomena. The labels generated in step 12, which represents the interpretations of the participant's themes (PT) by the researcher is designated (Ri-PT), where (R is the researcher, I refer to interpretation, while PT means participants themes)

In step 13, still adhering to the immediacy principle as in step 12, the researcher through the process of trans-positional cognition aggregate and condense all the Ri-PTs achieved in step 12 and assign a label that reflects a higher level of abstraction in this third level interpretation. The label must be couched in the unique language of the participants and their community. This is to ensure that the stakeholders do not lose the meaning of the essence of the phenomena to interpretation. The label that emerges from this process signifies the **essence** (E=aRI) of the studied phenomena from the participants' perspective (where E is 'essence,' a; refers to 'aggregation' and RI means researchers interpretation). The essence of the study represents 'what typifies' the study phenomena; or in this study, what characterised the lived experience of service productivity of these official knowledge workers working in the Nigerian banking sector.

As indicated earlier, at the Text Analysis stage, the standard rule using this TPCA model is the adherence to the openness principle, phenomenological reduction (which entails suspension of judgement and explanations while engaging with the study phenomenon). The other essential concepts include the immediacy principle, and consciously being in a "dwelling state", so that the vital parts of the lived structures of experience hidden in phrases, words or sentences can be uncovered. This researcher believes that most humans have the metacognitive capacity, which is the awareness and ability to regulate their thinking. Therefore, researchers as humans can be said to inherently possess the capacity to straddle natural, cognitive and scientific attitudes required when adopting the TPCA method, particularly to solve messy, subjective issues; such as the thesis study phenomenon.

In the next section, the data display stage of TPCA method is discussed. The sample of the model that structurally displays the participants' theme (PT), interpretations (Ri-PT), and the essence of study phenomena theme; (E=aRI) generated in this study is presented and explained. The data structure enables the organisation of these study themes into typologies that facilitate further actions, such as validation of the themes by participants, discussions, and communication of the study outcomes to promote understanding of the study phenomena. Table 4.8 below depicts a sample of the data display structure employed in this study.

4.4.4 TPCA: Data Display Structure Stage (tDDSs)

The Data Display Structure Stage (tDDSs) is the fourth stage of the TPCA research method. Data display is an organised, compressed assembly of information that allows conclusion drawing and action. Data displays can be in the form of extended text, matrices, graphs, charts, and networks, designed to assemble organised information into an immediately accessible, compact structure. The structure provides information that would allow the analyst to make sense of what is happening and either draw justified conclusions or move on to the next step of analysis that the display suggests may be useful. In this study, data display was also used as a tool for the construction of meanings and informed elucidations, such as the process of validating the study themes that emerged in this research.

The table 4.8 below, is an example of the study data structure constructed for use in this study to further elucidate the meaning and implications of the essence of this study in chapters five and six, that is, the analysis and obtaining insights (descriptive explanation) and discussing the findings (idiographic explanation) chapters in this thesis.

Table 4.8: Example of the TPCA Individual Perspective-Oriented Data Display Structure

Participant Themes (PT)	Researcher’s Interpretation of Participants Themes (Ri-PT)	Study Essence (E=aRI)
The excessive legislation and regulations of the sector by regulatory authorities	Highly Regulated Workplace	Service Capacity Deficit
The hostile work environment	Unfriendly Operational Environment	
The underdeveloped nature of the economy and its structures as well as the sellers’ market-driven structures of the banking sector		
The advent of “Strategic Hires” and adoption of Hunters Strategy phenomenon within the banking sector	Dysfunctional Service Production Process	
The dominance of closed service production process and delivery channels within the banking service sector		

The other types of data display structure used in this thesis include models, cross-case tables, matrix tables, visuals, pictures, and graphs, etc., which support the TPCA method.

4.4.5 TPCA: Data Validation Stage (tDVVs)

The Data Validation Stage (tDVVs) is the fifth stage of the TPCA research method. The issue of the validity of data is central to any research study either quantitative or qualitative as it is imperative to determining quality and acceptability of research results. According to Higgs (2001, 2007), unlike

quantitative positivist methods, qualitative research has been rejected by mainstream science as subjective and unreliable therefore unscientific as they believe that the concept of validity is confined to quantitative measurement in research studies. If that was to be the standard for 'study validity,' then qualitative research can be adjudged not valid. However, if we expand the concept to say that the extent to which a scientific method can investigate what it is intended to study, is the basis for determining the validity and reliability of the research method (Kvale, 1996), Then, without question, qualitative research methods like the Trans Positional Cognition Approach (TPCA) Lifeworld Phenomenological Research approach used in this study passes the validity test and therefore is a valid scientific method.

To facilitate the trustworthiness of the study output, validation of the themes that emerged in this thesis were carried out. The process for validation in this thesis involved sending the draft study themes that emerged from the analytical process to eight participants purposively selected from the five banks that participated. The participants were asked to review and expressly point out if the themes that emerged reflected their lived experiences or if they felt there is a possibility of misrepresentation. They were also to affirm if any of the themes that emerged could be used by third parties/users of the output of this study to identify them as participants in this research work. Participants were also to either affirm or point out areas where information have been omitted in the emerged themes. The recordings of the interviews and transcribed text, which represents participants concrete descriptions of their lived experiences was also kept intact to facilitate the opportunity of validation of the emerged themes in the event of conflict or complaint of misrepresentations.

The feedback received from the participants is to be considered as additional data and treated as inputs in the discussion of the findings chapter, particularly to highlight any omission or additional suggestions. In respect of this study, eight study themes validation request was sent out to the study participants. We got back seven responses out of the eight validation requests, which gave positive affirmation to the output of the study. The eighth executive was not able to provide the feedback sought due to diary constraints. The validation of the study themes by seven study participants and availability of thick/rich experience descriptions from participants' text as evidence, consequently, ensures the trustworthiness of the findings of this thesis. The data validation stage informs and facilitates the next stage of the TPCA method, which is the presentation of the research findings in the analysis and obtaining insights chapter.

4.4.6 TPCA: Descriptive and Idiographic Explanation Stage (tDIEs)

This Descriptive and Idiographic Explanation Stage (tDIEs) is the sixth and last stage of the TPCA method. It involves the presentation of the research findings, in the analysis and obtaining insights chapter, which generally provides descriptive narratives. These descriptive insights are further idiographically explained to provide the users of the study report with a higher level of understanding.

It can be provided through writing up of a carefully argued phenomenological text, a piece of writing that clarifies the essence of the study phenomena. This type of elucidation helps readers to understand the lived structures of meaning (van Manen, 1990) that characterise the lived experiences of the study participants. This piece of writing also reflects the researcher's understanding of the study phenomena that provide new ideas from where inference may be drawn that helps the readers to understand the essence of the study phenomena and its implications. In this thesis, the presenting the findings chapter five presents the findings obtained from the analysis of study data at the descriptive narrative level, while the discussing the findings, chapter six, provides the idiographic explanation that elucidates the study findings descriptive presentations. The structure of this idiographic explanation is a well-argued and clear write-up that facilitates the generation of insights and gaining a higher level of understanding of the essence of the study phenomena.

4.5 Concluding the Collecting and Analysing Data Chapter

In this chapter, the data collection and analysis procedures that were used to achieve the objectives of this study were presented. First, the pilot phase of the recruitment and interview processes was discussed. During the pilot phase, the purposive techniques were used to recruit the participants that participated in the study field works. The participants' recruitment drive, despite the adoption of a purposive selection technique, was difficult. This necessitated the reliance on 'co-researchers,' to assist with the study participants' recruitment drive, which led to the participation of three bank executives from three top Nigerian banks in the initial pilot fieldwork data collection. The pilot phase of interviews enabled the identification of the flaws in the design of the semi-structured interview questions, which the participants claimed were couched in a language they considered too academic for them to comprehend. The identified problem was promptly addressed. The initial semi-structured interview questions were modified into languages with roots in the banking community that the study participants can easily comprehend. Following the successful completion of the pilot phase of the fieldwork, the main research study activities commenced. It involved further recruitments of participants, which yielded additional thirteen participants from five top Nigerian banks, obtaining approval from management science department's ethics committee authorising the research study, and planning the conduct of the main study interview. Other research-related activities such as the fieldwork logistics planning, actual scheduling, and confirming the interview dates with the participants were also completed. Before each interview session, to facilitate data collection from the study participants in this thesis, the participants were given information sheets and consents forms to complete and sign, thus affirming their approval to proceed with the semi-structured face to face interview sessions.

These activities enable collections of empirical materials for the Nigerian banking sector study, which also represent the first stage in the TPCA phenomenological method initiated by the author. After that, the data analysis procedures that involve transcribing the data collected and the analysis of the transcribed interview data using the Trans Positional Cognition Approach (TPCA) method developed by the researcher were explained. The data transcription process, which is the TPCA method's second stage, produced moments of qualia, which enriched the data analysis outcomes. Also, how the TPCA sixteen analytical steps were used to make sense of the interview data collected from the study participants in this thesis were discussed. The new TPCA method philosophical stance depicts that it synthesised the descriptive and interpretive phenomenological schools of thoughts principles. The TPCA analytical process reflected this by indicating to the user of the method when and how to assume the phenomenological reduction and interpret the participants' themes during the TPCA analytical process. Also, the TPCA sixteen analytical steps depict the rigour and transparency of this phenomenological analytical process, as it helps to show the users of the result from this study how insights or claim to knowledge were obtained.

TPCA other stages such as the text analysis process, data display, validation and, descriptive and idiographic explanation; were also operationalised. For instance, the themes that emerged as outputs from the TPCA text analysis stage were displayed using the data structure (fourth stage of the TPCA method). The displayed themes were sent to the study participants for validation (fifth stage of the TPCA method). Subsequently, the validated themes were presented in chapter five and discussed in chapter six of this thesis to provide idiographic explanations (sixth stage of TPCA method). This process enabled the provision of information to users of the report that help them to understand the studied phenomena, which in this case, is to obtain insights that would enable understanding the lived experience of service productivity of the official knowledge workers in the Nigerian banking sector.

Chapter 5. Presenting The Findings

In the last chapter, the interview with the study bank executives was transcribed into text and analysed. The analysis led to the emergence of study themes, which were sent to the study participants for validation. In this chapter, these validated themes are presented to enable obtaining insights into the study phenomena. The presentations are descriptive explanations of the findings obtained from the analysed study data of the study participants.

First, the study themes from the Nigerian banking sector is presented, followed by those from the UK banking sector study. After that, the study findings from the Nigerian banking sector study were benchmarked with those of their UK counterparts, to enable a better understanding of the Nigerian situation and for generalisability purposes. The outcome of this study is also presented in this chapter.

The descriptive presentations and explanations of the findings from the study data analysis provide initial insights into the study phenomena. In the next, discussing the findings chapter further idiographic explanations that provide a higher level of understanding of the study phenomena is provided.

5.1 Nigerian Banking Sector Findings

I begin with the themes that emerged from the interviews involving the sixteen Nigerian bank executives. They include

- The Emergence of Bank Executives as Official Knowledge Workers
- Bank Executives (Official Knowledge Worker) ‘Generalist’ Roles
- The Nigerian Banks Service Operations Strategies
- Service Capacity Deficit
- Highly Regulated Workplace
- Unfriendly Operational Environment
- Dysfunctional Service Operations Strategy
- Knowledge Gap and
- Subjective Deposit Mobilisation Quantitative Assessment Criteria

The above highlighted Nigerian banking sector findings obtained from the analysis of participants data, as earlier explained were sent to eight study participants for validation purposes. Seven out of the eight participants responded with feedback that acknowledged the study themes as a correct representation of their concrete descriptions of lived experiences of service productivity in the Nigerian banking sector. The eighth participant could not respond due to diary constraints. The Nigerian banking sector study findings (themes) are presented in a conversational style supported with quotes from participants’

interview text, starting with; The Emergence of Bank Executives as ‘Official Knowledge Workers’ theme.

5.1.1 The Emergence of Bank Executives As Official Knowledge Workers

In the Nigerian banking sector, the impacts of the global financial crisis of 2007/2008 and recent economic challenges led to the apex financial regulatory body in Nigeria, Central Bank of Nigeria (CBN) to introduce a series of regulations to strengthen the financial institutions as well as to maintain the solvency and stability of the financial institutions within the sector. The participants noted that these policies and guidelines have implications for bank executives working in the Nigerian banking sector.

Biodradiq described the situation thus

“Well, on your question, what am saying is that CBN tightly regulates the banking sector, they determine a lot of things. For instance, one of the new guidelines is the introduction of the fit and proper person regulatory criteria, set by CBN to determine who qualifies to be fit and proper person and those that cannot in the Nigerian banking sector” (Biodradiq, ED bank one).

Another participant, Abuja pointed out that

“The actual goal of the fit and proper person guideline was to facilitate the identification and nomination of candidates that are knowledge-rich and professional. It is like creating a new category of bank executives that can help to strengthen and ensure the solvency of the banks. However, we think this is a way of retiring people considered to have overstayed their welcome in the sector” (Abuja, AGM bank five).

As all the participants interviewed were aware of the developments within the banking sector, each of them was asked them to describe the details of the ‘fit and proper person criteria’ set by CBN and how the policy works.

Kabba described the situation as follows

“The qualification criteria involved include assessing candidates’ capacity to fulfil the responsibilities of their positions and the ability to understand the technical requirements of the banking business. Other criteria include meeting the minimum academic requirement set by CBN, professional, and work experience. The latest CBN revised assessment criteria came into effect on the 1st of January 2016, you should get a copy of the circular it will give you more details. The target categories range from Assistant General Manager level to the Managing Director as well as members of the Banks Boards. The candidates that meet the CBN assessment criteria are certified fit

and proper person in the banking sector and can hold top management positions of banks” (Kabba, MD bank two).

Asked why that level of employees was targeted and not everyone; Kabba, MD bank two described the situation as an evolving one that can only be explained by CBN. He further opined that because the senior people in the banks are responsible for all critical operational decisions, while the junior employees do as they are told in the Nigerian banking sector, it was sensible that these knowledge-rich and experienced senior employees were the ones targeted.

Wahabid described the CBN categorisation of the targeted senior employees, ‘fit and proper persons,’ as overdue, and explained that

“It is a good way to ensure sustainable growth and ensure quality leadership; moreover the current situation requires those with intellectual capacity especially the advent of the new idea of the fourth industrial revolution and the so-called 21st-century technological advancements” (Wahabid, MD bank one).

To ensure the success of the fit and proper person policy, Wahabid further elucidated that

“The revised policy came into effect last year, January 2016, with that banks appointing any executive without full vetting from the CBN is adjudged to have contravened financial regulatory act and is liable to a severe penalty, including disqualification of the candidate appointed. The reason is to ensure that only people that fall within the target group of the fit and proper person category that are appointed into executive positions of the banks. There is also a requirement for continuous bi-annual assessment even for those bank executives that meet the criteria to ensure standards are maintained. The revised guideline has a provision that says where candidates are found to be deficient or fail the review fitness test; they are allowed two years within which to undergo training to remedy such identified deficiency. However, if the candidate is unable to fulfil the requirements under this guideline after two years of failing the test, he/she may be declared as an unfit person and cannot continue in their executive role” (Wahabid, MD bank one).

Table 5.1 below summarises the revised CBN (2015) fit and proper persons’ policy regime described by the various participants, which came into effect during the month of January 2016.

Table 5.1: CBN Fitness and Proper Persons Target Group Criteria

Targeted Group for Fit and Proper Person (Official Knowledge Worker) Categorisation	CBN Qualifying Assessment Requirements
Managing Director (MD) Deputy Managing Director (DMD) Executive Directors (ED) General Manager (GM) General Manager (GM) Deputy General Manager (DGM) Assistant General Manager (AGM)	<p>Mandatory Requirements</p> <p>A minimum of first degree or its equivalent in any discipline plus a higher degree or professional qualification in any business-related discipline.</p> <p>All candidates must have a minimum of 10 years and above (depending on the grade level) post-graduation experience working in the banking industry at managerial level with responsibility in several areas of banking operations including business development and customer relationship management. The number of minimum years of work experience required increases depending on the level at which the categorisation was being considered. For Non-interest banks, the candidates should, in addition to the above requirements, possess requisite knowledge and experience/training in Islamic banking and finance.</p>

Source: Adapted from Central Bank of Nigeria (2015) policy circular

The above findings imply that only the bank executives that meet the criteria set by CBN that can be considered a fit and proper person allowed to handle ‘control functions responsibilities’ in the Nigerian banking sector. This group that constitutes the fit and proper person in the banking sector are deemed to be knowledge-rich and certified by CBN to hold critical ‘control functions’ in the Nigerian banking sector. As this categorisation came about as a result of the regulator’s legislative and regulatory policy, this category of bank executives for the purpose of this thesis was conceptualised as “official knowledge workers”. This categorisation of the bank executives as official knowledge workers were done to differentiate them from the knowledge worker conceptualisation of Drucker (1959) and other management scholars that have a different categorisation of who can be referred to as a ‘knowledge worker’.

5.1.2 Bank Executives (Official Knowledge Worker) ‘Generalist’ Roles

In the light of the discussions and emergence of the ‘official knowledge worker’ categorisation of some of the bank executives in the Nigerian banking sector, it was observed that fourteen out of the sixteen study participants were part of this group. Each of the fourteen participants was asked to describe their role as a fit and proper person (‘official knowledge worker’) in their banks.

Sunnywise response was that

“All certified executives now mandatorily must possess managerial, technical and specialist skills that way when required, they can function as a generalist. The roles can

involve supervising and reviewing complex transactions, explaining the technicalities, and using the experience of the trade to negotiate and close deals. The new policy appears to be working we now teach and mentor staff. That must be why CBN insist on executives having both technical and specialist in addition to managerial skills sets” (Sunnywise, DGM bank three).

Ijebu affirmed the above postulations and added that the certified bank executives as part of their generalist role ensure that

“The decisions of the board of directors, especially the strategic focus, the service and operational philosophy of the bank are fully implemented in order to achieve the organisational mission and vision objectives” (Ijebu, ED bank two).

Johnny briefly described his role thus

“So my work really is to coordinate, you know, activities from various branches...are usually based on customers’ request, essentially, credit request. I am an operations person but am on the business side, and we inspect what happens at various branches. I have an area manager, branch manager, field officers and all that, so as their request begins to come, some of them go to credit analysis, and thereafter I begin to approve, thereafter I follow up again, doing monitoring and so on and so forth, and that’s essentially what I do” (Johnny, GM bank five).

Loveday described her roles thus

“My own input would be that as a bank executive, in charge of an SBU, I have people looking at the risk. I have people looking at the pricing; I have people looking at sales, or what I would say acceptability of the product, would they be acceptable, if you package it like this, would the customer be interested in taking it? So we come together, each person comes with their own view of the product, I just review and make a recommendation to management. For me because its loans portfolio, you are judged by the level of non- performance, you are judged by the level of repayment and return business, you know” (Loveday, DGM bank one).

Regarding the question about whether knowledge workers really existed in the Nigerian banking sector before now, Loveday opined that

“Well, in the Nigeria banking system, I would say that knowledge workers are very few. The truth is that people can rise in the Nigeria banking industry not so much based on what they know, or the experience they have but in their ability to raise funds for the bank, to raise a deposit, to bring business. So, you find that a lot of people are on

top-level management, but they are actually not sound bankers but they know how to bring money in, they know people, they have the connections, that is it, so in terms of knowledge, it's very scarce in the Nigerian banking industry. We are heading for doom's day now, I mean, it's bad, but that is what is happening, so this new categorisation is a welcome development" (Loveday, DGM bank one).

The other participants also corroborated the above responses. Each participant also in two to five words, described what their additional functions as a fit and proper person (official knowledge worker) apart from their routine roles entail. Table 5.2 below shows the responses of these participants.

Table 5.2: Participants Descriptions of their Additional Functions as 'oKWs'

Participants' Pseudo name	Designation and Bank Pseudo name	Additional functions of the Official Knowledge worker
Wahabid	MD Bank one	Mentor, provide leadership
Bioradiq	ED Bank one	Mentor, provide leadership
Gboyecorp	GM Bank one	Teach, direct, lead
Loveday	DGM Bank one	Supervise, develop others
Bojo	DGM Bank one	Teach, Direct
Pennywise	AGM Bank one	Teach, Lead, Meet set goals
Tithe	AGM Bank one	Supervise, develop others
Yaba	SM Bank one	Achieve Target
Kabba	MD Bank two	Impact Knowledge, provide leadership
Ijebu	ED Bank two	Meet bank set objectives
Sabit	MD Bank three	Mentor, meet bank goals, provide leadership
Sunnywise	DGM Bank three	Achieve bank goals, mentor staff
Ekewemimo	DGM Bank four	Ensure quality service, train staff
Chimela	SM Bank four	Train staff, meet bank goals
Johnny	GM Bank five	Coordinate branches, train managers, provide leadership
Abujaa	AGM Bank five	Impact knowledge meet set bank goals

All the participants responded to the question asked by pointing to the fit and proper person categorisation policy of the Central Bank of Nigeria. They explained that the certification by CBN as

fit and proper person ('official knowledge worker') brought added responsibilities as their outputs are critically scrutinised and continuously reviewed to ensure it does not adversely impact the solvency of their banks and by extension the Nigerian banking sector. The official knowledge workers additional functions as depicted in Table 5.2 above show that some of these roles include providing leadership, mentoring, training staff, being the role model, as well as carrying out their daily bank managerial routine work like any other executive employee of the bank. As they are expected to carry out generalist roles and also act as the key person within the strategic business units of the bank, there is the constant need to update their knowledge quotient and to acquire diverse skills sets. The updating of knowledge quotient is vital as the official knowledge workers are responsible for the day-to-day management of critical operations or strategic business units of their banks, which include management of the administration, strategic and operational procedures as well as human resources of their division or strategic business unit.

The implication of this responsibility suggests that their actions materially influence outcomes in their banks, and by extension, the entire Nigerian banking sector. Following the above findings, therefore, any use or mention of certified bank executives in this study refers to the study participants, official knowledge workers, and knowledge workers as defined by the CBN fit and proper person policy.

5.1.3 The Nigerian Banks' Service Operations Strategies

The findings from the interviews show that the certified bank executives were concerned about the quality of services delivered to the customers and other users of their service. Their challenge, however, was how to meet the needs and concerns of the customers within the dictates of their bank's service production process strategic framework.

The participants describing the constraints they face regarding their bank's service production process strategy blamed the oligopolistic and sellers' market characteristics of the Nigerian banking sector as well as their individual bank's priorities which are driven by returns on investment motives. Table 5.3 below depicts the participants' responses, which represents the focus of the participants' banks' service production process initiatives.

Table 5.3: Service Production Process Concerns of the Study Participants Banks

Service Production Process Concerns of the Participants' Banks		
Participant ID	Participants Themes (PT)	Researcher's Interpretation of Participants theme (Ri-PT)
Sabit - MD	Adequate training and development of requisite skill set are key not just marketing! Marketing!! Marketing!!!	Training and development of skills
Pennywise - AGM	Technology is a major driver of service delivery however its performance is currently suboptimal	Right Technology
Abuja -AGM	Technology is a major driver of service delivery, but performance is suboptimal	Right Technology
Wahabid -MD	The technology employed as a driver of service delivery despite its potential prospect of making employees redundant or their outright loss of jobs	Right Technology
Yaba - SM	The available technology is not efficient as one will expect, like those in another part of the world that is what we are talking about	Right Technology
Chiemela -SM	IT staff and ICT are major drivers of our business	Right Technology
Ekowemimo - DGM	What we do, some things must strictly be done within policies; some things could be done by bending policies but never breaking the rules, so people also need to understand the difference while trying to meet customer expectation	Service Cultural Orientation
Ijebu - ED	Upskilling of staff is our priority and not just technology as a requisite for improving service delivery	Training
Sunnywise DGM	Low uptake of online banking due to integrity and safety issues as a drag on service operation framework of the bank, so focus is educating the customer	Target Marketing
Tithe - AGM	Our service culture is evolving in a sense moreover; our bank came into being about 10 and half years ago and merged with five different banks, So getting right service culture is the focus of the bank.	Service Cultural Orientation
Bojo - DGM	Poaching; poaching (headhunting) has affected our bank. So, resolving the mobility of labour issues is the focus of the bank	Staff Retention
Gboyecorp GM	The way we do things these days, we are in the age that most of the things that we do these days are computer-based to satisfy customer	Right Technology
Loveday DGM	The Right People is key to achieve set service operations goals of the bank; the focus of the bank is to attract quality staff.	Staff Retention
Johnny GM	Short-termism and profiteering focus of banks are real problems, banking is not supporting the growth of the economy, so banking have no long-term vision, today banking has no long-term vision,	Target Marketing
Kabba - MD	Adopting the right Technology and sound ethical disposition are for us the key drivers of service	Right Technology and sound ethical disposition
Bioradiq ED	Sellers' market disposition of the banks and the use of hunters strategy to drive service operations of the bank	Target Marketing

As evidenced in table 5.3 above, the responses from the participants show that there were diverse opinions, even amongst participants from the same bank. Additionally, to deepen our understanding of this phenomena, further study to identify the major strategy driving the service operations of the participants' banks was done. The cross-case data display in table 5.4 below was used to analyse the identified service production process concerns (strategies) of the banks that include, the right technology, target marketing, service culture orientation, staff retention, training and skills development. The cross-case data analysis involved categorising each participant's theme depicted in table 5.3 above into similar typologies, as shown in Table 5.4 below.

Table 5.4: Drivers of the Nigerian Banks' Service Operations Strategy

Participant ID	Researchers Interpretation of Participants Themes (Ri-PT)				
Participants Name	Training and Skills Development	Right Technology	Service Culture Orientation	Staff Retention	Target marketing
Sabit - MD	B3				
Pennywise - AGM		B1			
Abuja -AGM		B5			
Wahabid -MD		B1			
Yaba - SM		B1			
Chiemela -SM		B4			
Ekowemimo -DGM			B4		
Ijebu - ED	B2				
Sunnywise DGM					B3
Tithe - AGM			B1		
Bojo - DGM				B1	
Gboyecorp GM		B1			
Loveday DGM				B1	
Johnny GM					B5
Kabba - MD		B2			
Bioradiq ED					B1

The cell entries were coded with IDs assigned to the participants' banks as follows; Bank 1; B1; Bank 2; B2; Bank 3; B3; Bank 4, B4; while Bank 5 is B5.

The cross-case data display structure above shows that seven out of the sixteen participants or about 50% mentioned that their banks' strategic focus is the provision and use of the right technology to drive

service operations improvement to enhance customer satisfaction. These seven participants are from four out of the five participating banks, thus, reflecting the importance of the right technology as a major strategic tool for the banks operating in the Nigerian banking sector. The cross-case data display also show that three participants Bioradiq, ED bank one, Johnny, GM bank five, and Sunnywise, DGM bank three, were of the opinion that their banks' focus is on the use of target marketing, in the form of customer education and customer profiling to ensure tailor-made products are delivered to meet the needs of their customers. Bioradiq also commented that target marketing in their bank involves the adoption of the hunters' strategy, which underscores the profit focus of his bank's service production process strategy. Service culture orientation is another focus area identified by two participants, Ekowemimo, DGM bank four and Tithe, AGM bank one, head customer experience, which is used in their banks. Ekowemimo opined that

“Most people at the helms of affairs in my bank and even in the banking sector of Nigeria were never groomed; they treat service as an event, service wasn't like a strategy embedded in the whole organisational structure; so they drive it on the peripheral” (Ekowemimo, DGM bank four).

This position is corroborated by Wahabid who remarked that

“Service is not an African thing” (Wahabid, MD bank one).

The other issues highlighted include staff retention and manpower development, which were mentioned by two participants. Table 5.5 below shows a summary list of these banks service operations strategic imperatives.

Table 5.5: Nigerian Banks Key Service Operations Strategic Imperative

Nos	Participants' Banks Service Production Process Strategic Imperatives	No of Participants (N=16)	No of banks (N=5)
1	Right Technology	7	4
2	Training and Manpower Development	2	2
3	Target Marketing	3	3
4	Service Culture Orientation	2	2
5	Staff Retention	2	1

Interestingly table 5.5 above shows that the participants' banks adopted hybrid and or bespoke service operations strategies in their bid to improve the efficiency of their service production and delivery processes. Conversely, except for bank one, all the other four banks did not see staff retention (people)

as service operations strategic imperative needed to achieve business growth. The lived experiences of these employees working in the Nigerian banking sector is presented in the next section.

5.1.4 Service Capacity Deficit Theme

In the last section, the study participants remarked that despite the strategic shift of focus of the banks to the acquisition and use of the right technology, bank employees sitting in “bricks and mortar” remain the dominant channel of service delivery to customers in the Nigerian banking sector. It was against this background that the participants were asked to share their lived experience working in the Nigerian banking sector. The list of themes that emerged from the analysis of the interview text of these study participants’ descriptions of their lived experiences is depicted in table 5.6 below.

Table 5.6: Nigerian Banking Sector Study Participants Themes

<i>Database Depicting Nigerian Banking Sector Study Participants Themes</i>			
<i>Nos</i>	<i>Study Participant Themes</i>	<i>No of Participants N (16)</i>	<i>No of Banks N (5)</i>
1	Excessive legislation and regulations of the sector by regulatory authorities	16	5
2	Advent of fit and proper person regulatory policy	16	5
3	Regulations on service delivery creates bottlenecks	12	5
4	Hostile work environment	12	5
5	Lack of up to date operational facilities	13	5
6	Infantilising the knowledge quotient of executives are regular occurrence	16	5
7	Underdeveloped nature of the economy and structures within the banking sector	16	5
8	The Nigerian way of working, (master servant relationship is dominant approach)	16	5
9	The dominance of closed service production process and delivery system within the sector	12	5
10	Seller's market characteristics of the banking sector is a major issue	16	5
11	African cultural value system of 'respect for the elders' impact business, it promotes 'dysfunctional' behaviours	16	5
12	The advent of “Strategic Hires” and Hunter's Strategy phenomenon within the sector	12	5
13	The dearth of on the job training and manpower development	10	5
14	The high attrition rate of experience bankers leading to loss of knowledge rich executives	14	5
15	Poor service cultural orientation	12	5
16	The dearth of personal learning culture initiative	11	5
17	Poor IT skills of executives is a major concern	14	5
18	Unrealistic deposit mobilisation targets and competition driven profitability performance management targets	16	5
19	Executives not evaluated based on knowledge quotient but on ability to mobilise deposit for the bank	16	5
20	Daily review of deliverables especially deposit targets is another big issue	14	5
21	Weak finance base of the banks	16	5

The list in the table in table 5.6 above totalling twenty-one; shows the sources and distribution of the themes that emerged from the analysis of the interview with the sixteen bank executives working in the Nigerian banking sector as official knowledge workers. These themes represent the structures that characterise these official knowledge workers' lived experience of service productivity in the Nigerian banks. These participants' themes were interpreted using the trans-positional cognition approach (TPCA) methodology by the researcher.

The outcome of the interpretations led to the emergence of second-level theme which is named 'Researcher's Interpretations' themes (Ri-PT), they include

1. Highly regulated workplace,
2. Unfriendly operational environment,
3. Dysfunctional service operations strategy,
4. Knowledge gap, and
5. Subjective deposit mobilisation quantitative assessment criteria.

Through further trans-positional cognition approach, the five Ri-PTs themes highlighted above were interpreted at a higher level of abstraction. This interpretation activity led to the emergence of the third level theme that signifies the study essence, 'service capacity deficit.' The theme 'service capacity deficit' typifies the lived experience of service productivity of the official knowledge workers employed in the Nigerian banking sector. The implication of these findings suggests that the study participants are carrying out their responsibilities under severe constraints that impact their lived experience of service productivity in the Nigerian banking sector. The five interpretation themes; highly regulated workplace, unfriendly operational environment, dysfunctional service operations strategy, knowledge gap, and subjective deposit mobilisation quantitative assessment criteria, whose interpretations led to the emergence of the 'service capacity deficit' theme that signifies the study 'essence', are presented in the next section with quotes from the study participants' interview text. The presentations are descriptive in nature but facilitate obtaining of insights into the lived structures of these Nigerian bank executives' experiences working in the Nigerian banking sector.

Furthermore, the summary of all the study themes that emerged from exploring the lived experiences of the official knowledge workers working in the Nigerian banking at different levels is presented in the study data display structure in figure 5.1 below. After that, the presentation of the themes starts with the 'highly regulated workplace'.

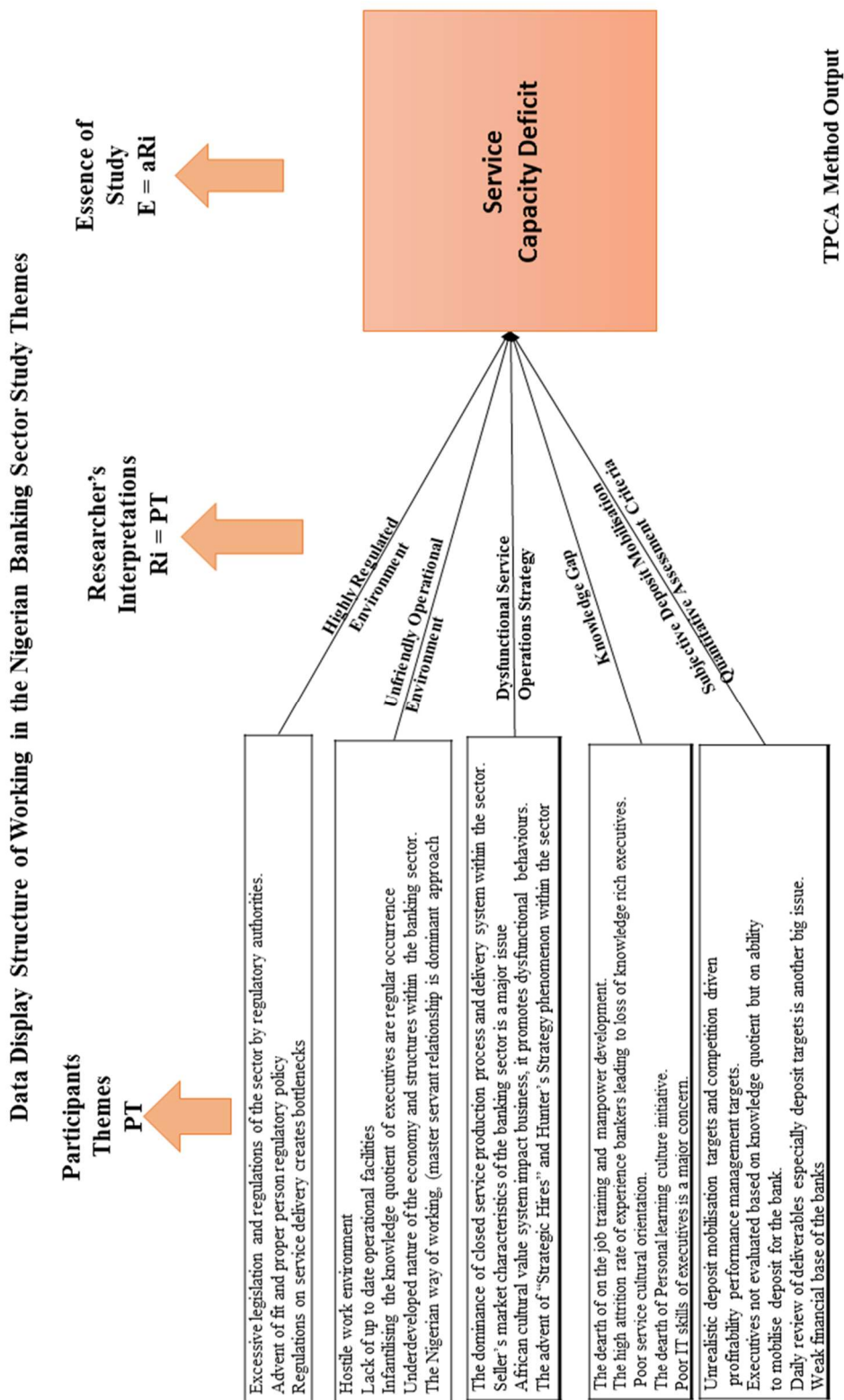


Figure 5.1: Data Structure of 'Working in the Nigerian Banking Sector' Study Themes

5.1.5 Highly Regulated Workplace

The theme, highly regulated workplace, is aggregated by two participants' themes; excessive legislation and regulations of the sector by regulatory authorities and advent of fit and proper person regulatory policy. These regulations limit what the study bank executives can and cannot do. One of the participants, Loveday remarked that

“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 no much flexibility, like pricing, for example, you are limited to a certain limit... For any new product, CBN has to approve, so you know, you have to think the way they think, look at their rules and see if there are any loopholes that can give you some room to manoeuvre because that's why most banks are more or less the same. All banks are selling the same thing because the rules guiding us are so restrictive but some, once in a while, you have room to make a few things, a few changes that, but what usually happens is that once you do that, others copy you, it comes to CBN and then they say NO, a circular would come out that you are not supposed to do this and that, so you withdraw, or you adjust, so to a large extent, it's very restrictive” (Loveday, DGM bank one).

Despite the constraints, the participants were of the view that where there is the will to accomplish a task, there must be a way. Ekowemimo, echoing this same view commented that

“Banking is a highly regulated environment, but it is not regulated spitefully. Some things must strictly be done within policies; some things could be done by bending policies but never breaking the rules, so people need to also understand the difference” (Ekowemimo, DGM bank four).

Loveday, therefore, postulated that

“The underdeveloped nature of the banking sector and the economy with all its restrictive rules have created an environment where creativity and intuition of the bank executive are more or less legislated away. This affects one's ability to meet set targets. As a result of the excessive regulations, there is no point creating anything new; as I mentioned earlier, you can actually just copy another bank, yes, you can do that, but the difference of course, if you are copying, you don't know the thinking behind the product, so you might not get it right” (Loveday, DGM Bank one).

In addition to the restrictions that have limited what can and cannot be done by the certified bank executives, the participants highlighted the fact that the regulatory authorities have gone further to revise

the bank executives' fit and proper person monitoring guidelines. Wahabid, MD bank one, voicing his frustration with the development posited that

“As if that was not enough, individual bank executive certified as fit and proper person, now each has been assigned “a unique identifier” by the regulatory apex body CBN, to enhance policy monitoring and enforcement” (Wahabid, MD bank one).

The impact of these regulations on the bank executives as can be deduced from the comments above describe frustrated individuals. The situation has implications for their lived experience of service productivity outcomes. The next finding discussed is the unfriendly operational environment theme.

5.1.6 Unfriendly Operational Environment

The theme, unfriendly operational environment, was aggregated by six participants themes namely; hostile work environment, lack of up to date operational facilities, infantilising the knowledge quotient of executives are regular occurrence, the Nigerian way of working, (master-servant dominant approach) and the underdeveloped nature of the economy as well as the sellers' market-driven structures of the banking sector. The study participants described the unfriendly operational environment as part of the factors that constrained their service capacity and ultimately impacted their lived experience of service productivity in their banks.

Describing the current situation in their various offices, one of the participants, Tithe commented that

“The work environment; are you talking about the building or the relationship with people? So when you are talking about the work environment, what you are talking about; is the hostile environment; because as I said when you come into my bank; In my bank people are very hostile, you know, people in my bank, people are very hostile, so much that you don't find friendly people amongst them” (Tithe, AGM bank one).

Describing how the hostile environment diminishes their capacity to perform and ultimately impacting service productivity outcomes of their banks, another bank executive, Chimela, using an anecdote traced the roots of the problem to the Nigerian socio-cultural values. She opined that

“The problem in the Nigerian banking industry is the; let me start with the ‘Nigerian thing’, ‘thinking’ in the Nigerian way of working, number one, we are doing you a favour by giving you this job. Let me just use myself as an example, say me and one of my branch managers now and I say okay, the way I talked to the person, the way I treat the person, after all, I believe the job is a favour. So am paying you so much; the way we generally relate to each other, the Nigerian mentality, ‘the slave master mentality’.

So I have a staff because I believe I am the master, I will talk to you anyhow, I will treat you anyhow, so this staff because he is coming to work every day with the mindset of, yes, what I want is for you to produce, what I want is result at the end of the day but how do I get that result from him, so all you just do is, you just come and “dump it on me”; so before you know it because the work environment is not particularly conducive, it’s so driven, it’s so tensed up. I have a girl who sits here, every time I see her, I just shake my head, she is always so tensed up, so how do I expect that girl to give good service to the customer? She is fearful. Now last year, she scored a C, this year, she scored a C, so in her mind, they will say 2 Cs, and you are out, so what do I expect from her, She was shaking, and I was like you are shaking like this, somebody that was visibly shaking and I told her no, the girl, her output was horrible” (Chimela, SM bank four).

The master-servant (dominant power culture) situation prevailing in the Nigerian banking sector cuts across all the levels in banks. It creates an environment fraught with uncertainties, thus making it difficult for both the bank executives and the other employees to function with confidence. The participants pointed out that because of the ‘master-servant’ situation in the banks, their views are usually infantilised or trivialised and, in some cases, disregarded without explanation.

Despite this unfriendly work environment banks still, make money because of the underdeveloped nature of the economy as well as the seller’s market structure of the Nigerian banking sector.

Wahabid, alluded to this when he remarked that

“There is not a strong correlation between the profit that the banks in Nigeria declare and the level to which they satisfy their customers. It is a fact that there is a strong element that you can make money in a bank even today without caring too much about the customer, majorly because it is still a seller’s market. They are not enough competitive banks that you know that they have to scramble for these customers; so, it even affects the attitude of what that staff brings to the table” (Wahabid, MD bank one).

Because of this inefficiency that exists in the Nigerian banking sector, owners of the banks treat employees with disrespect leading to the introduction and adoption of several dysfunctional strategies. This also supports the findings from the previous section that show that staff retention was not deemed an important service operations strategic concern of the Nigerian banks. The culminating effect of the unfriendly operational environment caused by the master-servant power culture philosophy results in loss of personal confidence of the bank executives with implication for their productive capacity. The loss of confidence translates into service capacity deficit with negative consequences for these bank executives lived experience of service productivity in the Nigerian banking sector.

The next section presents the dysfunctional service operations strategy theme, which is a major challenge for the certified bank executives' and their lived experience of service productivity in the Nigerian banking sector.

5.1.7 Dysfunctional Service Operations Strategy

The following five participants themes aggregated the dysfunctional service operations strategy; they include; the advent of strategic hires, the hunters' strategy; the dominance of closed service production process and delivery system, seller's market characteristics of the banking sector, and African cultural value system impact business and promotes unethical behaviours. The study participants pointed out that these five themes play dominant roles as drivers of their banks' service production process strategies. These strategies, the study participants noted, creates emotional stress and uncertainty that affects their output. Bioradiq described one of his experiences with some board members, where he was told,

“We currently run a hunter's strategy and no longer the farmer's strategy of the 1990s, early 2000s. We do not need bankers with experience and knowledge of the business in today's banking sector. The prevailing structure of the sector and inefficiency in the system, has enabled the making of easy money. Core banking services, for now, is not in vogue” (Bioradiq, ED bank one).

Wahabid further explained that

“What worries me as far as the country is concerned is the fact that it beats myself, Nigerian banking sector it's a seller's market. So it affects the attitude of what that staff brings to the table because they believe that banking is not for all. Well, if I make, don't let me exaggerate if I make 60% of my income from the treasury that just requires about ten people in a room, why do I have so many branches? Why do I have so many people, whether trained from the best university in the world? No, I cut them off, I will use technology, I get my business done, and I make my profit because they are a huge cost that doesn't really add to my bottom line, so why should I have them?” (Wahabid, MD Bank one).

Another study participant, Tithe, described her experience as follows

“What I see happening in the banking industry is that the people with the experience are out of the system. Amid the job uncertainty and pursuance of the bank's strategic focus, management of banks have introduced the concept of ‘strategic hiring’ possibly as a replacement for experienced executives. Strategic hires concept creates opportunities for less qualified and inexperienced candidates to be recruited. At the recruitment process, you find out that people that are good, and are qualified, those don’t have the opportunity, they don’t get the opportunity, and they won’t be shortlisted to go through the next stage of the recruitment process. However other people that may not even know anything but just because they are candidate of a customer; with large deposit in the bank, let’s say customer’s niece is the candidate, you don’t have a choice; just for you to retain that deposit, you just have to give her the opportunity, they call it strategic hiring. So, what do you expect?” (Tithe, AGM bank one).

Bojo equally laments the dysfunctional service production process, when he described his experience thus,

“We have strategic hires all over the place now, and they are going to be promoted as well, apart from that they have to be promoted, even beyond their capability, you understand, even competency... these days because you are looking for a deposit, it is not a measure of skill, it can just be a measure of your contact, your background” (Bojo, DGM bank one).

Further, accentuating the issue of strategic hirers which has created renewed pressure as well as bottlenecks in the banking system, Loveday, remarked that bank executives that are ‘genuine knowledge workers’ despite the CBN ‘official knowledge workers’ categorisation of bank executives are very few in the Nigerian banking sector. Loveday also posited that

“You find that things are not done properly any longer in the banks because people at the helm do not have the knowledge and experience; they just want to move money in, money, money, money, you know, it’s all about; you know there are other things that actually matter more than the money Shallow people that don’t really know much, We are heading for doom’s day now, I mean, it’s bad, but that is what is happening” (Loveday, DGM Bank one).

In addition to the ‘strategic hires’ strategy of the banks, the service production process concept adopted was another area of concern highlighted by the participants. They commented that the Nigerian banking sector is dominated by the ‘closed service production process and delivery system’, which produce

services that do not take cognisance of the need and want of the customers, thus, resulting in production of products which one of the participants, Chimela, SM bank four, called ‘white elephant projects’.

Speaking further Chimela described another experience

“Okay, let me be very open; we hear a complaint, and then somebody says, let’s do this, lets come up with this, that’s what I wanted to say; most times we have not sat in the office to think about how this product will benefit the customer, what is convenient for us is paramount, we have not really thought about the customer and then at the back of our minds, how can we make money from this. We are thinking about how to make a profit; everybody is competing; we are Profit & Loss driven” (Chimela, SM bank four).

Hence, the prevailing ‘service production process’ in the Nigerian banking sector does not support the innovative or creative service capacity of the certified bank executives expected by CBN and their banks to drive and deliver improved service productivity outcomes in the banking sector.

Also, there is the cultural dimension; the African cultural value system adopted in the Nigerian banking sector that impacts service productivity outcomes. As alluded to by Bojo and Kabba, this cultural value system impacts their productive outputs negatively.

Particularly, the African culture of respect for the elders was highlighted as one of those beliefs practised that in their opinion, was not good for business. Bojo noted that

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

Another participant, Tithe also commented that

“The problem my bank had or has is that we haven’t standardised our processes and as a result, our service culture can’t be uniform across the board” (Tithe, AGM bank one).

Kabba sums up the impact of the African culture on the Nigerian banking sector service production process when he postulated that

“the challenge has been in the Nigerian banking sector, maybe because of the poverty background that people come from; that a lot of us come from, we are not able to stand and fit in from day one against what is ethical and what is not ethical, if we were able

to stand our ground against what is ethical and what's not ethical, the level of the institution, we find around today, will be better. Today the level of ethics, that we read is not, the way we believe it should be, it is very weak" (Kabba, MD Bank five).

This finding shows the conflict between the business and cultural dimensions, which partly explains the dysfunctional service production process experiences of the certified bank executives. That is to say people's backgrounds, ways of life, values, and traditional beliefs still play important roles in the workplace in Nigeria. Cultural values, especially culture of respect for the elders, according to these study participants, partly, drives how bank owners and bank executives approach banking business decisions making in Nigeria. A closer look depicts that this culture of respect for the elders' impacts the production and delivery process of products and services of banks. For example, Bojo mentioned that there are cases where some products and services were not made available to some members of the banking public in order not to offend some respected elders in the society that may or may not need the same services or products. This action has implications for the bank's service production process, as it does not relate to the concept of trying to gain a competitive advantage but just a show of power and or affluence.

So, while owners of businesses in the west focus on improving the business process and systems, the same cannot in real terms be said of the owners of businesses in the Nigerian banking sector. It appears that the 'operators' in the Nigerian banking sector benefit from this culturally induced inefficiency, referred to by the participants as "This is how it is done here" syndrome.

Loveday describing her experience said that

"In Nigeria, there are a lot of things, you know, I feel, from my perspective, having worked in operations and all that, the typical bank worker has an attitude that is the product of the culture, the Nigeria culture sees the customer as somebody they are doing a favour, so you feel, you are doing the customer a favour, you won't bring out your best, I mean, you can afford to let the customer wait because you have other things to do like taking a cup of tea, or "gisting" on the phone with your friends, you know so I think it is that culture, we try to change it but its inborn. It is impacting service delivery a lot" (Loveday, DGM bank one).

Wahabid, agreeing summed up the situation when he remarked that

"I will be telling you a lie if I say that right now in Nigeria, the emphasis is on service delivery to the average customer, I will be telling a lie" (Wahabid MD Bank one).

The next finding from the study discussed is the knowledge gap theme.

5.1.8 Knowledge Gap

The knowledge gap theme was aggregated by five participants themes that include, the dearth of on the job training and manpower development, poor service cultural orientation, the high attrition rate of experienced bankers, Poor IT skills of executives is a major concern and dearth of a personal learning culture. The participants believed that these five themes that emerged from their lived experiences of working in the Nigerian banking sector describe the knowledge gap related issues that exist within their banks.

Sunnywise described the situation in their bank when he highlighted

“The dearth of on the job training /manpower development coupled with the poor service cultural orientation meant executives could only operate within the ambit of the knowledge that they have. What I mean is my ability cannot go beyond the ambit of my experience or personal knowledge. This is because manpower development and, on the job, training has taken backstage in the various banks” (Sunnywise, DGM bank five).

Another participant, Sabit, describing his experience explained that in the Nigerian banking sector

“There was that rat race that blindfolded everybody, and banks were just concentrating on marketing! Marketing!!, marketing!!!, without necessarily training staff on whatever. You know I said it that we lost interest in the training of staff and that is a gap that we still have to go back to, the executive is assessed based on profitability and balance sheet, how much money are you able to bring in terms of balance sheet growth? How much money do you make in terms of income? Not based on how much skills or knowledge you have” (Sabit, MD Bank five).

Chimela, also describing her experience opined that

“The issue of knowledge gap challenge, while it’s training, the problem also is the people, so how are we making sure they are always ready? So, we are trying to work on building capacity, so that at least, ordinarily, the minimum thing is that, we want to serve before we start asking for exceptional service, work readiness of executives is critical” (Chimela, SM bank four).

Bojo contributing remarked that

“You see, other than the things like I said, the background plays a role. When you started banking the kind of training that you went through, do you think is what is happening today? Yes, how many of such do we have and again you see, I think that;

like I when I started banking, my training was a year, thereabout, So banks invested heavily in human capital, in training but poaching; poaching (headhunting) has affected our banks, once you do that, because, how can I train somebody this much and then the next month another bank can poach him; that's why all this bond, how can it not be accepted, I think all these contributed to it" (Bojo, DGM bank one).

Manpower training, which is about continuous training and development in a structured manner, can, therefore, be said not to be readily available to the participants in this study. The prospect for any form of meeting continuous training requirements comes in the form of perks of office. This training, when available, the participants opined, does not enhance their competence but serve mostly as "photo ops."

Yaba said that in his experience

"It is mostly status-driven, enables the addition of qualifications to one's resume rather than gaining knowledge that would support productivity output" (Yaba, SM bank one).

This lack of adequate manpower (workforce) developmental training thus impacts negatively on the service-oriented culture aspirations of the banks. Besides, because of this lack of exposure to relevant strategic manpower development opportunities, the study participants' decision-making capability and their lived experience of service productivity outcomes are impacted. This situation creates knowledge gaps and impacts how service-oriented cultural issues are viewed in the banking sector.

Highlighting the urgency with which the service-oriented culture issue should be handled, Bojo opined that

"Some of us are saying it's an African thing and that's the truth. We are not service-oriented, I am serious, we are not service-oriented, we take things for granted, and we do not value customers, it's a cultural thing that people need to change their view about it. For example, let's go a bit local now, you work into a restaurant depending on which part of the country you come from, you can estimate or guess the kind of service you are going to get there. You work into a Yoruba canteen, run by a Yoruba person; you are likely to get insulted there, 'it's either you want it, or you get out of my shop'; you as the customer they depend on you, if you don't come, they can't sell but yet they treat you as if you don't have an option, you have no choice, and that is where we missed it in the banking industry forgetting that the customer is conscious, until we begin to realise that the customer has options, he can go to the bank next door, you wouldn't meet those customers expectation, we wouldn't improve service" (Bojo, DGM bank one).

Ekowemimo added that

“People are just starting to look at service and asking, is there a concept of service? People are still treating it as an event, it wasn’t like a strategy embedded in the whole organisational structure; that is still lacking till today, so they drive it on the peripheral, so I don’t think that the change or the revolution in the Nigerian service industry or banking industry is dependent on skills or academic intelligence, it has to do with people getting exposed to the service concept and imbibing it and be willing to go through the hurdles. So am saying for some organisations, from CEO level, executive management, senior management, they need to be put in a room and taught about the basics of service. So my line manager or my line ED or my superior will know that each time I send a mail to him that I need the approval to serve a customer and he decides to keep that memo for five days without signing it, and I need to rework it, it’s affecting my ability to serve the customer. However, when you have an organisation that has clearly defined standard or culture, people are compelled to fall in line but when you fall in line not based on understanding but based on compulsion; it’s also a problem, your productivity is left to chance, both all these scenarios are playing out in the banking sector” (Ekowemimo, DGM bank four).

The impact of poor service culture orientation on the executives occasionally results in personal knowledge deficit as they unwittingly exhibit poor judgements with a negative consequence for service delivery outcomes. The participants agree that knowledge is key to service delivery and indeed to the business of banking.

Ijebu emphasised the fact that

“Knowledge plays a very key role in service delivery. Before you can be capable, before you are judged capable, you must have gone through the process of training, knowledge acquisition, skills, and competencies that will make you. However, most of the employees in the banking sector are running generic or prototype schemes; a bank does this today; they want to do that tomorrow. They are not new, nothing serious, nothing innovative, nothing really out of the box that you can say this is new, this is novel, and they are just copycats. This lack of originality makes it difficult for us to collaborate effectively with other employees to progress the development of competent actions leading to quality service delivery to customers” (Ijebu, ED bank four).

Johnny opined further that

“You see, it’s so unfortunate that the people we have at the sector don’t really have knowledge as such because the focus of banking, I’m a banker because that is the only thing I have done for my life. Banking has shifted from the knowledge-driven to where people lay emphasis on things that are not supposed to lay emphasis on, its deposit, deposit; if you can bring deposit, you are a superstar. If you find somebody who has risen to the level of GM, they don’t know anything; if he is an ED, he got there because he was able to bring a deposit and all that but not the skills to understand the industry because they have not gone through it do you understand? That is what is going to kill banks in Nigeria fast on-time” (Johnny, GM bank five).

Contributing, Kabba, commented that the lack of continuous training for the bank executives is a major challenge for the official knowledge workers in the banking sector

“Yes, even me, I have done 27years and if you ask me, do I think that people should continue to work in the industry and are not faced out? I’m neither here or there. My suggestion is that we actually need to train faster than we are currently doing. But it’s because of this weak training that I think; it may be right to say that people are being replaced too fast because the people coming in are not being trained. Even bank executives themselves need to understand that experience cannot just be a number of years but how relevant is it to solving today’s business problems” (Kabba, MD Bank five).

The high rate of attrition of experienced bankers also has created an executive capacity deficit in the sector, which the strategic hires cannot fill. Interestingly one of the participants, Gboyecorp, GM bank one, commented that, yes, the high attrition rate of the experienced banker is creating significant knowledge and productivity issues in their bank, nevertheless, he blamed the dearth of personal learning culture in the banking sector as a major driver of the high rate of attrition of experienced certified bank executives. Gboyecorp voicing his opinion about the issue noted

“I think we need to find the right balance; the set of skills that are required in today’s business world have changed considerably. What we regard as experience, some might not be too, how do I put it now, might not be too, let me put it this way; the way we do things are changing, for example, in those days, being able to go through a ledger and doing reconciliation, a lot of how you perform it now is changing, so what we consider as experience which has come out of what you have been doing for years, is still required but it’s more about the way you apply yourself. A lot of people have refused to flow along with what we have always counted as experience which you think is good,

you know, it is important; it's beginning to dwindle, and this is highly controversial, it's beginning to dwindle the ability to know where to get the right kind of information that you will require for the job, the ability to analyse that information, you know, there are new roles, the way things are being done are changing, so if you are not continuously, improving yourself, continuously updating yourself, you understand? Those things you regard as experience might not be too relevant, the way we do things these days, we are in the age that most of the things that we do these days are computer-based" (Gboyecorp, GM bank one).

Another problem area that most bank executives, including Gboyecorp, GM bank one, highlighted, was the poor IT skills of bank executives, which is a significant concern in all the participating banks. Gboyecorp describing his experience said that

"We do a lot of things online, the ability to; how comfortable you are in such system will determine your level of opportunity these days, that's the fact but at the same time, the intuitive ability and experience over time, gained by you cannot be...; it's the ability to find the right balance between the two of them. But I tell you that a young sharp guy, if he has a right attitude to tap into different available learning material; will excel, I'm sure, so I don't say there are people that will say; people that have being here for 20years; in 20years, you have been doing the same thing, but I tell you that, it is not in tune with the way businesses are done these days. That you have seen that lot of young professionals, young managers are doing excellently well, and they will be able to turn organisations' around where the old bosses, were not too successful; so if you want to remain relevant, you must continue to update yourself. Without you improving your approach to doing things, that might make the system to leave you behind, and I have seen such instances" (Gboyecorp, GM bank one).

Tithe, stressing the importance of knowledge concluded that

"Whether your technology is right or wrong if you use brick or online platform, it is the 'people' in that brick and not just the online platform that can improve the service. Quality of personnel is the most important, but they are scarce in the Nigerian banking sector" (Tithe, AGM bank one).

The next study finding discussed is the subjective deposit mobilisation quantitative assessment criteria

5.1.9 Subjective Deposit Mobilisation Quantitative Assessment Criteria

The subjective deposit mobilisation quantitative assessment criteria were aggregated by five participants' themes namely unrealistic deposit mobilisation targets, competition-driven profitability performance targets, executives not evaluated based on knowledge quotient but on ability to mobilise deposit for the bank, daily review of deliverables especially deposit target is a big problem, and weak financial base of the banks.

The participants all agree that the bane of most dysfunctional activities that directly impact their service capacity potentials emanates from the 'unrealistic deposit mobilisation target' and 'the competition-driven profitability' targets adopted by the banks as their productivity assessment criteria. All the bank executives interviewed, believed that these two elements, in most cases, represented significant components of their assessment criteria. The bank managing director of bank five, Kabba, during the interview, gave a historical perspective, why the deposit mobilisation is now the prevailing Nigerian banking sector's productivity assessment tool of choice, Kabba explained that

“The problems date back to the colonial banking era in Nigeria that saw banks, especially indigenous ones, fail. People lost their savings, the incidence sowed the seeds of distrust amongst the Nigeria banking public, to the extent that as far back as 1952 even up till today, the growth of demand deposit into the banks slowed down considerably. People prefer to keep their cash at home and stopped using cheques for their business. So how would the Nigeria bank capital base improve if there is no deliberate drive to encourage people to keep their money in the banks? I can assure you that the major part of the problem of inadequate service delivery in the Nigerian banks is down to the issue of capitalisation. It's the issue of capitalisation, the issue of capitalisation affects the individual; if you are small service provider, you have all the knowledge in this world to create 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. So, the banks are desperate for deposits” (Kabba, MD bank five).

However, other participants noted that getting the deposits have not been easy. Chimela described her experience

“When it comes to meeting targets, it's a bit difficult, why? because it's only natural that you will look for who will help you meet your numbers, so the strategy is to focus on that person completely until you get the money, then when you get the money, you drop that person and then move to the other person, so you find out that generation of deposit; is a very major assessment issue that we have here” (Chimela, SM bank four).

Johnny, GM bank five, with over 27years experience working in one of Nigeria's top five banks, also described his experience. Johnny bemoaned the challenging experience in their bank

“They are interested in what you are bringing in to meet the deposit and profit expectation and that's why all kind of unrealistic targets are given in the Nigerian banking system, I'm sure that this will be strange to some of the people that have done banking in the UK, over here somebody will wake up and say go and bring N10billion deposit whether you can write your name or not as long as you can bring that N10billion or \$10 billion target, you are the best staff of the year, you know, that is how it is celebrated here in our country. Once you deliver the N10billion target, as soon as you do that, they give you another N20billion target, the day you are unable to meet that one, the same person that is celebrated; they will find a way to push him out. So I think that is the same culture that is even in our own bank, they vouch for you when you are able to deliver the target, but the day you are unable to do it, they find somebody else that can do it, and that is why there is so much, what do I call it; if I want to use the concept, the high rate of staff turnover, and the preponderance of strategic hires in the Nigeria banking sector” (Johnny, GM bank five).

The other issue associated with this theme, as mentioned above by Mr Johnny, GM, bank five, is the competition-driven profitability performance management targets. In the banks, these certified bank executives are made to compete against each other in-house and with other banks executives' targets. The implication is that the bank executives are not evaluated based on their knowledge quotient but on the ability to mobilise deposit for the bank.

Another associated issue is the daily review of the deliverables mainly deposit targets, which the study participants considered a big problem. They opined that the practice negatively impacts their confidence, especially when they are not meeting the numbers.

Chimela SM bank four bank executive gave a first-hand account of her nonperforming colleague's experience and the impacts it had on her productive capacity. Chimela pointed out that

“I'm treated like an asset; I personally, am treated like an asset. So that treatment depends on your production, that treatment depends on what you are giving to the environment, that's what I found out. Yes, if you are, it depends on; I'm sorry I have to use this as an example, I have a colleague that when we are in a meeting, throughout she doesn't lookup. We are doing exactly the same thing, but she can't look up and today I actually, I shouted at her at a point because we are trying to sell something to my group and she started with the negative, I said you don't start like that and you know the painful part, my supervisor is trying to bring her out. We are doing our corporate

social responsibility; we've been doing it for 3years, and she is the one that gives the report and I'm working on that, so you can imagine how frustrated I am. So they know the one that is driving the process because I came up with suggestions and everything, we have been doing it for 3years now, so when we finish everything and gave her to present; most times when she is presenting, she can't even look up, she can't even talk, they will start shouting her down. In fact, two weeks ago because we have a microphone you have to speak into, as she was talking like this, I just ran, my group head was saying, where are you running to? I just took the thing because we are trying to raise money" (Chimela, SM bank four).

Wahabid, MD bank one, brought to the fore, the health implication of this frequent monitoring of targets by using the examples of how the two leading banks in Nigeria deal with the situation.

Wahabid said that

"The two leading banks in Nigeria now by profitability; if you are a staff, you have burnout episodes because they are sitting on top of you in terms of your deliverables, it is monitored, it is measured, you have regular and even daily interactions with senior management" (Wahabid, MD bank one).

The participants' descriptions of the assessment criteria show that it has negatively impacted their productivity outcomes, albeit at different degrees. The participants consequently concluded that the only principle that drives bank executives' assessment in the Nigerian banking sector revolves around a quote that has been credited severally to Peter Drucker, "What gets measured gets done." Put differently, by measuring something the organisation is saying that it is important to focus effort and resources on the object measured to attain set objectives. Also, to get details of how the certified bank executives were assessed, to find out the dominant assessment method used by their banks, the participants were asked to describe how their banks assessed their work.

The findings from all the sixteen bank executives interviewed are presented in table 5.7 below

Table 5.7: Nigerian Bank Executives' Assessment Criteria Data Display Structure

Participants ID	Participants pseudo Names	Participants Themes (PT)	Researcher Interpretation of Participants theme (Ri-PT)
1	Mr Sabit MD	Knowledge Workers are not evaluated based on knowledge or merit but on the ability to mobilize deposit for the banks	Deposit mobilization not how knowledgeable
2	Mr Pennywise AGM	All market-facing business set is usually held responsible for profitability.	Profitability
3	Mr T U Abuja AGM	Profitability of Knowledge Workers activities are their key measurement matrices and not how knowledgeable	Profitability not how knowledgeable
4	Mr T Wahabid MD	Performance measurement criteria are basically profitability and return on investment.	Qualitative and Quantitative Measures
5	Mr K. Yaba SM	Deposit and profitability Target, selective targets, very unstructured instinctive management style	Deposit Mobilization and Profitability
6	Mrs C. Chiemela SM	Target set for staff which is the predominant raising of deposits is a major issue in the Nigerian banking sector	Deposit Mobilization
7	Mrs P Ekowemimo DGM	It's based on Key Performance Indicators (KPI), I have my clearly, defined KPI that is set out at the beginning of the year and of course, how my work impacts the outside world. I'm appraised based on qualitative and quantitative measures, and I am also appraised even from the outside	Qualitative and Quantitative Measures
8	Mr Jogbo Ijebu ED	Use of non-standardized performance measure to evaluate KWs	Non-standardized performance measure
9	Mr Sunnywise DGM	Nigeria banking sector is a numbers-driven environment	Profitability and Deposit mobilization
10	Mrs U Tithe AGM	Successful projects that have been carried out in the year, an initiative that you brought to the table and how you have impacted your unit. Another target is usually deposit generation	Qualitative and Quantitative Measures such as Deposit Mobilization
11	Mr S Bojo DGM	Performance, at the beginning of the year, I have my KPIs, and that is what I measure the most. the parameters are quite clear, what you are supposed to mobilize in the current account, what you are supposed to mobilize in deposit	Clearly stated KPI such as Deposit mobilization and profitability target
12	Mr C Gboyecorp GM	It is assessed at this level now by how I'm able to make an impact; what I mean to make an impact on the overall achievement of the corporate goal	Qualitative and Quantitative Measures
13	Mrs KK Loveday DGM	Subjective Assessment of KW based on the perception of the boss, still a major part of the assessment criteria	Non-standardized performance measure
14	Mr O Johnny GM	The knowledge worker performance assessment process essentially is quantitatively based and done periodically	Quantitative measures
15	Mr E Kabba MD	Performance measurement criteria are basically profitability and return on investment	Quantitative measures
16	Mr E Bioradiq ED	We currently run Hunter's Strategy and no longer the Farmer's strategy of the 1990s, early 2000s.	Quantitative measures

The counting technique was employed to support the TPCA research method to find out which of the bank assessment method (s) is dominant. The outcome shows that quantitative measures of deposit mobilisation and profitability were indicated as the assessment method of choice by nine participants. Five executives indicated the more conventional method of using both quantitative and qualitative measures. Only two bank executives mentioned that their banks used non-standardised measures. The data display structure in Table 5.8 below summarises the outcome of this simple counting exercise used to highlight the dominant assessment criterion adopted in the Nigerian banking sector.

Table 5.8: Summary of Nigerian Bank Executives' Assessment Criteria Categorisation

Nos	Assessment Criteria	Number of Times Mentioned
1	Quantitative measures: Profitability / Deposit Mobilization	9
2	Qualitative (KPI) and Quantitative Measures	5
3	Non-Standardized Performance Measure	2

The categorisation of the quantitative measures as the dominant assessment approaches further explain why the subjective deposit mobilisation quantitative assessment criteria, is the Nigerian banks preferred assessment tool of choice. The next section summarises the entire Nigerian banking sector study findings.

5.1.10 Summary of findings: Nigerian banking sector study

In the above section, the themes that emerged from the analysis of the interview with the sixteen Nigerian bank executives were presented. The findings from the analysis show that in the Nigerian banking sector, the regulatory authorities determine who can be categorised as a fit and proper person. The need to protect the integrity of the financial industry and the critical role this category of employees would play in the banking sector informed the decision. In this thesis, therefore, this category of the knowledge-rich group of bank employees was conceptualised as the official knowledge workers. Primarily, because their emergence differs from the definition of the 'Knowledge Worker' postulated by Drucker (1959), who initiated the concept. Additionally, the bank executives that qualify to be classified as official knowledge workers are expected to perform 'Generalist Roles' in their banks.

The study also shows that the Nigerian banks' service operations strategies that informed the service production process of the banks, included; manpower development, acquisition of right technology, service culture orientation, target marketing, and staff retention. Also, it was further signposted that the acquisition of the right technology was the main strategic imperative adopted by Nigerian banks. This strategy informed the participants' banks business and service operations strategic focus, which is further discussed in the next chapter six. On the other hand, 'people' were not considered an important service operations strategic imperative by most of the participating Nigerian banks except for one bank.

Further analysis of these bank executives' lived experience of service productivity working in the Nigerian banking sector, yielded twenty-one themes, which the researcher interpreted to enable the emergence of five themes namely; highly regulated workplace, the unfriendly operational environment, dysfunctional service operations strategy, knowledge gap, and subjective deposit mobilisation quantitative assessment criteria. These five themes were further interpreted using the TPCA methodology which yielded a higher level of abstraction theme named "Service Capacity Deficit" as the essence of the study phenomena.

Apart from these primary findings, the study shows that other factors, such as the African cultural value system, 'respect for the elders' impacts the service operations strategic outcomes in the banks. There was also the master-servant power culture prevalent in the banking sector, which results in the targeted individual's loss of personal confidence. The study also found that the quantitative method was the study participants' banks preferred productivity assessment tool. Particularly, 'deposit target' is the main component of the study participants' banks productivity assessment tool. The meeting of deposit targets in the Nigerian banks was highlighted as key to continuous job security and employment prospects of the bank executives in the sector. The 'deposit target' assessment tool despite all its chaotic and service capacity deficit related issues, including its long-term negative consequences for the survival of the banks, remains the main assessment criteria for the official knowledge workers in Nigerian banks.

The result of this Nigerian banking sector study provided initial insights, and some level of understanding of the official knowledge workers lived experience of service productivity in the Nigerian banking sector.

In the next section, the findings from the United Kingdom banking sector mini exploratory study used to benchmark the results from the Nigerian banking sector study to better understand their situation and for generalisability purposes is presented.

5.2 United Kingdom (UK) Banking Sector Study Findings

In this section, the findings from the analysis of the interview with six UK bank executives were presented. These findings were used to benchmark the Nigerian banking sector study findings to better understand their situation and for generalisability purposes. As highlighted in section 4.2, the scope of the study was limited to two key objectives that informed the benchmarking exercise. They include

1. To examine who can become an official knowledge worker and their role in the UK banking sector.
2. To examine the official knowledge workers' lived experience of service productivity working in the UK banking sector.

The themes that emerged from the analysis of the interview data include

- The Emergence of Bank Executives as 'Official Knowledge Workers'
- Bank Executives (official knowledge workers) 'Specialist' Roles
- Service Capacity Deficit
- Highly Regulated Workplace
- Service Operations Challenges
- Political Morass Syndrome
- Tech induced Security and Privacy Challenges
- Knowledge Gap
- Subjective Assessment Criteria.

The themes highlighted emerged from the UK banking sector study and were sent to four study participants for validation. All four participants responded with feedback that depicted the themes as an accurate representation of the concrete descriptions of their lived experiences working in the UK banking sector. The themes are presented in a conversational style with supporting quotes from the participants' interview text, starting with the emergence of bank executives as official knowledge workers theme.

5.2.1 The Emergence of Bank Executives As Official Knowledge Workers

The study participants described the banking sector as a highly regulated environment, where all activities require some form of knowledge. They pointed out that following the 2007/2008 financial crisis, the UK bank regulators set up the Prudential Regulation Authority (PRA) and Financial Conduct Authority (FCA) in 2012 and 2013 respectively to restore discipline and integrity to the UK banking sector. These regulatory bodies introduced the Senior Managers and Certification Regime (SM&CR), which the participants explained tacitly categorised the employees working in the banking sector.

Livingston commented that

“The PRA and FCA requirements specify that persons intending to or performing senior management functions in banks needed to obtain FCA approval before starting their roles. The target groups were senior managers and above. The FCA Handbook and the PRA Rulebook both set out which roles are senior management functions. This means that apart from the regular job qualifications, there are other specific specialist criteria to be met by certain categories of bank employees” (Livingston, Head Private Banking Operations UK Bank B).

Emmerson, speaking about the SM&CR policy introduced by the banking sector regulators posited that

“Every employee on senior manager grade and above in the bank now needs to have a 'statement of responsibilities' that clearly states what they are responsible and accountable for. Banks are requested to provide 'responsibilities maps,' that set out the responsibilities of their senior managers, and their management and governance arrangements. However, I think the issue of “hand-holding” of other employees was implicitly part of the regulators aims in introducing this policy” (Emmerson, Head Personal Banking UK Bank D).

Livingston further explained that

“From my own experience, the categories of employees that meet this SM&CR policy criterion are referred to as “Subject Matter Expert” (SME), or “the go-to person” in the team. I am one of the SMEs in my bank; we are deemed to be knowledge-rich, with competencies and the know-how needed to effectively carry out prescribed functions such as executive and managerial with the capacity to support other colleagues” (Livingston, Head Private Banking Operations UK Bank B).

The study participants pointed out also that the latest revised FCA and PRA assessment criteria came into effect on the 1st of March 2016. Additionally, it required that at least once a year, persons certified by the FCA and PRA regulatory bodies to have met the SM&CR policy criteria requirements must be re-assessed by their banks to ensure their continuous ‘suitability’ to function in their prescribed role.

The implication of this SM&CR policy of the UK banking sector regulators was that only bank executives that met this set criteria that can be categorised as part of this particular group of workers within the UK banking sector.

Livingston, describing the implication of the SM&CR policy opined that

“This categorisation means, we are like a new group of bank employees known as ‘subject matter experts’ (SME), or ‘the go-to person’ (GTP) in the banks” (Livingston, Head Private Banking Operations at UK Bank B).

The descriptions of the study participants suggest that the bank employees that meet the SM&CR criteria of the regulatory authorities tacitly qualified to be categorised as official knowledge workers.

In this study, therefore, bank executives that meet the SM&CR certification regime criteria and working in the UK banking sector were conceptualised as official knowledge workers. The six participants in this study met the SM&CR criteria and are SMEs in their various banks.

5.2.2 Bank Executives (Official Knowledge Workers) ‘Specialist’ Roles

As a result of the above categorisation, these bank executives’ function as Subject Matter Experts (SMEs) and carry out majorly prescribed responsibilities. The SMEs, according to Livingston,

“Are required to operate within the rules and regulations of the SM&CR policy. Though we are knowledge-rich, we lack autonomy” (Livingston, Head Private Banking Operations UK Bank B).

Thompson contributing alluded to the fact that

“What we have can be described as qualified autonomy subject to SM&CR policy”
(Thompson, Institutional Banking Operations Director UK Bank A).

In the UK banking sector, these group of employees sees themselves as the “Subject Matter Experts” (SME), or “The Go-to Person” (GTP) in their business units. They are deemed to possess specialist knowledge adequate to carry out their prescribed job functions under the SM&CR regulatory regime as official knowledge workers. In the next section, the participants were asked to share their lived experience working as ‘official knowledge workers’ in the UK banking sector.

The findings (themes) that characterised their lived experiences working in UK banks are presented in the next section.

5.2.3 Service Capacity Deficit Theme

The analysis of the interview data collected from the UK bank executives (official knowledge workers) yielded thirteen participants themes as depicted in table 5.9 below.

Table 5.9: List of UK Banking Sector Study Participants Themes

<i>Nos</i>	<i>Study Participant Themes</i>	<i>No of Participants N (6)</i>	<i>No of Banks N (5)</i>
1	Compulsory flexi -work regime	4	4
2	Offshoring and multi-cultural dimension of service delivery and outsourcing of transactions	5	5
3	Inadequate funding for manpower development	3	3
4	Preponderance of “inexperienced” specialist employees in the sector creating skill gaps	6	5
5	Demotivating and outdated idiosyncratic measurement criteria	6	5
6	Excessive legislations and regulations of the sector by regulatory authorities.	6	5
7	Renewed enforcement of the senior managers and certification regulatory and monitoring policy	6	5
8	Impact of international regulations on service delivery creates bottlenecks	5	5
9	Global outlook of the UK banking sector	4	4
10	Brexit uncertainties	6	5
11	Technological and cyber security issues creates uncertainty that impact bank transactions completion rate.	6	5
12	Dearth of learning and mentoring culture	4	4
13	Potential loss of executive Jobs worries and cognitive absenteeism.	6	5

The list depicted in table 5. 9 above shows the sources and distribution of the thirteen themes that emerged from the analysis of the interview text of the six bank executives working in the United Kingdom (UK) banking service sector as official knowledge workers.

These themes represent the structures that characterise their lived experience of service productivity working in the UK banking sector. These participants themes that are descriptive in nature were interpreted using the transpositional cognition approach. The outcome is the emergence of second-level themes, which I named the researcher’s interpretations.

The six ‘Researcher’s Interpretations’ (Ri-PT) themes that emerged include

1. Highly Regulated Workplace
2. Service Operations Challenges
3. Political Morass Syndrome
4. Tech induced Security and Privacy Challenges
5. Knowledge Gap and
6. Subjective Assessment Criteria.

Through further trans-positional cognition methodology, the six Ri-PTs themes highlighted above were interpreted at a higher level of abstraction. This interpretation activity led to the emergence of the third level theme that signifies the study essence, ‘service capacity deficit.’ This theme typified the lived experiences of these bank executives working in the UK banking sector.

The implication of these findings suggests that the study bank executives are carrying out their official knowledge worker’s responsibilities under severe constraints that impact their lived experience of service productivity in the UK banking sector. This has consequences for what they can and cannot achieve with implications for their productivity measures in the banks.

The themes that emerged from this TPCA analytical process at different levels are presented in the data display structure in figure 5.2 below. It provides the reader with a data display structure that summarised all the themes that emerged from the study at different levels and facilitated a better appreciation of these study participants’ experiences of what its like working in the UK banking sector.

Thereafter the six Ri-PTs themes namely; highly regulated workplace, service operations challenges, political morass syndrome, tech induced security and privacy challenges, knowledge gap and subjective assessment criteria that enable the emergence of the service capacity deficit theme as the ‘study essence’ are presented with quotes from the participants’ interview text.

The presentations are descriptive in nature but facilitate obtaining of insights into the lived structures of these UK bank executives’ experiences working in the UK banking sector.

In the next section, the presentations start with the ‘highly regulated workplace’ theme.

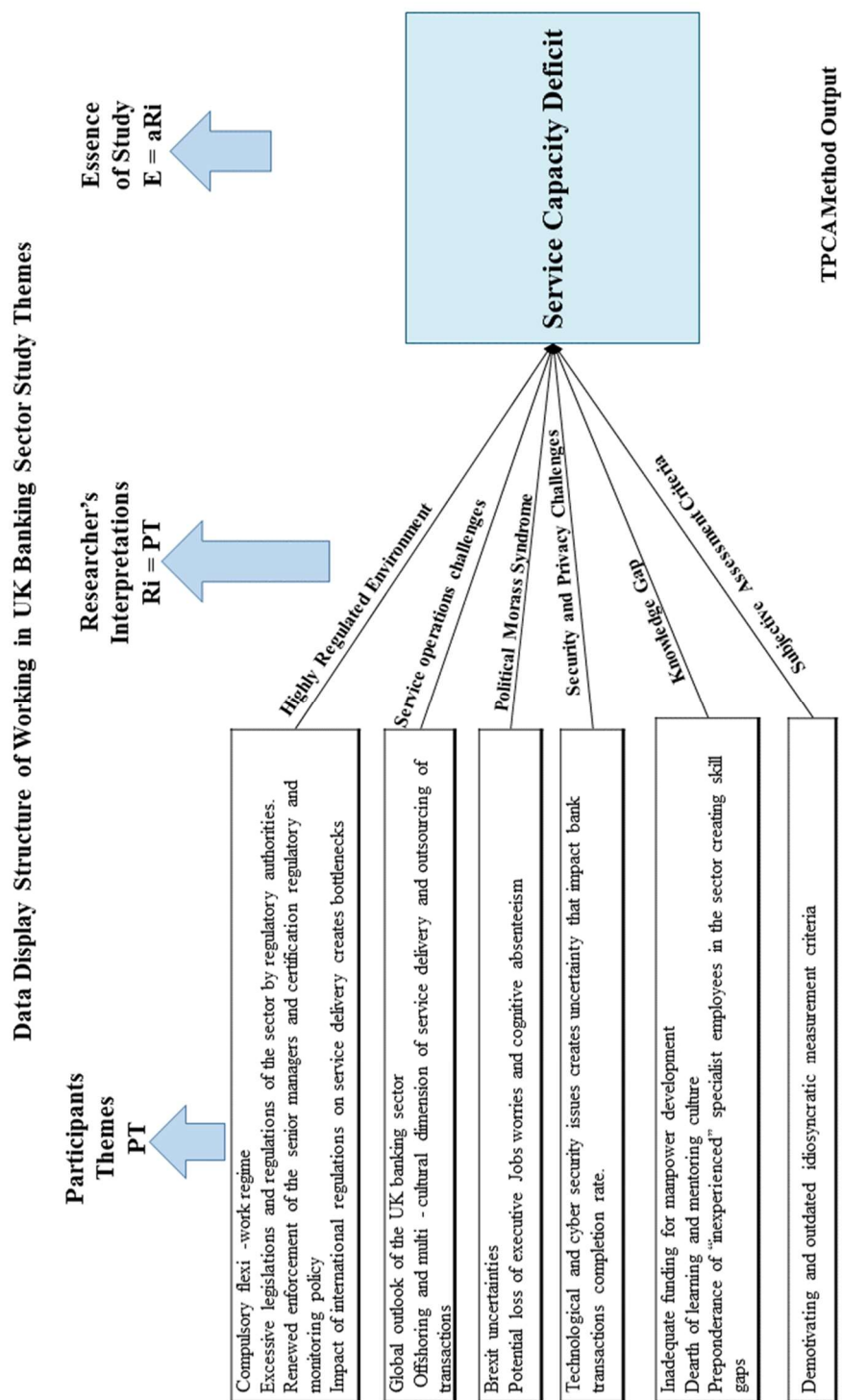


Figure 5.2: Data Structure of ‘Working in the UK Banking Sector’ Study Themes

5.2.4 Highly Regulated Workplace

The highly regulated workplace theme was aggregated by four participants’ themes namely; compulsory flexi-work regime, excessive legislation and regulations of the sector by regulatory

authorities, renewed enforcement of the senior managers' certification regulatory and monitoring policy and impact of international regulations on service delivery creates bottlenecks.

The study participants opined that following the introduction of the Senior Managers and Certification Regime (SM&CR) policy, the UK banking sector regulatory authorities have increased their monitoring activities through legislation and regulations which the participants described as excessive. These monitoring activities the participants noted covered all aspects of their operations.

Emmerson described the situation as follows

“Due to frequent changes in regulations and follow-ups by the regulatory authorities, the pressure of work has resulted in following the clock syndrome, burnouts, and psychological fatigue that have severely impacted productivity” (Emmerson, Head Personal Banking UK Bank D).

The study participants, however, commented that the current highhandedness approach adopted by the regulatory authorities might be fallout from the 2007/8 financial banking crisis. They said that before the financial crisis, the monitoring style of the regulatory authorities could be described as ‘a light-handed approach’. The implications of the new monitoring approach have led to reviews of several existing regulations and imposition of new stringent policies that restrict the capacity of what the bank executives can do operationally in their banks.

Nilsson, describing the situation gave an example of a recent policy introduced,

“There is now a requirement to audit the effectiveness of controls of all aspects of the organisation. Equally, there are deliberate regulations to force banks to move away from their pre 2007/8 bank crisis behaviours that were purely profit-driven service production focus, to a more service focus that is customer-friendly” (Nilsson, Head Operational Risk Management UK Bank E).

Also, Taylor, Head Funds Management UK Bank C, acknowledged that these frequent legislative and regulatory guidelines changes have far-reaching consequences for the UK bank executives.

Taylor explained that

“We function under severe pressure, any product miss-sold or service failure now attracts more stringent financial cost to the banks. We 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 are tense up” (Taylor, Head Funds Management UK Bank C).

Thompson that works for one of the top five banks in London as a Director described the impact that the changes in regulations are having on banking transactions by making the point that,

“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” (Thompson, Institutional Banking Operations Director UK Bank A).

The other issue, the participants described as a worrying trend is the compulsory flexi - work regime. For example, Nilsson, on the day of the interview, was working from home as a result of the provisions of this policy, which he opposes. Nilsson wants the freedom to choose where to work from. He believes that policies like this ‘flexible working from home option’ were only put in place by the banks for cost-cutting purposes. However, they make coping with some critical IT-related problems tougher to deal with offsite. Furthermore, Nilsson posited that

“While the regulators are issuing new rules every day, the bank should not, I am finding it difficult to work from home, my IT servers are at work not at home” (Nilsson, Head Operational Risk Management UK Bank E).

The impact of working in a highly regulated environment, as evidenced by the participants, can be challenging with implications for their lived experience of service productivity outcomes. In the next section, the service operations challenge theme is presented.

5.2.5 Service Operations Challenges

The UK bank executives highlighted service operations challenges such as the global outlook of the UK banking sector, the offshoring and multi-cultural dimension of service delivery and outsourcing of transactions as issues that impact their lived experience of service productivity in their banks. These identified constraints reflect the nature and strategic business focus of the participants UK banks. The participants said that this strategic focus is a source of concern. Wales, Head Financial Reporting UK Operations, UK Bank B, anecdote, below describes, how the offshore banking service operations impact the participants’ lived experience of service productivity working in their bank.

Wales posited that

“In my role as Financial Controller, I on a daily basis have to cope with the fallout from “offshoring” banking transactions to countries like India, Malaysia, and Indonesia, etc. I am left with review and supervisory responsibilities at the UK end of the transaction. The difficulty arises when one cannot understand how the numbers or investible figures were arrived at, which are usually complex, given the nature of the products. Before

offshoring that would have meant a quick team meeting with colleagues in the boardroom and drawing on knowledge and experience of doing the job. All that has changed, several complexities and changes have been introduced at the technical levels offshore which always require clarification before transactions can be agreed to have met UK standards. If I an experienced qualified and certified professional is complaining, can you imagine what might be going on all around us in the industry? Offshoring may have been cost-effective, but it has taken away too many skills set and am afraid of the future for new entrants into the executive cadre” (Wales, Head Financial Reporting UK Operations UK Bank B).

Contributing, Nilsson opined that

“Consequences of the offshore banking business include loss of skills set, language issues, poor work standards, and an increase in customers’ complaints. There is more work, as a result of the reworking of some the jobs in the UK after delivery by the offshore companies” (Nilsson, Head Operational Risk Management UK Bank E).

The other related aspect of the offshoring business is the outsourcing of jobs, which participants like Wales, Nilsson, and Thompson believe, create the follow the clock syndrome (that is operating in the different time zones in a bid to meet a set deadline). The service production process involved also creates additional pressures, especially working with various teams within and outside the UK.

Some of the problems highlighted by the participants include time management challenges, language, and transaction coordination issues, which results in missed service targets with consequences for both the banks' service productivity expectations and productive capacity outcomes of the study bank executives.

Additionally, recent regulations directing the banks to focus more on customer service has brought in a new dimension to the service operations challenges faced by UK bank executives. The participants were concerned that they are not equipped and or adequately resourced for this paradigm shift, as currently ‘customer service’ imperatives are not the primary concern nor priority strategic focus area of their banks. Thompson described the policy as follows

“The shift in focus was one of those regulatory reviews by the authorities, which is a form of customer service improvement strategy. The aim was to ensure customers’ get quality service and products that meet their needs. Customers are no longer to be pressured into buying products they do not require, and in most cases, cannot ordinarily afford” (Thompson, Institutional Banking Operations Director UK Bank A).

The study participants mentioned that while there is now a renewed drive/focus on providing quality customer service by the UK banks, still, most employees including the certified SM&CR executives do not possess all the competencies required. They explained that their prescribed roles as subject matter experts (specialist) did not prepare them for the customer service paradigm shift. The policy changes in the service operations focus imposed on the banks by the regulatory authorities, as a result, created a situation with consequences for the productive capacity of these bank executives and their productivity assessment outcomes.

In the next session, the political morass syndrome finding is presented.

5.2.6 Political morass syndrome

The Political Morass Syndrome theme is aggregated by three participants themes, namely; Brexit uncertainties, potential loss of executive jobs worries, and cognitive absenteeism. These issues were highlighted as constraints that impacts the participants' lived experience of service productivity in the UK banking sector. The key constraint 'Brexit uncertainties' is UK specific and impacts the bank executives' job security expectations. Also, the study participants fear that Brexit may limit the ability of the banks based in the UK to serve clients across the European Union post-Brexit efficiently.

One of the participants, Thompson, opined that for those of them working in London,

“Brexit has impacted us negatively; we cope with the actual and potential loss of productive executive hours resulting from different levels of worries. Presently EU drives all regulations in the UK banking sector. In the last, over 40 years, we all have learned how to keep up with things and are accustomed to their frequent regulatory changes. On the issues of Brexit, post-March 2019, I worry about inevitable economic changes, and probably potential loss of jobs across London as the big banks make their moves to Paris, Switzerland, Berlin, and even Brussels. Most financial service will flee to EU onshore territory. I still believe that the offshore banking business will survive in some form because of British heritage. However, we practitioners in the banking sector are having difficulties focusing on service delivery to customers. The rate of distraction for me, for example, is at an all-time high, as I plan my strategy for a way out of the London market, everyone is at it. I must confess productivity across the board has dropped and can only improve once I survive Brexit or I secure another job out of London. This is an unusual situation” (Thompson, Institutional Banking Operations Director Bank A).

However, the big challenge for the UK banks and their bank executives remains the fact that there is no precedent to follow. Outside London, the bank executives' in other parts of the UK view Brexit

differently. For instance, Livingston and Nilsson, working in Scotland both agree that its impact might be negligible because of the standing or status of places like Edinburgh or Glasgow in the International financial market. Livingston further opined that

“The implication of Brexit for service delivery, at the moment for the customers in Edinburgh or let me say Scotland can be said to be negligible. That does not mean we do not worry about it” (Livingston, Head Private Banking Operations UK Bank B).

Regarding the Brexit issue, all the participants agree that it poses challenges that transcend the day to day banking business activities of the bank executives, but which implicitly or explicitly would impact their lived experience of service productivity in the UK banking sector, now and post Brexit. In the next session, the security and privacy challenges findings were presented.

5.2.7 Tech – induced security and privacy challenges

This theme is aggregated by legacy technology, and cybersecurity challenges participants’ themes, which represents constraints currently impacting these study participants’ lived experience performing service productivity-related roles in their banks. The bank executives explained that because of technological advancement in the UK, doing business online over the internet has become an important channel of service delivery used by UK banks and their customers, as it can handle large volumes of transactions daily. As a result, the internet banking architecture of the banks is now a regular target to a host of phishing, spam, and malware attacks. The study participants emphasised the fact that security and privacy challenges associated with online banking impact their service capacity due to its frequency and financial loss implications. It also has an increased incidence of doing even more reports/paperwork. Nilsson described the situation in their bank by explaining that

“As there are now new regulations with several levels of risk management compliant forms to go through and sign off before concluding every big-ticket banking transaction. There is also other security architecture for routine transactions to be adhered to, to enhance the security, privacy, and integrity of all users of the online banking service. With the further technological revolution in the horizon that has 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” (Nilsson, Head Operational Risk Management UK Bank E).

The study participants all agree that technology today is redefining what they can and cannot do while delivering service to customers in their banks especially following the introduction of artificial intelligence and machine learning technology in their various banks to support efficient delivery of banking transactions.

Most routine customer service data processing, such as credit ratings and approval, and activities that include, depositing of cash, cheques, and payments, are now mostly done by machines. While this can be considered a welcome development, the participants agree it also has elevated the cybersecurity threat level as hackers regularly target the online platforms of banks with a reasonable success rate.

This tech-induced challenge impacts the certified bank executives' like Nilsson, Head Operational Risk Management UK Bank E, ability to focus on making service delivery channels simpler, more customer-friendly and faster for its customers use, for fear of the possible threat of cyber-attack. Furthermore, another participant, Taylor stressed that

“The situation has led to the introduction of controls that slow down quick delivery of customer service portals. This has led to the incidence of high levels of customer complaints about the efficiency and effectiveness of the bank's service” (Taylor, Head Funds Management UK Bank C).

The problem of technology and cybersecurity issues highlighted above are expected to be an ongoing productivity challenge for both the certified bank executives and the banking sector because as technology advances, it would continue to define service operations imperatives of how service production and delivery in the banking sector evolves in the UK.

In the next session, the knowledge gap finding from the UK study is presented.

5.2.8 Knowledge gap

Three participants themes aggregated the knowledge gap theme, they include; Inadequate funding for manpower development, Dearth of learning and mentoring culture and Preponderance of “inexperienced” specialist employees in the sector. The study shows that the UK banking sector is a knowledge-driven environment, where some form of knowledge was required by all employees to carry out business transactions. Particularly, for the certified bank executives, the issue of knowledge quotient is important because as the subject matter experts, the problem is not just about possessing knowledge but maintaining and enhancing it. However, they highlighted the inadequate funding for manpower (workforce) development as a major constraint to their ability to get the support required to maintain and to improve their knowledge quotient, which is their primary work tool.

Nilsson explained that

“Manpower development programme which should form the bedrock of productivity enhancement in the UK banking sector is gradually losing value. The training is now irregular while the quality of the available training does not adequately prepare the learner for the requirements of the job, leading to unforced errors while delivering

services to the customer. The banks now collaborate with online-based training organisations to provide a ‘cheaper’ training programme for their staff. Well, the argument is that it should encourage the staff to take responsibility for their learning” (Nilsson, Head Operational Risk Management UK Bank E).

However, Livingston opined that

“These self-training facilities which are not tailored to meet specific requirements of the individual development end up as ‘events’ that staff participate in to enable them “tick self-development course/training completed box” at the end of the year, without any commensurate impact on the productivity of the staff” (Livingston, Head Private Banking Operations UK Bank B).

The human resources development challenges highlighted was considered to be an important issue by the certified bank executives as the offshoring strategy of the UK banks has led to a shortage of on the job learning and promotion of mentoring culture.

Emmerson describing the situation noted that

“The frequent changes in regulations by both the banks and regulatory authorities, especially the offshoring policy, has adversely impacted the usage of what we know ‘our knowledge.’ Bank executives in the UK now are ‘mere coordinators and reviewers’ who rely on information provided by workers offshore to make decisions in the UK” (Emmerson, Head Personal Banking UK Bank D).

Hence, Wales elaborated that

“The situation is getting to the point where the executives cannot vouch for some of the information they sign off on because they lack the competence required to put the information together in the first place” (Wales, Head Financial Reporting UK Operations UK Bank B).

Livingston summarised the knowledge gap problem that they were experiencing in the UK banking sector when she opined that

“Increasingly, bank executives in the UK banking sector are no longer exposed to transactions that enable the acquisition of experiential knowledge that helps to increase one’s personal knowledge. The future that awaits new entrants into the banking profession at the executive level in the UK can only be imagined” (Livingston, Head Private Banking Operations UK Bank B).

In the next session, the Subjective Assessment Criteria finding from the UK study is presented.

5.2.9 Subjective Assessment Criteria

The subjective assessment criteria theme is aggregated by demotivating and outdated idiosyncratic measurement criteria participant's theme. The theme, according to the study participants, reflects the description of the productivity assessment tool used by their banks in the UK banking sector, which they consider as outdated. The participants believe their bank's assessment criteria were subjective and do not motivate productivity. Livingston, Head Private Banking Operations UK Bank B, described her experience at work that led to her productivity measures to decline from being an A** rated outstanding employee to a satisfactory rated employee, in the anecdote below. Livingston posited that

“In the 2016 financial year, all my assessors, as well as feedback from customers ratings, all combined led to the overall performance rating of A**. To validate this exceptional achievement and ratings, my file was sent to three different executives outside my department for review. Each of the three external evaluators conducted their due diligence and independently upheld the outstanding rating. However, when it got to the executive committee, it was not upheld for “reward purposes” as they claim no one can attain that level of performance in the bank at this time. I was shocked beyond words, my output level at work was no longer the same, over the next three months, in fact, by the end of the sixth month, I was out of the door. I joined another competitor bank that value what I can offer them but to be fair; my productivity has not fully recovered to previous levels following that experience” (Livingston, Head Private Banking Operations UK Bank B).

Another participant, Wales, also commented that

“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 get called out, even where they miss the target by small margins. The method is subjective, and do not reflect the true productivity of staff” (Wales, Head Financial Reporting UK Operations UK Bank B).

Additionally, Wales noted that the assessment method has led to the loss of confidence, and in some instances outright dropping into the “lager's group” by certified bank executives that were previously star performers in the bank. The concerning part is that some 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. Furthermore, other participants like Taylor, Head Funds Management UK Bank C and

Emmerson, Head, Personal Banking UK Bank D, nonetheless, pointed out that the assessment criteria used in their banks though subjective has clear performance assessment measures. Emmerson, however, opined that

“The challenge with their bank’s performance measurement tool was that the assessment criteria adopted are counterproductive. People are always on the edge as they are not too sure what to expect from the assessment process. People fear for their future. It’s like the banking sector seems to have been stuck in the machine age of ‘perform or be fired. Nothing is clear” (Emmerson, Head Personal Banking UK Bank D).

The study found that as a result of the assessment method used in the banks, all the six study participants claimed that they were anxious and unsure of their future, which complicates their lived experience of service productivity with a consequence for the overall performance of their banks. Nevertheless, the banks continue to use this outdated assessment criterion, which is an organisation perspective oriented tool because it was cost-effective and enables them to meet corporate goals.

5.2.10 Summary of the UK Banking Sector Study Findings

In this section, the findings from the mini exploratory study involving six bank executives currently working in the UK banking sector as official knowledge workers were presented. The findings from the study show that the UK bank regulator's policy implicitly led to the emergence of the “official knowledge workers” category of bank executives in the UK banking sector. The role of these bank executives is specialist in nature.

The study also indicates that these official knowledge workers lived experience of service productivity were impacted by factors such as highly regulated workplace, service operations challenges, political morass syndrome, tech-induced security and privacy challenges, knowledge gap and subjective assessment criteria. Further analysis of these themes yielded the essence of the study phenomena; service capacity deficit, as the concept that typifies the official knowledge workers lived experience of service productivity in the UK banking sector.

In the next section, these themes displayed in the data structure in figure 5.1 and figure 5.2, respectively and presented in the last two sections 5.1 and 5.2, were further benchmarked. The findings from the benchmarking study are presented in the next section.

5.3 Benchmarking Nigerian Banking Sector Findings With UK Study Findings

In this section, the Nigerian banking sector, study findings (themes) presented in section 5.1, was benchmarked against the findings (themes) of the UK banking sector study presented in section 5.2 above. The goal is to use the findings from the UK banking sector study to better understand the situation in the Nigerian banking sector and to identify factors amongst the study findings (themes) that can be generalisable to both banking sectors and those that are location specific.

Hence, the benchmarking criteria set for this comparative study include

1. Identification of the Nigerian study themes that are generalisable based on the UK banking sector study results
2. Identification of the Nigerian banking sector study themes that are not generalisable based on the UK banking sector study findings deemed location specific to the Nigerian banking sector and
3. Factors from the study themes that are location specific to the Nigerian banking sector, but that can become generalisable in some specific circumstances.

The next section presents the outcome of this benchmarking study, starting with the emergence of the bank executives as ‘official knowledge worker’ theme.

5.3.1 Benchmarking Emergence of Bank Executives as ‘Official Knowledge Workers’

In the Nigerian banking sector study, the study shows that the bank employees that met the ‘Fit and Proper Person Certification Regime’ (FPPCR) criteria set by the Nigerian apex bank, CBN, can be considered as ‘official knowledge workers’ in the Nigerian banking sector. Similarly, findings from the UK study also show that bank employees that meet the Senior Managers and Certification Regime (SM&CR) policy requirements set by the UK banking sector regulators can be considered official knowledge workers.

In the United Kingdom (UK) banking sector, the two regulatory bodies; Prudential Regulation Authority (PRA) and Financial Conduct Authority (FCA), established post-banking crisis of 2007/2008 introduced the Senior Managers and Certification Regime (SM&CR). The policy targeted employees from Senior Manager Grade and above which is similar to the Nigerian banking sector Fit and Proper Person Certification Regime (FPPCR) aimed at employees from Assistant General Manager Grade and above introduced by Central Bank of Nigeria (CBN).

The study of the UK and Nigerian banking sectors depict that these financial regulatory authorities in their bid to maintain the integrity of their respective banking sectors introduced similar regulatory guidelines that implicitly categorised some employees into clusters or groups that differentiate them

from other employees based on knowledge quotient and capability requirements. This ‘differentiation’ led to the emergence of employees, which was conceptualised as “official knowledge workers” in this study. Further analysis of this findings shows that the latest FCA/PRA (SM&CR) revised assessment criteria for the UK banks came into effect on the 1st of March 2016, while the CBN (FPPCR) revised criteria for the Nigerian banks, took effect from the 1st of January 2016. Hence, this finding is a regulatory best practice obtainable in both countries’ banking service sectors. This finding can, therefore, be adjudged a generalisable factor.

5.3.2 Benchmarking the Bank Executives ‘Official Knowledge Worker’ Roles

The study finding depicts that in both the UK and Nigerian banking sectors, this category of employees is expected to meet stringent criteria that surpass the regular job requirement specifications of their counterparts in the sector. In the Nigerian banking sector, some of the implicit requirements include providing leadership and mentorship, similar to those in the UK banking sector where the participants’ referred to the same requirement as “hand-holding of employees” (Livingston, Emerson).

In the UK banking sector, these group of bank executives regards themselves as ‘Subject Matter Experts’ (SMEs), or ‘The Go-to Person’ in their business units; as they are deemed to possess specialist knowledge of their prescribed executive job functions as well as managerial knowledge to guide others. Similarly, in the Nigerian banking sector, the bank executives classified as ‘official knowledge workers’ are deemed to possess executive, managerial, core and professional knowledge of banking business and depending on their grade, have a minimum of ten years banking work experience.

The Nigerian bank executives, as a result of the above knowledge quotient requirements, can carry out “Generalist” roles in their banks. They are regarded as the person that knows their business areas more than any other person on the team and consequently can make decisions that guide other people’s work. Conversely, in the UK banking sector, the knowledge quotient requirement is “Specialist” in nature. There are accountability restrictions and clear 'statement of responsibilities' outlined for the UK bank executives that constrain their capabilities. This job knowledge quotient requirements differentiate the Nigerian bank executives from their UK counterparts.

The Nigerian bank executives with higher knowledge quotient requirements can perform some functions that their UK counterparts may not be able to do. For instance, the Nigerian bank executives regularly analyse and decide things for themselves and make decisions that support various banking service operations of their banks, which their UK counterparts might be constrained from doing due to regulatory factors.

The above analysis shows that when it comes to functions/roles of the official knowledge workers in the banking sectors, there are differences between the UK banking sector model and the Nigerian

banking sector model. Based on this outcome, the bank executive's roles theme cannot be a generalisable factor. However, the Nigerian banking sector knowledge worker's functions model may apply to another banking sector with similar circumstances like the Nigerian banking sector. For example, there are several other emerging economies globally with similar circumstances obtainable in Nigeria that need higher knowledge quotient requirements for their bank executives that may find the Nigerian bank executives function model compatible. Hence, subject to further studies, it can be argued that the Nigerian banking sector knowledge workers function model (NGBKWF) can be generalisable in countries with similar circumstances and market characteristics like those obtained in Nigeria.

In the next section, the themes generated from the bank executives' description of 'their lived experiences working in the Nigerian banking sector as official knowledge worker were benchmarked against those of their UK counterparts.

5.3.3 Benchmarking the UK and Nigerian Bank Executives Lived Experiences Findings

The benchmarking of the Nigerian banking sector participants lived experienced study findings with those of their UK counterparts was conducted at two levels, first, at the interpretation themes (aggregated) level, followed by the study participants' themes (disaggregated) level.

5.3.3.1 Benchmarking the Lived Experiences at the Interpretation Level

The five themes that emerged from the Nigerian banking sector study and the six themes from the UK banking sector study at the researcher's interpretations level are listed in Table 5.10 below. The highly regulated workplace and knowledge gap themes depicted in the table are issues identified in both banking sectors studies despite their different locations and the characteristics of each country's business environment. These two themes, therefore, are generalisable factors.

Table 5.10: List of the UK And Nigerian Bank Executives Study Themes Used for Benchmarking

Interpretation Level Themes UK Bank Executives	Interpretation Level Themes Nigerian Bank Executives
1.Highly Regulated Workplace	1.Highly Regulated Workplace
2.Service Operations Challenges	2.Unfriendly Operational Environment
3.Political Morass Syndrome	3.Dysfunctional Service Operations Strategy
4.Security and Privacy Challenges	4.Knowledge Gap
5.Knowledge Gap	5.Subjective Deposit Mobilisation Quantitative
6.Subjective Assessment Criteria	Assessment Criteria

Conversely, the study found that the unfriendly operational environment theme was location-specific to Nigeria because the UK study participants commented that their circumstances were different from what obtains in the Nigerian banking sector. Still, this factor can become generalisable, in locations with situations similar to what obtains in the Nigerian banking sector's work environment. Another theme, dysfunctional service operations strategy was found to be an important issue in the two research locations. While the theme can be adjudged similar in both banking sectors, the disparity in the focus of the service operations strategies of the banks in the two study locations suggests that this theme cannot be generalisable. This theme was therefore considered location-specific. Nevertheless, this factor can become a generalisable factor in countries or banking sectors with similar characteristics like what obtains in the Nigerian banking sector, especially in developing and emerging economies with the banking sector and an economy with the same characterisation like those obtainable in Nigeria.

The productivity assessment theme was also identified as an important issue in both the UK and the Nigerian banking sectors. Nonetheless, the approach adopted by banks in both banking sectors differs. In the UK, the subjective assessment criteria combine' qualitative and quantitative measures, while in the Nigerian banking sector, the deposit mobilisation quantitative assessments are the dominant tool of choice for the banks. The context and type of assessment measures in both the UK and Nigerian studies were therefore adjudged different. The subjective deposit mobilisation assessment criteria were therefore considered location-specific to Nigeria and not a generalisable factor. But, as the issue underpinning the adoption of deposit mobilisation measure is the need to support the solvency and weak capital base of the Nigerian banks, this theme can become a generalisable factor, in some countries and emerging markets where capitalisation of banks is problematic. The other themes Brexit political morass syndrome and, tech-induced security and privacy challenges, were not the Nigerian study participants' main concerns. Still, apart from Brexit which is a UK banking sector location-specific theme, the issue of security and privacy challenges identified in the UK study are problems that are still at its infancy stage in the Nigerian banking sector hence its silent treatment in this particular study by the participants. Nevertheless, as ICT usages continue to grow/evolve in the Nigerian banking sector, issues of security and privacy challenges will ultimately become a vital issue needing more focus. In the next section, benchmarking of the UK and Nigerian banking sector study themes were conducted at the disaggregated participants' themes level to enable obtaining of further insights.

5.3.3.2 Benchmarking the Lived Experiences at the Participants Themes Level

The participants' themes are clustered into the interpretation level themes subject areas to enable the studying of this phenomena with ease. Hence the participants' themes are clustered into different typologies as presented in tables 5.11 to 5.15, below. This benchmarking study starts with themes in the Highly Regulated Workplace Cluster, depicted in table 5.11, below.

Highly Regulated Workplace Cluster

The study of themes in this cluster shows that factors such as excessive legislation and regulations of the sector by regulatory authorities and the advent of fit and proper person regulatory regime are not location-specific to the Nigerian banking sector. The findings depict that these themes were generalisable factors in the UK banking sector. These two participants themes were, therefore adjudged to be generalisable factors obtainable in both the UK and Nigerian banking sectors.

Table 5.11: Participants Themes in the Highly Regulated Workplace Cluster

Nigerian Banking Sector Findings		UK Banking Sector Findings	
Researcher's Themes	Participants Themes	Researcher's Themes	Participants Themes
Highly Regulated Workplace	Excessive legislation and regulations of the sector by regulatory authorities	Highly Regulated Workplace	Compulsory flexi -work regime
	Advent of 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

Other issues identified by the UK study such as, compulsory flexi - work regime and impact of international regulations on service delivery that creates bottlenecks for UK offshore business activities are not immediate concerns of the certified bank executives in the Nigerian banking sector and therefore location specific to the UK banking sector.

The next set of participants themes to be compared are those in the Knowledge gap theme cluster highlighted in Table 5.12 below

Knowledge Gap Cluster

The participants' themes in this cluster, the dearth of on the job training and manpower development and, the high attrition rate of experience bankers leading to loss of knowledge-rich executives were found to be generalisable factors. These themes depicted in table 5.12 below, were highlighted as issues obtainable in both countries' banking sectors study. Other themes, such as the dearth of personal learning culture initiative, poor IT skills of executives, and poor service cultural orientation were issues considered location specific to the Nigerian banking sector.

Table 5.12: Participants Themes in the Knowledge Gap Cluster

Nigerian Banking Sector Findings		UK Banking Sector Findings	
Researcher's Themes	Participants Themes	Researcher's Themes	Participants Themes
Knowledge Gap	The dearth of on the job training and manpower development	Knowledge Gap	Inadequate funding for manpower development
	The high attrition rate of experience bankers leading to loss of knowledge rich executives		Dearth of learning and mentoring culture
	Poor service cultural orientation		Preponderance of “inexperienced” specialist employees in the sector creating skill gaps
	The dearth of Personal learning culture initiative		
	Poor IT skills of executives is a major concern		

This can be attributable to the underdeveloped nature and seller’s market characterisation of the Nigerian banking sector. Other themes like the poor IT skills and poor service cultural orientation based on the UK study were adjudged location specific to the Nigerian banking sector and therefore not generalisable factors. Though, these themes can become generalisable factors in some countries/banking sectors with circumstances similar to those in the Nigerian banking sector.

These factors are seen in the Nigerian banking sector as “a business-related new phenomenon or new practices” as evidenced by participants’ quotes (Ekowemimo DGM bank four and Bojo DGM bank one). For example, the issue of the poor IT skills can become a generalisable factor in countries, where bank executives are majorly from older generations that are not familiar with IT usage, and or whose cultural orientation and belief system clash with the western countries customer service cultural orientation practice.

But, as the realities of today’s banking business required those skills set, the situation that gave rise to these location-specific participants themes in the Nigerian study can become obtainable in those countries with similar characteristics. Accordingly, these location-specific themes can become generalisable factors in those countries with similar circumstances and characteristics like the Nigerian banking sector. To finish this cluster study, the theme, ‘preponderance of inexperience specialist employees in the sector creating skill gaps’ is an issue adjudged location specific to the UK banking sector, as it was not highlighted as a knowledge gap issue by the Nigerian study participants. The next set of participants themes to be explored are those in the ‘dysfunctional service operations strategy, theme cluster highlighted in table 5.13 below.

Dysfunctional Service Operations Strategy Cluster

The participants' themes in this cluster as depicted in Table 5.13 below, comprise; the dominance of closed service production process and delivery system, seller's market characteristics of the banking sector, and African cultural value system. These factors, when benchmarked with a similar UK study theme, were found to be location-specific to the Nigerian banking sector. This can be attributed to the well-developed and global outlook of the UK banking sector. However, the dominance of closed service production process and delivery system and seller's market characteristics of the Nigerian banking sector; were found to be factors that can become generalisable in some specific banking sectors of countries with similar circumstances like those obtainable in the Nigerian banking sector.

Table 5.13: Participants Themes in the Dysfunctional Service Operations Strategy Cluster

Nigerian Banking Sector Findings		UK Banking Sector Findings	
Researcher's Themes	Participants Themes	Researcher's Themes	Participants Themes
Dysfunctional Service Operations Strategy	The dominance of closed service production process and delivery system within the sector	Service Operations Challenges	Global outlook of the UK banking sector
	Seller's market characteristics of the banking sector is a major issue		Offshoring and multi-cultural dimension of service delivery and outsourcing of transactions
	African cultural value system impact business, it promotes unethical behaviours		

On the other hand, the African cultural value system theme, as used in the Nigerian banking sector, was found to be Nigerian location specific and therefore not a generalisable factor. This African cultural value system theme, which connotes "This is how it is done here" syndrome", has implications for the service production process as it does not relate to the concept of trying to gain competitive advantage but just a show of power or affluence. Hence, even in Africa, its application may vary from country to country. The next section benchmarks participants themes in the subjective quantitative deposit mobilisation assessment criteria, theme cluster.

Subjective Deposit Mobilisation Quantitative Assessment Criteria Cluster

In this cluster, the UK study themes as shown in table 5.14 below is different from those of their Nigerian counterparts, which could be due to the difference in business 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 banking sectors, which may have informed the different assessment techniques employed in the two banking sectors.

Table 5.14: Subjective Quantitative Deposit Mobilisation Assessment Criteria Cluster

Nigerian Banking Sector Findings		UK Banking Sector Findings	
Researcher's Themes	Participants Themes	Researcher's Themes	Participants Themes
Subjective Quantitative Deposit Mobilisation Assessment Criteria	Unrealistic deposit mobilisation targets	Subjective Assessment Criteria	Demotivating measurement criteria
	Competition driven profitability performance management targets		Outdated idiosyncratic measurement criteria
	Executives not evaluated based on knowledge quotient but on the ability to mobilise deposit for the bank		
	Daily review of deliverables especially deposit targets is another big issue		
	Weak financial base of the banks		

Thus, the Nigerian banking sector study themes in this cluster were consequently considered location specific and not a generalisable factor. Be that as it may, these Nigerian banking sector assessment-related themes can become generalisable factors within some context.

For example, there might be countries where the economy and banking sectors structures are weak and lacking a robust financial base to support bankable business transactions as currently the case with banks in the Nigerian banking sector. In such circumstances, those countries may adopt the Nigerian banks' assessment model to drive deposit mobilisation efforts to build up investible capital to support their business focus. This strategy once adopted, would elicit similar assessment issues obtainable in the Nigerian banking sector, thus making the factors listed in Table 5.14 above generalisable.

The next section benchmarks participants themes in the 'unfriendly operational environment cluster.'

Unfriendly Operational Environment Cluster

The participant's themes highlighted in table 5.15, below, are considered location specific to the Nigerian banking sector, as the themes were not amongst issues identified by the UK study.

Table 5.15: Participants Themes in the Unfriendly Operational Environment Cluster.

Nigerian Banking Sector Findings	
Researcher's Themes	Participants Themes
Unfriendly operational environment	Hostile work environment
	Lack of up to date operational facilities
	Infantilising the knowledge quotient of executives are regular occurrence
	Underdeveloped nature of the economy and structures within the banking sector
	The Nigerian way of working, (master servant relationship is dominant approach)
	The advent of “Strategic Hires” and Hunter’s Strategy phenomenon within the sector

The UK bank executives, nonetheless, informally remarked that they would instead focus their descriptions and attention on the highly regulated workplace, which creates daily challenges than describing the unfriendly operational environment that they have already priced-in as part of the job exigency. Further consideration of the factors listed in this cluster shows that the participant themes such as hostile work environment, lack of up to date operational facilities and infantilising the knowledge quotient of executives can become generalisable factors in some specific circumstances.

These themes, according to Kabba, Abuja, and Sabit, represent business survival strategies adopted by the managers of the certified bank executives in the Nigerian banking sector. Other themes in the cluster like ‘the use of strategic hires’ and ‘the hunter’s strategic approach’ are also factors that were embraced to survive the harsh economic challenges associated with the developing or emerging market economies like Nigeria. So, in developing countries and emerging markets with similar conditions and circumstances like those in the Nigerian banking sector, these themes can become generalisable factors. The next section summarises the entire benchmarking study of the Nigerian banking sector study findings with those of their UK counterparts discussed above.

5.3.4 Concluding Nigerian and UK Banking Sectors Study Findings Benchmarking

In the last sections, the results of the Nigerian banking sector and UK banking sector studies were compared at both the interpretations (aggregated) and the participants’ themes (disaggregated) levels. This levels of comparison were done to enable the holistic gathering of insights from the data set. The

benchmarking study shows that both the UK and Nigerian banking sectors adopt similar banking regulations. It also highlighted the disparity in the knowledge quotient requirements for the study bank executives in both the UK and Nigerian banking sectors.

The Nigerian bank executives' knowledge quotient requirements were found to be higher than their UK counterparts, which might be attributable to the business focus and level of development of both banking sectors. In the UK banking sector, the business environment is heavily dependent on technology, which the UK bank executives leverage on to do most of their work. The study participants believed that the 'availability of 'fit for purpose' technology' may have influenced the lower levels of 'personal knowledge quotient' requirement set for this UK category of employees when compared with their Nigerian counterparts.

Conversely, the Nigerian bank executives still need to analyse things cerebrally and make judgements and decisions; hence, their need for higher levels of 'personal knowledge quotient.' While this argument may appear plausible, it is essential to highlight that this disparity potentially influences and inform the lived experience of service productivity in both banking sectors. The lived experiences of service productivity of the official knowledge workers in the UK and Nigerian banking sector was therefore compared.

The study was conducted at two levels, the aggregated (interpretation) and disaggregated (participants) themes levels. The outcome of these benchmarking activities at the interpretation level depicts that two of the five Nigerian study interpretation themes, knowledge gap, and highly regulated workplace were found to be factors that are generalisable to both UK banking sector and the Nigerian banking sector. However, the other three remaining themes, unfriendly operational environment, dysfunctional service operations strategy, and subjective deposit mobilisation quantitative assessment criteria are location-specific to the Nigerian banking sector. The study shows that the differences are mostly attributable to the level of development of the countries of these two banking sectors as well as other cultural and environmental issues.

For instance, on the subject of 'unfriendly operational environments' where the theme was considered an important issue that impacts the lived experience of service productivity of the Nigerian bank executives, the UK bank executives did not identify it as a critical influencer during the service production process. Also, from the field notes entries, the UK bank executives' views were that they would instead focus their lived experience of service productivity descriptions and attention on the highly regulated workplace problem, which creates daily challenges than describing the unfriendly operational environment that they have already priced-in as part of the job exigency.

Also, while the issue of dysfunctional service operations strategy, and subjective deposit mobilisation quantitative assessment criteria, were considered relevant to the UK bank executives, within the context

of this study, the focus of the UK banks service operations strategy was different from those of their Nigerian counterparts. Additionally, the focus and type of the assessment criteria adopted was another differentiating factor, while the key productivity assessment tool of choice employed by banks in the Nigerian banking sector was ‘deposit mobilisation’ quantitative measure, the UK study participants posited that their banks use mostly a hybrid of quantitative and qualitative assessment tools. Though, they considered those assessments tools as outdated, as it yields very subjective and counterproductive outcomes. Further comparative work was carried out at the disaggregated study participants’ themes level to gain more insight from the study data set. Four themes out of the twenty-one Nigerian study participants themes were found to be generalisable factors in both the UK and Nigerian banking sectors. They include

1. Excessive legislation and regulations of the sector by regulatory authorities
2. The advent of fit and proper person regulatory regime
3. The dearth of on the job training and manpower development, and
4. The high attrition rate of experience bankers’ leading to loss of knowledge-rich executives

Seventeen out of the twenty-one Nigerian participants’ themes were, however, found to be location-specific to the Nigerian banking sector due to the difference between the UK and Nigerian banks business focus/environments. Table 5.16 below depicts a list of these location-specific participants themes from both UK and Nigerian banking sector studies. Comparing the list of themes highlighted in table 5.16 below, the issues that were of concern to the bank executives in the Nigerian banking sector are different from those of their UK counterparts. Thus, these factors are deemed to be location specific and therefore, not generalisable to the Nigerian and UK banking sectors.

Given the number of Nigerian study themes that were not generalisable to the UK banking sector, the Nigerian banking sector policymakers may need to conduct an impact assessment of their policies and guidelines to identify the reason for such disparity despite both banking sectors adopting similar banking regulations. The Nigerian banking sector can, however, leverage on their longstanding relationship with policymakers in the UK banking sector to learn from them how some of the issues can be tackled. This is expedient because as a well-developed financial centre, the UK banking sector would have had to deal with some of these non-generalisable themes at some point during their developmental stages. The benchmarking study also enabled the realisation that most issues faced by the official knowledge workers in the Nigerian banking sector might not necessarily be localised to them, as suggested by the UK banking sector study. It is imperative to highlight that most of the factors highlighted in the table 5.16 below are operational issues emanating from what the study participants referred to as ‘survival tactics’ of the Nigerian banks in the face of the harsh economic realities within their operating environment. The Nigerian banking sector themes can, therefore, become generalisable

in the banking sector of countries with similar characteristics and circumstances like those obtainable in Nigeria.

Table 5.16: Nigerian and UK Comparative Study Showing Participants' Location Specific Themes

<i>Database Depicting Study Participants Location Specific Themes</i>		
<i>Nos</i>	<i>Nigerian Study Participants Themes</i>	<i>UK Study Participants Themes</i>
1	Regulations on service delivery creates bottlenecks	Compulsory flexi -work regime
2	Hostile work environment	Offshoring and multi-cultural dimension of service delivery and outsourcing of transactions
3	Lack of up to date operational facilities	Preponderance of "inexperienced" specialist employees in the sector creating skill gaps
4	Infantilising the knowledge quotient of executives are regular occurrence	Demotivating and outdated idiosyncratic measurement criteria
5	Underdeveloped nature of the economy and structures within the banking sector	Impact of international regulations on service delivery creates bottlenecks
6	The Nigerian way of working, (master servant relationship is dominant approach)	Global outlook of the UK banking sector
7	The dominance of closed service production process and delivery system within the sector	Brexit uncertainties
8	Seller's market characteristics of the banking sector is a major issue	Technological and cyber security issues creates uncertainty that impact bank transactions completion rate.
9	African cultural value system of 'respect for the elders' impact business, it promotes 'dysfunctional' behaviours	Potential loss of executive Jobs worries and cognitive absenteeism.
10	The advent of "Strategic Hires" and Hunter's Strategy phenomenon within the sector	
11	Poor service cultural orientation	
12	The dearth of personal learning culture initiative	
13	Poor IT skills of executives is a major concern	
14	Unrealistic deposit mobilisation targets and competition driven profitability performance management targets	
15	Executives not evaluated based on knowledge quotient but on ability to mobilise deposit for the bank	
16	Daily review of deliverables especially deposit targets is another big issue	
17	Weak finance base of the banks	

The outcome of this comparative study also presents an opportunity for policymakers to explore, as there might also be other emerging economy/countries undergoing similar circumstances, like what obtains in the Nigerian banking sector. These banking sectors/countries might have developed a database bank of their own experiences of how they are solving their problems, which can be beneficial to the Nigerian situation. Finally, the UK and Nigerian benchmarking study show that there are factors such as knowledge gap and highly regulated environment challenges that are generalisable to both countries banking sector and others that cannot be generalised. Essentially, the comparative study enabled us to achieve a better understanding of the results from the Nigerian banking sector study. The next section summarises the entire analysing and obtaining insights chapter of this study.

5.4 Concluding Presenting The Findings Chapter

This chapter presented the findings from the analysis of empirical data collected from sixteen bank executives working as ‘official knowledge workers’ in the Nigerian banking sector. This was followed by a presentation of the findings from the exploratory study of the UK banking sector involving six UK bank executives. The findings from the UK study was used to benchmark those from the Nigerian banking sector study to understand their better situation and for generalisability purposes. Afterwards, the outcome of the benchmarking study was also presented.

The findings from the Nigerian banking sector study show that executives employed by the banks were required to meet the fit and proper person criteria set by the banking sector regulators before they can be categorised as official knowledge workers and be able to function in the sector as ‘Generalist’ in charge of ‘control functions.’ The study also found that the Nigerian banks’ key service operations strategic imperative was the acquisition and use of the right technology. It was shown that this drive for the right technology negatively impacted the lived experience of service productivity of the official knowledge workers employed in the sector leading to high levels of attrition.

Additionally, exploration of the data depicting the lived experience of these bank executives yielded twenty-one themes that reflected ‘what is like,’ to work in the Nigerian banking sector as an official knowledge worker. Further analysis of these themes led to the emergence of ‘five researcher’s interpretations themes,’ namely highly regulated workplace; the unfriendly operational environment; dysfunctional service operations strategy; knowledge gap and subjective deposit mobilisation quantitative assessment criteria. Using the TPCA methodology, these five researcher’s interpretation themes were further interpreted at a higher level of abstraction, which yielded the study ‘essence’ theme, ‘service capacity deficit.’ This theme typifies the essence of the official knowledge workers lived experience of service productivity.

Similarly, the findings from the analysis of the UK banking sector comparator study highlighted that the regulatory authorities, implicitly through their senior manager's certification regime (SM&CR) grouped particular employees into a distinct category, conceptualised in this thesis as ‘official knowledge workers’. Exploring the lived experience of these ‘official knowledge workers’ in the UK banking sector yielded thirteen participants themes, which was interpreted by the researcher and led to the emergence of six researcher’s ‘interpretations’ themes. The themes include; highly regulated workplace, service operations challenges, Brexit political morass syndrome, security and privacy challenges, knowledge gap, and subjective assessment criteria. These study outcomes were used to benchmark the Nigerian banking sector study results to enable us to gain a better understanding of the situation in the Nigerian banking sector, and equally to identify themes from both countries’ banking sectors results that might be generalisable and those that are not generalisable.

The comparative study highlighted that the Nigerian bank executives were bankers with professional banking work experience while their UK counterparts within the context of this work, were professional managers without professional banking work experience. From the study, this finding was attributable to the disparity in the level of development in both banking sectors. So, while the UK bank executives activities are mostly technology-driven, their Nigerian counterparts' activities still involve using a lot of their personal knowledge quotient to conduct analysis and make business decisions. It was noted that this finding has implications for the lived experience of service productivity in both banking sectors.

The lived experiences of the official knowledge workers working in the UK and Nigerian banking sectors were also compared. The result of the study shows that at the level of the researcher's interpretation two themes, out of the five Nigerian study themes, highly regulated workplace and knowledge gap were generalisable factors to both UK and Nigerian banking sectors. The remaining three themes, unfriendly operational environment, dysfunctional service operations strategy, and subjective deposit mobilisation quantitative assessment criteria were adjudged location specific to the Nigerian banking sector. Also, at the study participants' level, only four out of the Nigerian study's twenty-one themes were generalisable when compared with those of their UK counterpart.

The benchmarking study provided further insights into the study phenomena, particularly the situation in the Nigerian banking sector. First, it enables the identification of those challenges faced by the Nigerian official knowledge workers that can be generalisable to their UK counterparts and those that cannot be generalisable to them. The study also enabled the realisation that most issues faced by the official knowledge workers in the Nigerian banking sector might not necessarily be localised to them, as suggested by the UK banking sector study. Thus, this study shows that those non-generalisable factors are operational challenges that can become generalisable in the banking sector of countries with similar characteristics and circumstances like those obtainable in the Nigerian banking sector.

In the next chapter, idiographic explanations are provided for the study findings presented in this chapter. The goal is to provide idiographic explanations (discussions) of the study findings that enable a higher level of understanding of the study phenomena by readers and users of this work.

Chapter 6. Discussing The Findings

In the last chapter, the findings from this study data analysis were presented. The major themes that emerged from the presentations include

1. The Emergence of Bank Executives as Official Knowledge Workers
2. Bank Executives (Official Knowledge Worker) ‘Generalist’ Roles
3. The Nigerian Banks Service Operations Strategies
4. Service Capacity Deficit
5. Highly Regulated Workplace
6. Unfriendly Operational Environment
7. Dysfunctional Service Operation Strategy
8. Knowledge Gap
9. Subjective Deposit Mobilisation Quantitative Assessment Criteria

Though, it is acknowledged that the presentations of these findings already provided insightful descriptive narratives, the purpose of this chapter, which is the final stage of the TPCA method, is to offer an idiographic explanation that enables a higher level of understanding of the study phenomena to readers and users of this work. The structure of the idiographic explanation would replicate what, van Manen (1997) referred to as the creation and writing up of a carefully argued phenomenological text, a piece of writing that helps the readers to make sense of the study phenomena. To achieve this methodological objective, the discussions in this chapter is structured into five sections.

The first section is devoted to discussions about the Nigerian bank executive as an official knowledge worker. In the second section, the service operations strategic imperatives of the Nigerian banks are discussed. In the third and fourth sections, a detailed explanation about what it's like working in the Nigerian bank as an official knowledge worker, and the essence of the study theme that emerges is provided. In section five, the themes that emerged is further idiographically explained using a theoretical framework and models to facilitate a better understanding of the study phenomena. Finally, a summary section concludes the discussions. The discussions of the findings start in the next section with a conversation about the Nigerian bank executive as an ‘official knowledge worker.’

6.1 The Nigerian Bank Executive as an ‘Official Knowledge Worker’

More than 50 years after Peter Drucker introduced the “knowledge worker” concept, this idea remained a contemporary subject and area of research interest for several scholars. As summarised in chapter two of this thesis, scholars of literature that was found and reviewed, engaged more in polemical arguments than focusing their debate trying to promote a better understanding of the concept. The polemical

debates were evident as one attempted to build a mental model of the subject area during the literature review in chapter two of this thesis.

Tracing the roots of the knowledge worker's concept, Drucker (1959), in his work post Tayloristic era, postulated that for work to be productive in the emerging knowledge economy at the time, such work must be those that apply vision, knowledge, and concepts; work that is based on the mind rather than the hand. Not surprising, more than 30 years later, scholars like Webber (1993) echoed similar views, positing that in the end, the location of the new economy is not in the technology, be it the microchip or the global telecommunications network; It is in the human mind. While Webber's assertion can be construed as necessary clarification of Drucker's ideas, some scholars disagree, thus making this subject area a tricky and somewhat contentious subject amongst management research scholars.

For instance, while some scholars agree with Drucker's postulations, others doubt the theoretical and empirical relevance of the knowledge worker concept. They argue that labelling workers as knowledgeable individuals might be a way to indicate the knowledge quotient requirement of their jobs, thereby rendering justification for the knowledge worker labelling as weak when compared to other categorisation labels of other professions.

Scholars like Davenport (2002) expounded the relevance of this concept, arguing that though the knowledge worker concept is challenging to define, nonetheless, in the current dispensation most work is now more knowledge-intensive requiring workers to interact with their knowledge tacitly in the bid to do their job (Davenport, 2002). Undoubtedly this group of workers has become a significant component of the knowledge economy workforce. Hence, Davenport posited that

“Knowledge workers have high degrees of expertise, education, or experience, and the primary purpose of their jobs involves the creation, distribution or application of knowledge” (Davenport, 2005, p.9).

Other scholars like Lee and Yang (2000) tried to link the knowledge worker concept with the type of knowledge quotient requirement of work, stressing that the knowledge worker's uniqueness and competitiveness can be traced to their usage of tacit knowledge compared to explicit knowledge (Lee and Yang, 2000) or the use of what Polanyi (1958) referred to as personal knowledge.

Tacit knowledge is personal to the individual, so, cannot be imitated while explicit knowledge is external. Frenkel and Tam et al. (1998) postulated that the tacit attribute of the knowledge worker underscored their distinctiveness and capacity to solve complex problems. Furthermore, this group of individuals as a result of their multi-skills can consociate with different disciplines and bodies of knowledge better when compared with other professionals. The unique features of the knowledge worker suggest that their productivity play a vital role in the success or failure of their organisations, as

they possess their means of production which is knowledge (Frenkel and Tam et al., 1998). Stanford Economist, Paul Romer (nd) referred to knowledge as ‘the only unlimited resource,’ the one asset that grows with use.

Critics of the knowledge worker concepts like Collins (1997) refused this differentiation of knowledge worker as a unique group of employees, insisting that knowledge worker is just a re-categorisation of existing occupations such as experts or professionals which amounted to differentiation from others based on their knowledge diversity, social status, or responsibility, which was not accurate (Collins, 1997). Some scholars even indicated that the knowledge worker concept is a product of wishes and state of self-reflection (Alvesson, 1993) that individual employees want to achieve. The critiques of the knowledge worker concept argue that the knowledge worker phenomenon is a method of positioning professionals and managers in an elite group thus elevating them to a prestigious position in the organisation (Knights and Murray et al., 1993), with the power to delegate a task to non-knowledge workers. Put differently; the phenomenon has the potential to create different strata of employees within the organisation with a concentration of managerial powers and developmental resources to the knowledge workers to the detriment of all the other workers.

The critics of the knowledge worker concept opined that further study is required to progress and enrich our understanding of the phenomenon such that it can be marketed and accepted as a distinct working-class by practitioners (Knights and Murray et al., 1993; Collins, 1997). However, the inability of scholars/practitioners to agree on a common definition of the knowledge worker weakens the theoretical and empirical foundations of the concept. It tends to present the phenomenon as a managerial fad, an effort to explain the emerging knowledge economy work, which is applicable across all sectors.

Nonetheless, it is imperative to acknowledge the evolution that is taking place in the workplace driven by the knowledge economy and its intensive knowledge quotient job requirements. There is a paradigm shift in how and who can be categorised as a knowledge worker. One agrees with Davenport (2002, 2005) that only those who can think for a living would survive in the knowledge-driven era. The kind of thinking required in the knowledge economy connotes possession of service capacity that facilitates knowledge creation and innovation. These attributes that determine the innate ability of the worker to comprehend the complexities of work better than other employees precedes the knowledge and or skills required to accomplish a task. That is to say, employees that are classed as knowledge workers must be those most knowledgeable about their jobs and who can create unique strategies, processes, and techniques to facilitate their productivity. For example, responses from some of the participants in this study to follow up interview question; “how can you describe service?” presented in table 6.1 below, depict insightful understanding of their roles.

Table 6.1: Nigerian Banks' Official Knowledge Workers Description of 'Service'

Nos	Participants	Participants' Responses (Definition/Description of Service)
1	Mr Wahabid; MD Nigerian Bank one	Service essentially is meeting customers' needs in a timely, efficient manner that leaves them satisfied that I was served.
2	Mrs KK Loveday, DGM, Nigerian Bank one	Service is the product that a bank can give the customer to meet his needs so that it can be; it varies depending on the various type of banking needs that a customer has.
3	Mr Johnny GM Nigerian Bank five,	Service? Well, for the perspective of banking and what I do, service is about getting to deliver a set of customer's needs to them in a speedy and efficient manner
4	Mr Kabba MD, Nigerian Bank five	Service is "any way you add value, to always make service better, whatever you do to add value."
5	Mr Bioradiq ED Nigerian Bank one	Service concept prevailing in the Nigerian banking sector now as what can be referred to as the Hunters strategy, the sector has moved away from the farmer's concept of the 1990s, early 2000s, which meant listening to the customers, designing products that meet their needs at a cost fair enough.
6	Mr Gboyecorp, GM Nigerian Bank one	Service will be my ability to meet the expectation of the customer
7	Mrs Tithe AGM Nigerian Bank one	I will say service in my opinion; "service is what you offer the customer and what makes the customer happy."
8	Mr Ijebu ED Nigerian Bank two	Service is satisfying a customer's needs, solely the satisfaction of customer needs that is what I call service; the customer should be at the centre of it."
9	Mrs Ekowemimo DGM Nigerian Bank four	Service for me is the essence of any business because businesses are set up to serve people and thereby make money.
10	Chimela SM Nigerian Bank four	Service is, I will like to describe service as the way we live our lives every day
11	Mr Yaba SM Nigerian Bank one	Service? Service, simply put, means meeting a customer's needs, satisfying a customer's needs and going beyond the satisfaction of those needs.
12	Mr Pennywise AGM Nigerian Bank one	Service is simply delivering one's needs or to exceed the expectations of a client.
13	Mr Bojo DGM Nigerian Bank one	Service basically is you meeting the customer's expectation when you strive to surpass the expectation so that you can have a reputable performance."

The above responses accentuate the study participants understanding of their roles as drivers of service productivity of their banks. These Nigerian bank executives working as official knowledge workers in their banks can, then, be said to, through the insightful application of their knowledge produce complex, intangible and tangible results (Wheeler & Whitehead, 2004; Antikainen & Lönnqvist, 2005; Pyöriä, 2005). This group of employees represents the service and the organisation in the customer's eyes (Zeithaml and Bitner, 1996); their action and inaction ultimately impact the productivity of service. Still, not all workers can be equally endowed. Undoubtedly the study participants that provided the responses in Table 6.1 above can be said to possess unique insightfulness about their jobs, which might

not be the case with other bank workers. Arguably, they have become a significant component of the knowledge economy workforce, which Peter Drucker labelled, 'Knowledge Workers'.

The above-highlighted features of the knowledge worker might have contributed to the atypical group of banks executives emergence as 'official knowledge workers', findings from the UK and Nigerian banking sectors studies presented in sections 5.1.1 and 5.2.1 of chapter five. The result suggests that the regulatory authorities in the study settings, in their bid to support the integrity and solvency of their respective banking sectors targeted specific categories of employees with similar characteristics like those of the knowledge workers. The regulators adopted policies such as the 'fit and proper person policy', in the Nigerian banking sector and the 'senior managers and certification regime policy' guidelines, in the UK banking sector. The targeted group of employees is persons with knowledge quotient that straddle both technical and managerial knowledge together with professional work experiences. Individuals that are in positions of authority and responsibilities where the decisions they make significantly impact the solvency or otherwise of service organisations such as the banks. As highlighted in section 5.1.1 and 5.2.1 of chapter 5, findings from the studies show that these employees have to meet specific assessment criteria before they can be certified/categorised as "official knowledge workers".

In the Nigerian banking sector, the criteria included academic, managerial experience, professional qualifications/certifications and several years of professional banking work experience, while in the UK, the requirements included; academic, managerial experience, professional qualifications and or specific work-related specialist certifications. The study found that there were general regulatory guidelines for all workers in the banks. However, the senior employees ('senior managers' and above) performing key roles ('senior management functions') in banks were classified as those that must receive regulatory approvals to affirm that they are competent and knowledgeable about their assigned roles before they can take up 'control functions' roles in the banks. This category of employees is required to be assessed biannually to ensure the continued sustenance of their knowledge quotient and competence levels, as they are the certified drivers of their bank's businesses and contributors to the maintenance of the solvency and the integrity of the banking sector.

So, bank executives in the UK and Nigerian banking sectors that meet the regulatory authority's certification criteria qualify to be labelled "official knowledge worker", as they are deemed to be knowledge-rich with the capacity to function in the banks as generalist (Sunnywise) and specialist that provide leadership as the go-to person in the team (Livingston). Their role also involves supervising and reviewing complex transactions, clarifying business technicalities, and using the experience of the trade to negotiate and close deals (Sunnywise). This new category of employees can be likened to those that Drucker (1959) referred to as knowledge workers (Kelloway & Barling, 2000), whose principal

function is the generation of knowledge. Notably, Drucker (1967, p.7) postulated that “knowledge work is not defined by quantity but by its results”. Put differently, this group of workers makes significant contributions to their organisations. Moreover, the literature reviewed suggested that these new class of specialised workers, (knowledge workers) will demand new rules of management because they will give the environment/society where they operate its characteristics, its leadership style, and its social value/profile (Drucker, 1994).

For example, in this thesis, it was found that most of the UK study participants (official knowledge workers) can be deemed as professional managers without banking experience carrying out bank executives ‘control functions’ in their banks. However, their Nigerian counterparts can be said to be bankers with banking experience carrying out ‘control functions’ in their banks. Put differently, the Nigerian official knowledge workers, are primarily bankers who developed their managerial skills, unlike their UK counterparts that are professional managers without bankers ‘work experience’ and who might not have prior professional banking training. The study participants suggested that this might be attributable to the disparity in the level of development in both banking sectors. So, while the UK bank executives activities are mostly technology-driven, their Nigerian counterparts’ activities still involve using their personal knowledge quotient to conduct analysis and make business decisions. This finding has implications for the lived experience of service productivity of the Nigerian bank executive.

Also, recent research indicates that knowledge workers are not immune to experiencing “unfilled aspirations and a sense of stagnation” (Costas & Kaerremans, 2016, p. 61). This contention is in line with finding in this study, which highlighted the fact that these ‘official knowledge workers’ are highly regulated, resulting in their functioning with limited autonomy. In other words, they are required to carry out their ‘control functions’ role in the banking service sector within specific regulatory guidelines. The statutory guidelines are such that there are financial penalties for every breach, the possibility of job loss, decertification of the bank executive, and possible prosecution, ‘everything is done by the book’ (Taylor). As a result of the strict regulatory guidelines in the banking sector, bank executives now devise dysfunctional methods such as ‘bending the rule without breaking it’ strategy (Ekewemimo), to meet their performance targets. The consequence of these restrictions and lack of autonomy robs this group of employees of their creativity hence impacting their banks’ service productivity outcomes, and which reflects negatively on these bank executives’ productivity measures. These bank executives’ actions trying to bend the rules as a way to achieve set targets, therefore has the potential to create a crisis in the banking sector, resulting from these dysfunctional behaviours.

Also, the importance of allowing knowledge workers to, by themselves define what the task is or should be, was underscored by Drucker (1999), for the simple fact that the bank executives in this study are the most knowledgeable about their jobs. These bank executives (official knowledge workers) by their

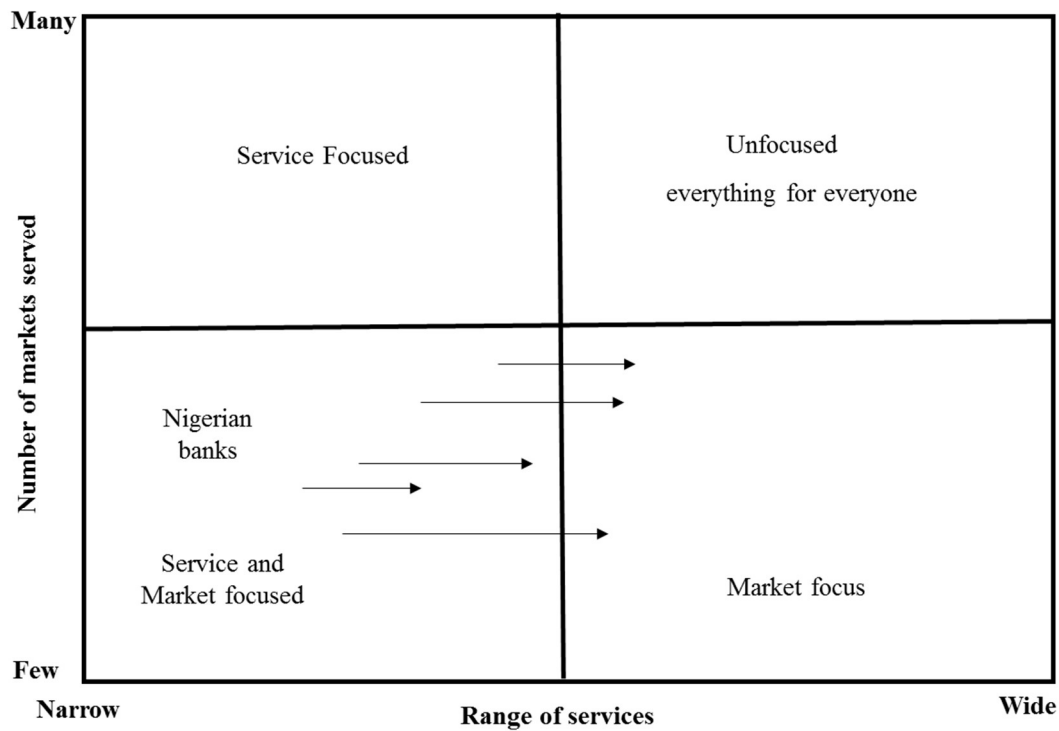
nature do not like to be told what to do, as they can create their strategies, processes, and techniques distinguishable from those put in place by their organisations (Kogan and Muller, 2006). The issue of managing oneself and being autonomous are essential structures of the knowledge workers domain. Where this privilege is denied, as suggested by findings from the UK and Nigerian banking sectors studies presented in the previous chapter five, the outcomes are unsatisfactory as creativity and knowledge creation potentials are constrained. Hence, it is not unusual to associate these knowledge workers with dysfunctional challenges such as cognitive absenteeism and boredom (Yaba, Bojo). The executives also, as a result of the lack of autonomy and restrictions, lose prior creative capacity and skills set due to their non-usage. There are also issues of anxiety and tension resulting from frequent scrutiny/sanctions from the regulatory authorities. These bank executives are perpetually working under stressful conditions (Chimela) resulting in their inability to achieve set targets with negative consequences (Johnny) for their lived experience of service productivity outcomes.

In conclusion, the study depicts that the Nigerian bank executives that can be categorised as knowledge workers are those that meet the fit and proper person criteria set by CBN. Their roles are similar to those highlighted in literature by Peter Drucker and Thomas Davenport as they think for a living. Also, these bank executives perform banking operations control functions in addition to other specific or routine requirements in their banks and the banking sector. The Nigerian official knowledge workers are not immune to adversity, and as the study shows, they work under strict regulatory guidelines in the banking sector, which imposes restrictive challenges with implications for their productivity.

6.2 Service Operations Imperatives of the Nigerian Banks

The Nigerian banking sector structures, as highlighted in section 1.2 of this thesis, are weak and characterised as the seller's market, where many customers are chasing a few banks. As a result of this inefficiency, the Nigerian banks adopted a strategic focus that is expedient for their purpose. The Nigerian banks design their service operations such that it simultaneously provides what Johnston and Clark (2005, p.55) refer to as a narrow range of services to tightly defined market segments (which is the high net worth individuals and organisations). Also, for the broad market segments (the mass market segment, one size fits all service, mostly for the lower end of the market customers).

The findings in section 5.1.3 indicate that the study participants were concerned about this strategic focus of the Nigerian banks summarised in figure 6.1 below.



Adapted from Johnston and Clark (2005, p.58)

Figure 6.1: Service Operations Strategic Position of the Nigerian Banks

Mr Sabit, MD bank two, remarked that the Nigerian banks' strategic operations focus, which is service and market-focused that offer few and narrow ranges of services while at the same time making inroads to the wide market focus areas, poses service productivity challenges to the bank executives in the sector. Johnston and Clark (2005) explained that the difficulty associated with adopting this type of service design is the need and demand for services to the defined markets to be delivered most efficiently and cost-effectively. As shown also from study findings in section 5.1.3, the Nigerian banks are now making concerted efforts to provide services as efficiently and effectively as possible in order to meet up with its strategic operations focus (Gboyecorp).

The study suggests that the drive to provide efficient service may have informed the Nigerian banks focus on the acquisition of the right technology as its key strategic imperative. This potentially is a way to improve the service production process and to reduce the service productivity concerns such as frequent customer complaints that these bank executives have had to deal with regularly. The other strategies employed by these banks include target marketing, manpower development, service culture orientation, and staff retention strategies.

Currently, the technology infrastructure of most of the participants' banks run on legacy platforms that seldom support the operational demands of these banks. Yaba, Senior Manager, bank one, highlighted the frustrations study participants face working with obsolete IT equipment.

Yaba posited that

“One key area that has hampered service delivery is the area of technology because we want to go into that, yes, that is one key area, technology. Technology has continued to fail customer such that customers don’t get the kind of service, the right service. There is always a lot of disruptions as to when they want to get certain things done via the technological platform of the bank; they get some disappointment. Technological hiccup is playing a key role. The hiccups we have is service failure; if am going to equate service failure in the industry, the banking industry, I will tell you the human part of it is quite small, compared to, you know, when you look at it from what technology has to offer. We have to improve in the area of technology for us to be able to provide that expected service” (Yaba, SM bank one).

Another participant, Tithe, AGM at bank one, sums up the performance of technology equipment in her bank. Tithe commented that

“If I want to use my global internet connectivity, the thing is turning and turning, I don’t have time, I want to use internet banking, I can’t use internet banking, you know, so honestly Infrastructure, it’s one of the big issues” (Tithe, AGM bank one).

With the poor performance of available technology, it is not a huge surprise that the participants’ banks were focused on improving the efficiency of service delivery as a way to enhance the growth of their business through acquiring the right technology that meets the need of its service operations.

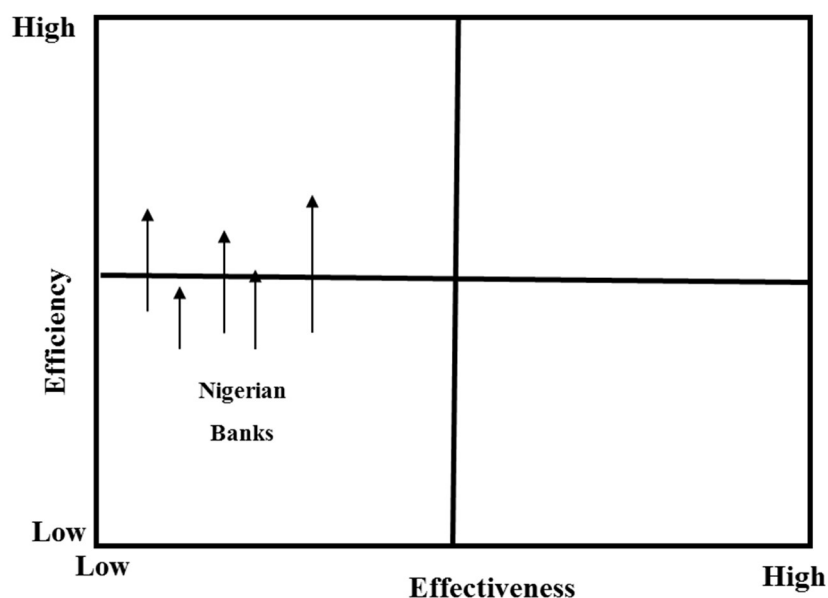


Figure 6.2: The Nigerian Banks Efficiency and Effectiveness Strategic Positioning

The banks focus on acquiring the right technology thus suggests organisations that are keen on improving the efficiency of their offerings in the sector; in other words, the banks as shown in figure 6.2 above are transitioning from delivering lower levels of efficiency to delivering higher efficiency levels of customer service. The participants welcomed this development as it has the potential to enhance service production and delivery in their banks. Nevertheless, they were concerned that while the focus of the Nigerian banks is currently on the acquisition of the right technology to improve the efficiency of the service production and delivery process, it appears that the bank's strategies are not geared towards, or to include enhancing the effectiveness of service but the efficiency of its delivery. The study participants thus stressed the dearth of manpower development initiatives in their banks, which portends some challenges (Kabba) for their lived experience of service productivity in the envisaged technological driven service operations environment.

For instance, in the Nigerian banking sector, most executives, including some of the study participants lack functional computer literacy skills to support the IT-driven efficient service delivery promoted by the banks. It is not unusual to have the majority of the executive team members of banks in Nigeria unable to put the computers in their offices to productive use. However, as the banks signal focus on efficient service production and delivery to the customer, it goes without saying that the certified bank executives must be computer literate to use computers to process transactions and not have them in their office as status symbols. This situation represents a major source of anxiety for the non-IT literate executives (Wahabid) as it has implications for their productivity outcomes and job security. Before the new bank's change in strategic focus, the bank executives as official knowledge workers, wield a lot of Zeus; like power (Handy, 1991, 2005) in the banks. The banks relied much on these bank executives' knowledge, experience, skills, and know-how (Kabba). However, the drive to acquire the right technology has eroded most of those "powers" while exposing some of their hidden inefficiencies. As most of these bank executives are from the older generation, becoming computer literate is a huge undertaking, which one of the participants referred to as 'a challenging prospect /endeavour for some bank executives'(Gboyecorp).

Gboyecorp speaking further about the implication of the bank's technological focus elaborated that

"The problem is that people are not prepared to change and to adopt new ways of doing things. A lot of people have refused to flow along.... you know, there are new roles, the way things are being done is changing, so if you are not continuously, improving yourself, continuously updating yourself, you understand? Without you improving your approach to doing things, that might make the system to leave you behind, and I have seen such instances" (Gboyecorp, GM bank one).

This lack of computer literacy skills by Nigerian bank executives, an issue which is taken as a given, in the west, for example, in the UK banking sector, negatively impacts the productivity of these bank executives. The Nigerian bank executives, consequently, need to take personal responsibility for their learning if they are to remain relevant in the banking sector. But, as findings from the study indicate currently, ‘taking personal responsibility for one’s learning culture does not exist in the Nigerian banking sector’ (Chimela). Also, the Nigerian bank employees would rather wait for the banks to send them on training before they develop their skills. But with little or no budgetary allocation for training and manpower development (Sabit) the situation has become challenging for the official knowledge workers (bank executives) without computer skills.

Besides, Kabba and Gboyecorp, were of the opinion that in the current dispensation, things are rapidly changing so much that, just having experience of the job might not be adequate to sustain the Nigerian bank executives in their positions within the banking sector. That is to say, the job security prospect of an executive without the required computer skills face an uncertain future. This situation creates anxiety, especially for the certified bank executives with negative consequences for their lived experience of service productivity in their banks. The service operations and strategic positioning of the banks through the acquisition of right technology in the Nigerian banking sector, consequently, did occasion high levels of experienced bank executives’ attrition as they could not cope (Tithe).

This high attrition rate of experienced non-IT savvy bankers from the Nigerian banking sector created ‘knowledge gaps’ which posed handing over of leadership baton problems for the banks, as most of the affected bank executives are the knowledge-rich, ‘official knowledge workers’. The departure of these bank executives created situations where the remaining certified bank executives suddenly have to contend with additional responsibilities, which have negative implications for both their productivity and the banks’ service productivity outcomes. Nevertheless, the right technology procurement strategic positioning, on the other hand, provided the banks with a considerable cost savings opportunity to increase their bottom-line. In addition to taking advantage of the inefficiencies in the market, the banks were also reducing their operating cost through these high-profile redundancies. The Managing Director of bank one, Wahabid, evidenced this when he explained that

“Well, if I make, don’t let me exaggerate if I make 60% of my income from the treasury that just requires about ten people in a room, why do I have so many branches? Why do I have so many people, whether trained from the best university in the world? No, I cut them off, I will use technology, I get my business done, and I make my profit because they are a huge cost that doesn’t really add to my bottom line, so why should I have them?” (Wahabid, MD bank one).

Put differently, bank executives that do not measure up are replaced; not developed. This situation leads to depletion of the only meaningful resource in the service production process, value chain; the experienced knowledge-rich executives, whom when they leave the banks, go with all their knowledge database (Drucker, 1999; Davenport, 2005). The drive for acquisition of the right technology in the Nigerian banking sector, therefore, signals a paradigm shift from total reliance on the knowledge/experience of the bank executives to a form of human augmented knowledge or usage of fewer knowledge-rich individuals with technology as a major driver of business in the banking sector.

Another service operations strategy adopted by the banks is the use of target marketing or the hunters' strategy described by Bioradiq, ED bank one, as one of the current operations service delivery concepts in the Nigerian banking sector. He said that the hunter's strategy implies that customers' interest is secondary as banks are no longer out to support the economy by providing the customer with service-oriented quality products that deplete the bottom line (profit). Nigerian banks now focus on delivering profit-oriented products. Products targeted at a specific market segment driven by technology to ensure a low cost of production with high profitability potential (Bioradiq).

Before this paradigm shift, the banking sector had relied on the knowledge quotient of the bank executives to develop quality customer service-oriented products, which involves listening to the customers and designing products that meet their needs. The participants posited that this strategy, known as the 'farmer's strategy,' is regarded by the banks as outdated and not cost-effective (Bioradiq, Pennywise, Abujaa). The adoption of the hunter's strategic approach signals a change in how the banks perceived the knowledge and experience of the executives. It follows then that the bank executives' creativity and innovative capacity were infantilised, remaining unutilised and in most cases, became redundant such that the skills sets were lost due to non-usage. As a result of this shift in focus, the participants opined that very few highly skilled banks executives are left in the sector (Loveday).

These few knowledge-rich executives bear the brunt of the bank's strategic shift in focus as they are overworked and driven by unrealistic deposit performance targets (Johnny). The situation has led to burnouts, unplanned resignations, and dysfunctional behaviours (Ekowemimo, Sunnywise). All these issues have implication for the lived experience of service productivity of these bank executives working in the Nigerian banking sector. Also, as products and services in the banking sector are delivered with profitability as the focus, customers' complaints are inevitable thus reversing any real or perceived service productivity improvement gained by the banks because of technological advancement. The pursuit of acquiring the right technology also involve colossal capital outlay that must be paid for, which meant more pressure on the certified bank executives to "meet higher financial targets" (Johnny) to help cover the envisaged funding gap in the capital base of the banks due to the

acquisition of the right technology equipment (Sabit). The executives also mentioned that the banks do not prioritise service culture orientation and staff retention efforts.

Tithe, one of the study participants, opined that

“this might be a deliberate cost-saving strategy by the banks that might not want to train people that might eventually be made redundant, as it appears machines were now preferred to the humans. It is no longer about what you know but what is expedient for the banks” (Tithe, AGM bank one).

Another bank executive further commented albeit, philosophically that “As human beings with feelings, the thought of what might await them in the future negatively impacts their capacity to meet service targets expectations with implications for the service productivity outcomes of the banks” (Chimela). The Nigerian bank executives now employ the use of cognitive absenteeism, and unique job protection strategies to ensure they remain relevant and useful to the system. The findings from the study show that the service operations strategies of the banks in the Nigerian banking sector are driven from an organisation-oriented focus.

The official knowledge workers, despite their important roles in the banks, are rule takers and must do as they are told or risk losing their job. This requirement contrasts the features of knowledge worker postulated by Drucker (1999) and Davenport (2005) as these Nigerian bank executives possess the innate service capacity that facilitates knowledge creation and innovation. Moreover, these knowledge workers also comprehend the complexities of work better than other employees. Also, with the introduction of strategic imperatives like the adoption of the ‘master-servant power culture approach’, ‘hunters strategy’, ‘strategic hire activities’ coupled with the unplanned increase in workload load due to the high attrition rate of non-IT literate bank executives, it is difficult for the Nigerian bank executives to align with the operations strategic imperatives of the banks. The study participants explained that these by-products of their banks' strategic imperatives serve as constraints to their productive capacity.

Hence, the participants' banks service operations strategic imperatives, which is organisation perspective oriented consequently has a direct impact on the productivity outcomes of the official knowledge workers, which does more harm than good to the bank's service productivity outcomes.

6.3 Lived Experiences of Nigerian Banks' Official Knowledge Workers

In this thesis, sixteen Nigerian bank executives shared their lived experiences working in Nigerian banks as ‘official knowledge workers’. The findings from their interview text include themes such as; highly regulated workplace, knowledge gap issues, dysfunctional service operations strategy, subjective deposit mobilisation quantitative assessment criteria, and unfriendly operational environment. In the

next sections, the implication of these themes, which characterise the lived experience of service productivity of the ‘official knowledge workers’ working in the Nigerian banks, are further discussed.

6.3.1 Impact of Highly Regulated Workplace

The study participants explained that the Nigerian banking sector is a highly regulated environment with service operational, strategic imperatives that constrain their creativity with implications for the service productivity outcomes of the banks, and their productivity outcomes (Yaba, Tithe, Jogbo, Bojo, and Loveday). The participants’ highlighted the fit and proper person guidelines implemented by the regulatory authorities in the Nigerian banking sector as a significant constraint (Wahabid, Kabba, and Abuja). They particularly mentioned that the monitoring and mandatory bi-annual, fit and proper person assessment requirements imposed on the bank executives by the CBN regulatory guidelines, are sources of concern. Also, there is the frequent regulations and operational policy changes that must be complied with, in the banking sector. Any breach of these statutory guidelines and regulations attract punitive sanctions, both financial and legal from the regulatory authorities (Wahabid, Kabba, and Abuja). The implication of these constraints is that it limited the bank executives’ penchant to be innovative and creative, which is one of the key determinants of the knowledge workers productivity as postulated by Drucker (1999), when he opined that continuing innovation has to be part of the work, the task and the responsibility of knowledge workers. However, the study participants underlined the fact that this creativity function has been legislated away (Yaba, Loveday).

Loveday, DGM, bank one describing her experience opined that there are so many rules that the official knowledge workers must comply with. The rules are mandatory and restrictive. The guidelines provided strict criteria for banking products and services, which implicitly created a situation where all the banks offered products and services that are homogeneous. Any differentiation is traceable to branding and not the quality of the products (Loveday). The implication of the erosion of the bank executives’ creative and innovative capacity meant that another core characteristic of the knowledge worker, suggested by Drucker that is;

“Productivity of the knowledge worker is not—at least not primarily— a matter of the quantity of output. Quality is at least as important” (Drucker, 1999).

The banks and their regulators have disregarded this recommendation through the imposition of restrictive guidelines. The situation occasioned by this regulatory constraint has not just impacted the creative capacity of the official knowledge workers in the sector negatively but has tacitly caused a shift in their focus, from the innovation of quality products and services to focus on the number of products sold. The regulatory constraint introduced by the regulators of the banking sector thus has eroded the bank executives’ autonomy. This state of affairs contradicts another service enhancement principle of

the official knowledge worker, which requires the organisation to allow the knowledge worker to choose its task, plan its execution strategy and be held responsible for their productivity (Drucker, 1999). Instead of allowing the bank executives the autonomy to flourish, the restrictive operational constraint imposed by the banks, and their regulators created quality and profitability trade-off challenge for these workers.

In the Nigerian banking sector, despite the need for higher knowledge quotient requirement imposed on the certified bank executives by the regulators, which gives them the capacity and broader scope to operate, they are micromanaged by both the external and internal regulatory authorities. The banks determine the task it wants the executives to accomplish, which the participants opined are predominantly quantitative driven performance targets. They claim it has become a challenge as it does not factor in the regulatory restrictions. This organisational perspective focus of the bank's 'task,' thus occasions dysfunctional behaviours, which Ekowemimo, described as 'bending the rules but never breaking them', in their bid to meet the set targets.

To be precise; Ekowemimo explained that you can take the unauthorised calculated risk, knowing fully well that if anything goes wrong, it could mean trouble for the bank executive. The erosion of the certified bank executives' autonomy through regulatory requirements and the pressure to meet set organisational targets jointly promotes dysfunctional behaviours that can be detrimental to the solvency, viability, and integrity of the banks and the banking sector. In the next section, the role of knowledge gap in the lived experience of service productivity of the official knowledge worker is discussed.

6.3.2 Role of Knowledge Gap

The Nigerian bank executives identified knowledge gap as a critical constraint to their lived experience of service productivity, which they described as endemic within the Nigerian banking sector (Loveday). The official knowledge workers that represent the service and the organisation in the customers' eyes (Zeithaml and Bitner, 1996), are concerned that the knowledge gap challenge potentially impacts their capacity to be productive, which determines how efficient and effective they can carry out their roles. The postulations of Zeithaml and Bitner (1996) and Vargo and Lusch (2004a) support the notion that the banking industry is a knowledge-intensive sector that relies on knowledge and expertise of its employees, as they are carriers of personal knowledge needed to deliver technical and complex banking services to customers.

These bank executives are, however, concerned that recent developments negate the importance of knowledge and knowledge-rich individuals in the sector. Loveday, Deputy General Manager at bank one, described the situation as one, where knowledge and experience are not valued. She added that banks currently would instead employ and or permit people without required competencies to take charge of critical operations in the banks, than invest resources in ensuring the development of the

knowledge quotients of the official knowledge workers. This problem the executives opined developed gradually over the years, starting with the dearth of purposeful, on the job learning and mentoring culture, which would have promoted experiential learning that upskills the current executives and prepares the next generation of executives for leadership roles.

This experiential learning strategy was what Aristotle (nd) meant when he clarified that “For the things we have to learn before we can do them, we learn by doing them”. This type of experiential learning could take the form of inter-departmental movement of executives to build up skills, which would offer them the experience of learning while teaching others. This identified constraint faced by the bank executives in the Nigerian banking sector is contrary to Drucker (1999) recommendation that knowledge work required continuous learning as well as continuous teaching on the part of the knowledge worker. In the banks, the apathy showed towards developing the bank executives’ personal knowledge quotients coupled with the fact that in the banks, career paths remain dependent upon the individual’s ability to demonstrate their unique expertise is well documented. The implication for the bank executives is that there is apparent tension with the drive to make “knowledge available to everyone” (Ackroyd and Batt et al., 2005, p. 257) within the Nigerian banking sector.

Besides, the dearth of purposeful; and on the job learning and mentoring culture, which is exacerbated by the regulatory constraints, also does not promote knowledge management efforts of banks. It also does not support deliberate experiential learning pathway that prepares the next generation of executives. The prevailing situation in the Nigerian banking sector elongates the learning curve of the “dilettante” executives. This deficiency creates knowledge gulf within the system, thus worsening the lived experience of service productivity of the study participants. Moreover, as these banks regularly battle with several headwinds and entangled in the marketing and profitability rat race to meet shareholders expectations, manpower development budget suffers in the banks. Sabit, MD bank two, postulated that in most banks, there are little or no formal allocations to manpower development. Where it exists, the release of the already budgeted and allocated funds for manpower development/training are micromanaged (Sabit). In the banks, the emphasis is always on profitability, prompting one of the study participants to state categorically that

“We are Profit & Loss Driven” (Chimela, SM bank four).

What the study participants found most concerning is the apathy displayed by their managers towards initiatives that could improve their personal knowledge (Polanyi, 1958); which supports their capacity to perform knowledge work vital for the survival of the banks (Sabit). The study participants commented that their personal knowledge requires regular nurturing and development (Jogbo Ijebu), as it is the individual that embodies knowledge. The study participant stressed that there is a nexus between the individual (employee) and knowledge and that this relationship between the individual (employee)

and knowledge, enables the individual to become the knowledgeable worker which organisations seek after (Jogbo Ijebu).

The study participants all agree that the manpower development situation has worsened to the extent that it became usual for them to play around with the conspiracy theory that suggests owners of the banks believe they can always buy and replace official knowledge workers without consequences (wahabid, field notes). This conspiracy theory unwittingly turned out to be true as evidenced by the high rate of attrition of ‘certified’ and approved ‘fit and proper persons’ (official knowledge workers) in the Nigerian banking sector (Tithe). This situation created an additional knowledge gap as there is no clear-cut succession plan nor handing over procedures for the certified bank executives, who most of the time are retired or laid off at short notice.

One of the participants (Tithe) explained that

“What has happened in the Nigerian banking industry, is that, for some banks, they have taken profit over experience” (Tithe).

As these bank executives own their work tools (Drucker, 1999; Davenport, 2005) which is the knowledge inside their brain, they leave the various banks with all their “Personal knowledge” (Polanyi, 1958), thus creating a knowledge gap in the process. The indifference of the bank's owners particularly as it relates to the nurturing of the certified bank executives’ stock of personal knowledge is considered one of the key reasons why there has been no real improvement in the service productivity outcomes of the banks in the Nigerian banking sector (Wahabid, Loveday, Chimela).

Also, in African settings such as the Nigerian banking sector, the socio-cultural orientation plays an important part in how knowledge is acquired and what is considered as knowledge (Bojo). This socio-cultural lens influences how the bank officials’ ‘see’ and engage with “service”. As highlighted by Ekowemimo DGM, bank four, both the bank owners and their bank executives ‘see’ service through the African socio-cultural lens, which means service is treated as an “event” and not the “norm”. This approach originated from the belief that service is not an “African Thing” (Bojo, see the section, 5.1.8). Alvesson (1993) explaining this belief system opined that knowledge, embodied in cultural, interpersonal, somatic and other forms, represent one pole while the formal knowledge constitutes the other, it depends on the employee to select the one it hopes to utilise. In the Nigerian banking sector, the participants explained that the cultural belief dimension has an overbearing influence on what constitutes “service” in their banks. The belief system of the Nigerian banks and their executives, thus impacts how things are done.

Also, the study participants opined that there is an existing poor service orientation culture in the Nigerian banks, which makes it difficult for people to learn or implement new service-related

knowledge successfully in the Nigerian banking sector. Sunnywise, DGM bank three, acknowledged the existence of this difficulty in the Nigerian banks. This lack of service orientation of the Nigerian bank executives, partly borne out of social-cultural idiosyncrasies and the weak structures of the Nigerian banking sector create knowledge gaps that impact negatively on the official knowledge workers productive capacity. The third theme that epitomised the experience of the Nigerian bank executives working in the Nigerian banking sector is the ‘unfriendly operational environment’ discussed in the next section.

6.3.3 The Nigerian Banks’ Unfriendly Operating Environment

The Nigerian banks, from the ambience and other infrastructures provided, indicate to the bank customers that the work environment is conducive and welcoming to all users of the facilities. Though, the banking halls are professionally decorated, with ample workspace for the employees to project a welcoming business/work environment, the experience of the study participants suggests otherwise. The study participants’ stories illustrate some of the hidden issues that transcend the ambience of the banks. One of such issues considered a significant concern by the study participants is the ‘Nigerian way of working’ or the ‘master-servant’ relationship strategy adopted by managers of the certified bank executives in the Nigerian banking sector. Chimela’s anecdotal presented in section 5.1.6 of this thesis aptly illustrated the situation. The master-servant culture practised in the Nigerian banks, make sure all employees are not just driven but knows ‘who the boss is,’ consequently, promoting the Zeus power culture (Handy, 2001). While similar practice might be operative, in other countries/cultures, in Nigeria, the practice, have assumed a higher level of prominence.

The employees are told in clear terms that the banks are doing them a favour by offering them the job, irrespective of their professional qualification and experience (Chimela, Loveday; Tithe). As explained by Loveday,

“The work environment is not particularly conducive; it’s so driven; it’s so tensed up”

(Loveday, DGM bank one).

The effect of the master-servant practice on the confidence level of the employees makes achieving set targets in the Nigerian banks a problematic task (Chimela). The study participants opined that it had gotten to a situation where people just go to work because of the money (Tithe). The situation in the Nigerian banking sector runs contrary to the postulation of Drucker which stipulates that knowledge workers cannot be satisfied with

“Work that is only a livelihood, their aspiration and their view of themselves are those of professional or the intellectual” (Drucker, 1968, p.289).

The unfriendly master-servant operational environment in the Nigerian banking sector, hence, connotes a form of power culture (Handy, 1985) and authoritative management style (Likert, 1967) which does not promote creativity. The master-servant practice in the sector has also led to the infantilisation of the Nigerian bank executives' knowledge quotient. The certified bank executives are expected to do as they are told operationally or risk losing their jobs. The "masters" give directives that must be carried out. This culture erodes the certified bank executive's level of autonomy and creative capacity as well as the loss of valuable skills due to non-usage, which has implication for their productive contribution to the bank's service production process.

The study participants commented that they are treated as 'cost rather than an asset' in their various banks. This practice is in sharp contrast with Drucker (1999) suggestions, which stipulates that it is a requirement that the knowledge worker is seen and treated as an asset rather than cost such that the knowledge workers would want to work for the organisation in preference to all other opportunities. Drucker's postulation cannot be said to apply to most of the study participants as it is clear from their responses that only three out of the sixteen study participants (Chimela, Ekowemimo, Bojo) could answer in the affirmative that they were being treated as assets in their banks. Even these three executives clarified /qualified their affirmative responses as evidenced below

'I'm treated like an asset; I personally, am treated like an asset. So that treatment depends on your production' (Chimela),

'That treatment depends on what you are giving to the environment; that's what I found out' (Ekowemimo).

'So, it's not everybody on my level that is treated like that' (Bojo).

Thirteen other study participants opined that employees in the Nigerian banks are regarded as a cost to their organisations. The banks expect the certified executives to generate revenue that covers their various cost heads and to deliver profit in order to be treated as an asset. This arrangement is a different kind of relationship from that promoted by Drucker (1999), which is a symbiotic relationship, where the knowledge workers contribute their expertise, in exchange for gainful and rewarding employment by the banks. Wahabid, MD, bank one, commented that the underdeveloped nature of the Nigerian economy and the sellers' market structure of the banking sector are the key factors that have enabled the above described dysfunctional behaviour to continue unabated in the Nigerian banking sector. This unfriendly operational environment, accordingly, creates tension and self-doubt in the mind of the certified bank executives as they opined 'no one is sure about their job security'. The uncertainty creates a culture of cognitive absenteeism, which impacts the official knowledge workers productive capacity. The next theme that characterised the lived experience of the Nigerian bank executives is the dysfunctional service production process discussed in the next section.

6.3.4 The Implications of Dysfunctional Service Production Strategies Adopted by the Banks'

In the Nigerian banking sector, the key service operations strategy adopted is the acquisition of the right technology, which suggest agreement with the service operations scholars' postulations that processes are the lifeblood of the service operations, and that a good process ensures that service is delivered consistently time after time (Johnston and Clark, 2005; Saari, 2006). The decision of the Nigerian banks to focus on the acquisition of the right technology to improve the efficiency of service delivery in the banks aligns with the service operations scholars' postulations. The challenge faced by the 'official knowledge workers' nonetheless relates to the type of production process adopted by the banks.

Prior studies conducted in this subject area suggest that given the knowledge-intensive and co-production nature of the banking services, its production process should reflect the service-centric open system (Gronroos, 2011). Such a system involves the participation of the customer in the production process as a co-producer and consumer of service. The study participants highlighted that the strategies adopted by the Nigerian banks depict their use of the closed production system, which is the manufacturing-based production process (Gronroos and Ojasalo, 2004). In such a system, customers do not participate in the production process. The implication is that output is determined based on conformance to quality standards set by the organisation without input from the customers.

The study participants' descriptions show that the Nigerian banks use of 'strategic hires and the 'hunter's strategy' underpinned the closed system obtainable in the sector (discussed in sections 5.1.3; 6.2), where customers do not participate in the service production process. This Nigerian bank 'closed system service strategy' serves only their interest. In this approach, banks develop products and services without customers input or consideration. Chimela SM, bank four, described the process as "just thinking up a product that can make the bank money and just roll it out for the strategic hires to market" (Chimela SM, bank four). The bank products are mostly 'deposit' generation related. (Field notes, Chimela). As a result of the oligopolistic and underdeveloped nature of the Nigerian banking sector, strategies like the ones described above, are still dominantly used by the Nigerian banks.

The term, 'strategic hires' in the banks, refers to recruiting an individual with business connections, especially with access to a significant and regular source of "deposits" by owners of the bank. These 'strategic hires' usually do not possess the required bank experience nor executive capacity. As a result, there are frequent service failures and high level of customer complaints to be resolved. The 'strategic hires' activities, is a major source of concern for the official knowledge workers, this is because they are expected to support these strategic hires and to help them achieve their bank set objectives. As mentioned by Bojo, DGM, bank one, this group of employees are careless about service delivery and operate as if they are doing the banks favour by generating the much needed "liquidity or deposits". Since this group of employees is well connected to the owners of the banks, it is difficult to influence

their behaviours through customer service orientation or any other skills acquisition training. The Nigerian bank owners/managers as a result of the generally weak capital structure of the banks would instead accommodate the strategic hires and their problems than lose their large deposits, which sustains the liquidity of the bank. The official knowledge workers in the Nigerian banks are powerless, in the circumstance and must do as they are told or risk losing their jobs (Bojo, Sunnywise). The adoption of this ‘strategic hires strategy’ by the banks, therefore, creates additional managerial responsibilities for the certified bank executives (official knowledge workers), which distorts their planned service operations imperatives and other prescribed responsibilities with consequences for their productive inputs into the service production and delivery process of their banks.

Besides the strategic hires, there is also the ‘hunter’s strategy’ adopted by the banks to drive profitability. This strategy is buoyed by the lack of competition in the Nigerian banking sector, which is predominantly a sellers’ market, where only twenty-two banks serve a bankable population of over 120 million. The participants opined that the hunter’s strategy is part of an overall survival strategy, to target specific profitable transactions/deals at minimum cost to the banks. The study participants mentioned that using the open system or service production process (Gronroos and Ojasalo, 2004; Gronroos, 2011), according to their banks is not cost-effective, which explains its non-usage by the Nigerian banks as part of their strategic focus. Wahabid, MD of bank one, elaborated more about the nonusage of the open system model by the banks. Wahabid reflectively remarked that

“Truthfully and fortunately being a banker for so many years, I’m horrified that they don’t make an attempt to satisfy the general person on the street; they make all the right noises, but when it comes to actually deal with them, you get that..., that hunter’s strategy attitude gets in the way” (Wahabid, MD bank one).

The challenge occasioned by this hunter’s strategy is that it restricts the creativity of the official knowledge workers and leads to loss of their prior skills and knowledge of core banking activities that involve working with customers as co-producers (farmer’s strategy); an activity that requires innovation and usage of specialist skills currently not encouraged by the banks. This action does not promote the ‘official knowledge worker’s lived experience of service productivity and negatively impacts their productivity outcomes. The next issue discussed that impacted the lived experience of the official knowledge workers working in the Nigerian banking sector is the assessment criteria employed to determine their productivity by the Nigerian banks. In discussing the assessment criteria of these bank executives, the focus is on the concerns that emanated from the use of the assessment criteria.

6.3.5 The Subjective Deposit Mobilisation Criteria

The findings from this study indicated that in the Nigerian banking sector, the subjective deposit mobilisation criteria or ‘volume of business generated’ is used to determine the productivity of the bank executives. In the United Kingdom banking sector, the study participants opined that the banks primarily focused on credit creation, which is the reverse of what is obtainable in the Nigerian banking sector. The business focus of the banks in Nigeria majorly is to source for funds ‘aggressively,’ from the surplus sectors of the economy primarily, to support their weak capital base. It is typical for the employee ‘deposit target’ to be communicated verbally or in writing. The deposit target set for each employee and communicated thus becomes the productivity determination criteria. This method of determining the productivity of the employee in the Nigerian banks, according to the study, participants have been embraced and institutionalised in the Nigerian banking sector by the banks.

The origin of the above-highlighted approach can be traced back to the series of changes that the Nigerian banking sector has gone through as well as the weak performance of the Nigerian economy. The phased withdrawal of the public sector funds from the banks which commenced in 2005 and is still ongoing at the time of writing up the thesis, made it imperative for banks to device strategies to replace the public sector funds that were taken from them and strengthen their capital base. Previously, the public sector funds accounted for a substantial part of the banks’ deposit liability base, which supported the liquidity of the Nigerian banks. The banks effort to ensure effective asset/liability management and continued relevance in the Nigerian banking sector led to the adoption of this aggressive deposit mobilisation strategy. Kabba, MD bank five, described the rationale argument put forward by owners of the banks. Kabba explained that

“The key reason for the inadequate delivery of service can be traced to the issue of weak capitalisation base of the banks, which invariably impacts the bank's executives’ capacity to intermediate in the market. If the service provider, have all the knowledge in this world to create a good asset, with the potential to make money, and they know how to deliver good service to the customers but are restricted by adequate capital, no matter the knowledge you have, it cannot be implemented. So, the banks are desperate for deposits and therefore continuously drive employees to source for funds, which is their stock in trade” (Kabba, MD bank five).

The market-facing certified bank executives’ targets are predominantly quantitative, comprising profitability and deposit targets, while the operations and back-office executive’s assessment measures include both qualitative and deposit mobilisation targets. However, the ‘deposit target’ criteria and how it is assessed in the banks, according to the participants has become such a significant burden with negative consequences such as a real possibility of a loss of job in the banks (Johnny, Abuja, Yaba,

Chimela, and Sunnywise). Nevertheless, while the bank executives agree with Juran (1964) that without a standard, there is no logical basis for making a decision or taking action, they still contend that their source of concern is how the 'deposit targets' are used. The use of 'deposit target' as a productivity assessment tool has created the culture of fear and indeed have led to dysfunctional behaviours (Bititci et al., 2006). Johnny, GM bank five, described the deposit targets set for bank staff in the Nigerian bank, as limitless, noting that once a banker meets a particular deposit target, the reward, usually, is 'another higher target.' This situation leads to continuous anxiety and burnout episodes amongst these bank executives (Yaba), which impacts their capacity to be productive.

In Nigeria, the job situation is tough as the economy is not doing well, coupled with the high rate of unemployment. Against this background, Audu et al. (2015) explained that to ensure retention of their job in the Nigerian banking sector, both the bankers and their owners often engage in business immorality, unethical banking practices, and the likes to get deposits from the public. The deposit mobilisation criteria, therefore, unwittingly have led to the creation of professionals that can be categorised as people with schizophrenia in the Nigerian banking sectors. Bank employees that went to bed thinking of deposits dreamt deposits and woke up every day to chase deposits. (Audu et al., 2015). Also, Okafor (2009) postulated that, even if these helpless individuals were unhappy, they could not protest with so much unemployment in the market. It has become normal for the bank employee in Nigeria to accept just any inhuman treatment thrown in their direction just to keep their job. Chimela, summed up the situation regarding the deposit targets in her bank (see section 5.1.9), which she described as "a preeminent assessment issue to contend with" (Chimela, SM bank four).

As the penalty for non-attainment of set deposit target may lead to loss of a job, these bank executives, as elaborated by Okafor (2009) and Audu (2015) resulted to doing whatever is required to ensure that they meet the deposit generation target in a bid to retain their jobs. Additionally, the study participants opined that they spend many of their working hours chasing up deposits' mobilisation opportunities with little or no time for creative or innovation of products and services (Okafor, 2009). The use of 'deposit targets' as currently constituted in the Nigerian banking sector is counterproductive, as it robs the industry of creativity and innovation capacity of the official knowledge workers and impacts their lived experience of service productivity in the Nigerian banking sector.

In conclusion, from this study, one can infer that the use of 'deposit target,' as the bank executives' measures of productivity is endemic in the Nigerian banking sector. However, this practice has now been accepted as 'normal' despite its negative implications for long term sustainability of the banks with consequences for the integrity and solvency of the entire Nigerian banking sector. Hence, the policymakers in the Nigerian banking sector need to intervene by introducing policies that promote productivity definition that resolves the extant 'deposit target' culture institutionalised in the banks.

Achieving that goal can potentially improve the lived experience of service productivity of the official knowledge workers in the Nigerian banking sector.

6.4 Essence of Official Knowledge Workers' Lived Experiences of Service Productivity

The official knowledge workers employed in the Nigerian banking sector, as discussed in section 6.1 perform control functions in addition to their everyday job responsibilities. The 'control functions' responsibilities are banking activities that involve human interactions with knowledge for its 'service' productive dimensions. The official knowledge workers embody knowledge which is required for the cognitive manipulation of these banking activities that are mostly intangible in nature, any impairment of their productive capacity would result in the suboptimal quality of final products or service offered to the bank customers (Thompson and McHugh, 2002).

The service capacity components of the official knowledge workers include expert judgement, knowledge, skills, and experience (Davenport, 2005, p.9), which determines their lived experience of service productivity outcomes. As noted by Polanyi (1958), the individual (bank executive) is an entity that continually interacts with personal knowledge to perform knowledge work, such as banking service production and delivery. Where they encounter constraints or bottlenecks in the service production or delivery process, their capacity to act (Sveiby, 1997), diminishes. Consequently, the official knowledge workers' inability to perform limits their ability to meet set service delivery targets, with consequences for their lived experience of service productivity working in the Nigerian banking sector.

The findings from the study suggest that working in the Nigerian banking sector is fraught with constraints that make delivering banking service to customers efficiently and effectively difficult. In other words, the study themes highlighted and discussed in the previous section 6.3 represented impairments to the service capacity of the 'official knowledge workers' working in the Nigerian banking sector. These impairments (constraints) have implications for the service delivery capacity of the official knowledge workers performing 'control functions' responsibilities in the Nigerian banks.

These constraints consist of issues such as; highly regulated workplace, knowledge gap, subjective deposit mobilisation quantitative assessment criteria, dysfunctional service production process, and an unfriendly work environment. Using the process outlined in step 13 of TPCA methodology (see page 147), further analysis of these 'constraints themes' at a higher level of abstraction was undertaken. The outcome of this third level interpretation activity led to the emergence of 'service capacity deficit' as the theme which signifies the 'essence' of the official knowledge workers lived experience of service productivity working in the Nigerian banking sector. This outcome is summarised in figure 6.3 below.

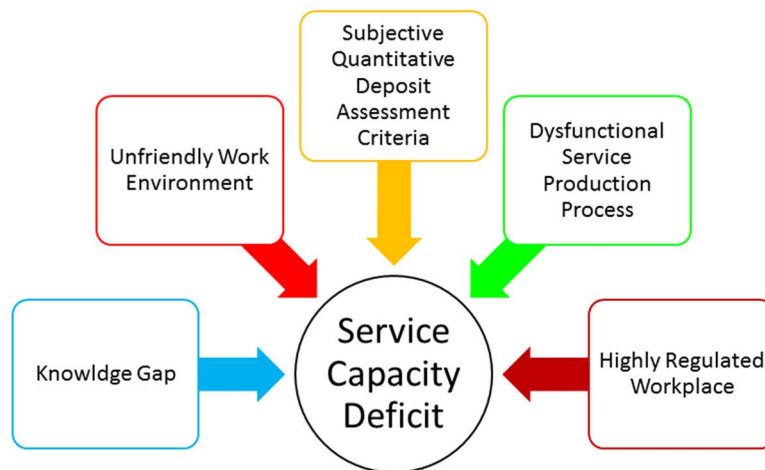


Figure 6.3: Essence of Studied Phenomena ‘Service Capacity Deficit’ Theme

Service capacity concept operationally is the maximum level of value-added activity over a period of time that the service process can consistently achieve under normal operating conditions. The capacity of a process is determined by resource constraints or bottlenecks (Slack et al., 2004). This thesis extends Slack et al. (2004) postulations by using its principles to conceptualise ‘service capacity deficit’ theme that embodies the essence of the study phenomena as “bank executives’ job constraints”.

The bank executives’ job constraints in this study are reflected by the twenty-one participant's themes that were interpreted to allow for the emergence of five researcher’s interpretation themes as depicted in figure 6.3 above. The constraints impact these bank executives’ capacity to deliver banking services to customers in the banking sector, thus forming their lived experience. Hence, ‘service capacity deficit’ reflects the essence of the lived experience of the bank executives working as ‘official knowledge workers’ in the Nigerian banking sector. In this study, therefore, service capacity deficit described as “bank executives’ job constraints” are construed as ‘deficits,’ which influences the bank executives’ capacity to deliver service and carry out their statutory control functions responsibilities.

The service capacity deficit’ concept that emerged from this study captures the ‘essence’ of the lived experiences of working in the Nigerian banking sector as described by the study participants. As it is difficult to fully explain the essence of studied phenomena that emerged in this study with text or words the model in figure 6.4 below, named ‘bank executives lived experience of service productivity’ was drawn to explain this outcome further.

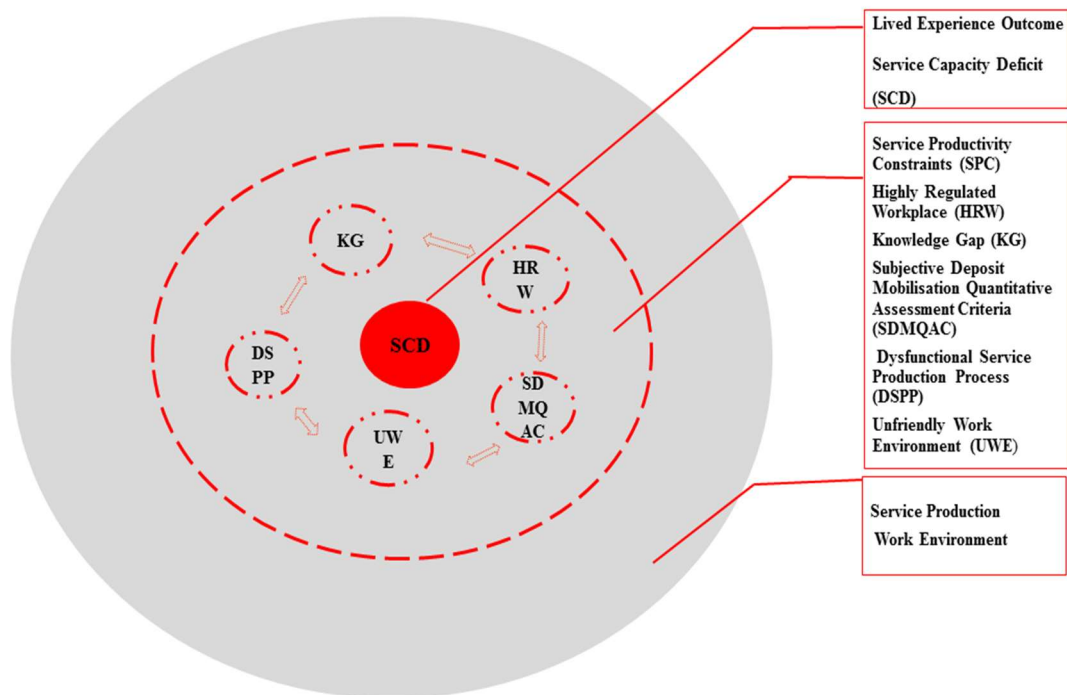


Figure 6.4: The Bank Executives Lived Experience of Service Productivity Outcome Model

The model in figure 4 above highlights the service production process environment of the Nigerian banks and the constraints identified in this study. The interactions amongst these work-related constraints; highly regulated workplace (HRE), knowledge gap (KG), subjective deposit mobilisation quantitative assessment criteria (SDMQAC), dysfunctional service production process (DSPP), and an unfriendly work environment (UWE) as reflected in the model characterised the lived experience of the official knowledge workers ‘working’ in the Nigerian banks.

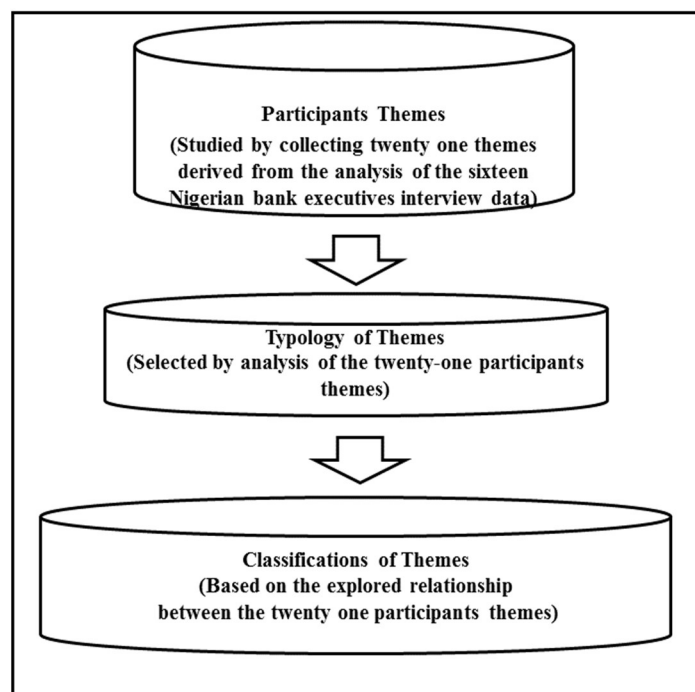
The outcome of the activities of these work-related constraints results in what is denoted in the model as ‘SCD’ (service capacity deficit), symbolised in red in the centre of the model, which in this work is considered the essence of the study phenomenon.

6.5 Towards Understanding Official Knowledge Workers' Lived Experience of Service Productivity in the Banking Sector.

In the last section, 'service capacity deficit' was established as the theme that can be considered the 'essence' of the study phenomenon. In this section, the aim is to use the Viable System Model principle of Normative Planning developed by Stafford Beer in 1979 to better understand the service capacity deficit factors that impact the capability and potential productivity of the official knowledge workers. This would provide a better understanding of these workers lived experience of service productivity working in the banking sector. The application of this viable system model principle of normative planning in this work entails the classification of the 'service capacity deficit' related factors and exploring their impact on the knowledge workers lived experience of service productivity. Particularly, the twenty-one Nigerian participants themes (PTs) and thirteen UK participants themes (PTs) that emerged from the analysis of the official knowledge workers interview data were adopted for the study.

6.5.1 Classification of the Study Participants Themes

The classification study of the participants' themes was conducted by adapting Shafti (2007, p.715) empirical classification method to identify the relationships that exist amongst the study data. The aim is to identify typologies of the themes and the relationships that exist within them. Figure 6.5 below shows the adapted model as applied in this study.



Adapted from Shafti (2007, p.715)

Figure 6.5: Empirical Classification Model

The identified ‘official knowledge workers’ themes (service capacity deficit related factors) from the UK and Nigerian banking sectors were studied and used to conduct the classification study in line with the Shafti’s empirical classification model in figure 6.5 above.

6.5.1.1 Classification of the Nigerian Study Participants Themes

The classification study starts with Nigerian study participants themes highlighted in table 6.2 below

Table 6.2: List of Nigerian Study Participants Themes

<i>Database Depicting Nigerian Banking Sector Study Participants Themes</i>			
<i>Nos</i>	<i>Study Participant Themes</i>	<i>No of Participants N (16)</i>	<i>No of Banks N (5)</i>
1	Excessive legislation and regulations of the sector by regulatory authorities	16	5
2	Advent of fit and proper person regulatory policy	16	5
3	Regulations on service delivery creates bottlenecks	12	5
4	Hostile work environment	12	5
5	Lack of up to date operational facilities	13	5
6	Infantilising the knowledge quotient of executives are regular occurrence	16	5
7	Underdeveloped nature of the economy and structures within the banking sector	16	5
8	The Nigerian way of working. (master servant relationship is dominant approach)	16	5
9	The dominance of closed service production process and delivery system within the sector	12	5
10	Seller’s market characteristics of the banking sector is a major issue	16	5
11	African cultural value system of 'respect for the elders' impact business, it promotes 'dysfunctional' behaviours	16	5
12	The advent of “Strategic Hires” and Hunter’s Strategy phenomenon within the sector	12	5
13	The dearth of on the job training and manpower development	10	5
14	The high attrition rate of experience bankers leading to loss of knowledge rich executives	14	5
15	Poor service cultural orientation	12	5
16	The dearth of personal learning culture initiative	11	5
17	Poor IT skills of executives is a major concern	14	5
18	Unrealistic deposit mobilisation targets and competition driven profitability performance management targets	16	5
19	Executives not evaluated based on knowledge quotient but on ability to mobilise deposit for the bank	16	5
20	Daily review of deliverables especially deposit targets is another big issue	14	5
21	Weak finance base of the banks	16	5

The study involved a careful review of the twenty – one participants’ themes highlighted in the table above. As previously discussed in section 6.3 of this thesis, the study themes represent ‘constraints’ that characterised the lived experience of service productivity of official knowledge workers working in the Nigerian banks. These themes were analysed to identify the respective relationships that exist within and amongst the data, and then to classify them into typologies. Based on the identified relationships, each typology was labelled appropriately. This classification study resulted in the identification of all possible relationships that exist within the data. The study outcome shows that the relationships that exist amongst the themes (constraints) can be categorised into three clusters, as follows

1. Constraints that originate from an external source due to the banking sector regulators activities (cBSR)
2. Constraints that originate from an external source due to the participant’s bank actions (cPBA) and
3. Constraints that are internal to the participants (cIP) as they are self-imposed.

The above classifications facilitated the clustering of the twenty-one participants’ themes into three distinct typologies as presented in tables 6.3, 6.4, and 6.5 and discussed below.

6.5.1.1.1 Constraints Due to Nigerian Banking Sector Regulators Actions

In this first typology, five themes identified as constraints due to the banking sector regulators activities (EBSR) were clustered together. These themes are deemed constraints that originated from a source external to the official knowledge workers and hence, issues beyond their control. Nonetheless, they have to contend with/live through these issues, still performing their service production and delivery activities in their banks. These five themes are presented in table 6.3 below.

Table 6.3: Constraints Due to Nigerian Bank Regulators Actions

Nos	Banking Sector Regulators Action Related Themes	Typology
1	Excessive legislation and regulations of the sector by regulatory authorities	Bank Regulators Actions. Factors External to the Official Knowledge Workers.
2	Advent of fit and proper person regulatory regime	
3	Underdeveloped nature of the economy and structures within the banking sector	
4	Weak financial base of the banks	
5	Seller’s market characteristics of the banking sector	

The study data from the participants’ interviews indicates that these themes represent policies and guidelines from the regulatory authorities that influences the day to day lived experience of the official knowledge workers working in the Nigerian banking sector. These themes are therefore deemed

‘uncontrollable factors’ that influence the official knowledge workers lived experience of service productivity, which they do not have control over.

6.5.1.1.2 Constraints Internal to the Nigerian Official Knowledge Workers

The themes in this typology are considered internal to the study participants, as they are attributable to the official knowledge workers activities and belief system. The three identified themes (constraints) are depicted in Table 6.4 below. The themes are deemed ‘controllable variables’ (cVs) or factors that are within the control of the official knowledge workers but, which impact their lived experience of service productivity in the Nigerian banking sector.

Table 6.4: Constraints Internal to the Nigerian Official Knowledge Workers

Nos	Study Participants Activities Related Themes	Typology
1	The dearth of personal learning culture initiative	Official knowledge Workers activities. Factors attributable to their activities deemed Internal
2	Poor IT skills of executives	
3	African cultural value system of 'respect for the elders' impact business, it promotes 'dysfunctional' behaviours	

The first two themes in Table 6.4 above are what the participants described as business imperatives that they need to deal with as it negatively impacts their lived experience of service productivity in their banks. First, the issue of ‘Poor IT Skills of Executives’ is a major challenge as most of the Nigerian bank executives are from the older generation that is not IT savvy, which constrains their productive capacity. The second issue is the ‘dearth of personal learning culture initiative,’ which can be attributed to the fact that Nigerian bank executives generally depend on their banks to initiate and fund their learning and development while in employment, hence the apathy towards any personal initiatives.

The third issue attributable to participants is their adoption of the African cultural value imperatives. As alluded to by one of the study participants, used positively in the business setting, the African cultural imperatives promotes ‘brotherliness’ and can be useful to the banking practice. However, Kabba, MD bank five, described its current usage in the Nigerian banking sector as “counterproductive and as it promotes dysfunctional behaviours”.

Kabba explained that a lot of business, done relying on the African cultural value system of ‘brotherliness’ and ‘respect for the elders’ core principles did not quite turn out as anticipated due to actions of the ‘brothers’ and ‘elders’. These issues attributable to the participants and deemed controllable factors influence their lived experience of service productivity in their banks.

6.5.1.1.3 Constraints Due to the Actions of the Nigerian Participants Banks

The themes in this third typology are considered factors from sources external to the official knowledge workers that are due to the actions of their employers – the participants’ banks; which influence their lived experience working in the Nigerian banks. The thirteen factors identified are depicted in Table 6.5 below. These thirteen themes, the study participants explained, can be termed strategies adopted by the Nigerian banks to remain relevant and guarantee their survival in the challenging business terrain of the Nigerian banking sector.

Table 6.5: Constraints Due to Nigerian Participants Banks Actions

Nos	Participants Banks Actions Related Themes	Typology
1	The dearth of on the job training and manpower development	Participants Bank Actions. Factors External to the Official Knowledge Worker
2	High attrition rate of experience bankers leading to loss of knowledge rich executives	
3	Poor service cultural orientation	
4	Hostile work environment	
5	Lack of up to date operational facilities	
6	Infantilising the knowledge quotient of executives are regular occurrence	
7	The advent of “Strategic Hires” and Hunter’s Strategy phenomenon within the sector	
8	Unrealistic deposit mobilisation targets	
9	Competition driven profitability performance management targets.	
10	Executives not evaluated based on knowledge quotient but on ability to mobilise deposit for the bank.	
11	Daily review of deliverables especially deposit targets	
12	The dominance of closed service production process and delivery system within the sector	
13	Regulations on service delivery creates bottlenecks	

The thirteen themes represent constraints that the official knowledge workers have to live through daily as they perform their control functions and other responsibilities in the banks. The study participants described these issues during the interviews as factors beyond their control, mainly because in the Nigerian banking sector, the ‘master-servant’ power culture endemic in the system makes them ‘rule takers’. Thus, these bank executives have to live through these identified constraints or risk losing their jobs.

The classification study of the twenty-one participants’ themes, identified thirteen themes (constraints) attributable to the actions of the participants’ banks (cPBA), five themes were attributed to the banking sector regulator’s activities (cBSR) while the remaining three themes were attributed to the official

knowledge workers (cIP) activities. The result of the classification study shows that the banks contributed the majority of the constraints, totalling thirteen themes, followed by the regulatory authorities with five themes. Both cPBA and cBSR themes that originate from external sources accounted for 18 out of the 21 identified constraints in this study.

The implication of this outcome suggests that the majority of the identified ‘lived experience challenges’ working in the Nigerian banking sector can be attributable to the activities of the participant's banks and the regulatory authorities. Be that as it may, the bank executives also contributed three themes that impact their lived experience of service productivity.

In conclusion, based on this classification study, the factors from sources external to the official knowledge workers working in the Nigerian banking sector are the main influencers of their lived experience of service productivity.

This finding suggests that for the official knowledge workers’ (oKWs) lived experience of service productivity to improve; the banks and the banking sector regulators would need to rethink some of their strategic imperatives, policies, and guidelines. The study has shown that these identified factors are creating productivity challenges for the oKWs, which requires appropriate actions to be taken. Moreover, these factors constrain these bank executives’ capacity to meet set service delivery targets in their banks, which does the banks service productivity more harm than good.

6.5.1.2 Classification of the UK Study Participants Themes

This section presents the classification study of the UK study participants themes. It involved a careful review of the thirteen participants’ themes that emerged from the analysis of the study. As previously presented in section 5.2 of this thesis, these study themes represent ‘constraints’ that characterised the lived experience of service productivity of official knowledge workers working in the UK banks.

These themes were analysed to identify the respective relationships that exist within and amongst the data, and then to classify them into typologies. Based on the identified relationships, each typology was labelled appropriately. This classification study resulted in the identification of all possible relationships that exist within the data.

The list of the thirteen UK participants themes is highlighted in Table 6.6 below.

Table 6.6: List of UK Study Participants Themes

<i>Nos</i>	<i>Study Participant Themes</i>	<i>No of Participants N (6)</i>	<i>No of Banks N (5)</i>
1	Compulsory flexi -work regime	4	4
2	Offshoring and multi-cultural dimension of service delivery and outsourcing of transactions	5	5
3	Inadequate funding for manpower development	3	3
4	Preponderance of “inexperienced” specialist employees in the sector creating skill gaps	6	5
5	Demotivating and outdated idiosyncratic measurement criteria	6	5
6	Excessive legislations and regulations of the sector by regulatory authorities.	6	5
7	Renewed enforcement of the senior managers and certification regulatory and monitoring policy	6	5
8	Impact of international regulations on service delivery creates bottlenecks	5	5
9	Global outlook of the UK banking sector	4	4
10	Brexit uncertainties	6	5
11	Technological and cyber security issues creates uncertainty that impact bank transactions completion rate.	6	5
12	Dearth of learning and mentoring culture	4	4
13	Potential loss of executive Jobs worries and cognitive absenteeism.	6	5

Table 6.6 above is a database depicting UK banking sector study participants themes used for the classification study. The study outcome shows that the relationships that exist amongst the themes (constraints) can be categorised into three clusters, as follows

1. Constraints that originate from an external source due to the banking sector regulators activities (cBSR)
2. Constraints that originate from an external source due to the participant’s bank actions (cPBA) and
3. Constraints that are internal to the participants (cIP) as they are self-imposed.

The above classifications facilitated the clustering of the thirteen participants’ themes into three distinct typologies as presented in Tables 6.7, 6.8, and 6.9 below.

6.5.1.2.1 Constraints Due to UK Banking Sector Regulators Actions

In this first typology, five themes identified as constraints due to the UK banking sector regulators activities (EBSR - UK) were clustered together. These five themes are deemed constraints that originated from a source external to the official knowledge workers and hence, issues beyond their

control. Nonetheless, they have to contend with/live through these issues, still performing their service production and delivery activities in their banks. These five themes are presented in Table 6.7 below.

Table 6.7: Constraints Due to UK Banking Sector Regulators Actions

Nos	UK Banking Sector Regulators Actions Related Themes	Typology
1	Excessive legislations and regulations of the sector by regulatory authorities.	Bank Regulators Actions. Factors External to the UK Official Knowledge Workers.
2	Renewed enforcement of the senior managers and certification regulatory and monitoring policy	
3	Impact of international regulations on service delivery creates bottlenecks	
4	Brexit uncertainties	
5	Regulatory policies on Technological and cyber security issues creates uncertainty that impact bank transactions completion rate.	

6.5.1.2.2 Constraints Internal to the UK Official Knowledge Workers

The themes in this typology are considered internal to the UK study participants, as they are attributable to the official knowledge workers activities and belief system. The two identified themes (constraints) are depicted in Table 6.8 below. The themes are deemed ‘controllable variables’ (cVs) or self-imposed constraints that are within the control of the official knowledge workers but, which impact their lived experience of service productivity in the UK banking sector.

Table 6.8: Constraints Internal to the UK Official Knowledge Workers

Nos	UK Official Knowledge Workers Activities Related Themes	Typology
1	Dearth of learning and mentoring culture (adopts it as job/self preservation strategy)	UK Official Knowledge Workers self imposed constraints. The factors were deemed internal to these workers.
2	Potential loss of executive Jobs worry, leading to cognitive absenteeism.	

6.5.1.2.3 Constraints Due to the Actions of the UK Participants Banks

The themes in this third typology are considered factors from sources external to the official knowledge workers that are due to the actions of their employers – the UK participants’ banks; which influence

these workers lived experience of service productivity working in their banks. The six factors identified are depicted in Table 6.9 below. These six themes, the study participants explained, can be termed strategies adopted by the UK banks to remain relevant and guarantee their survival in the challenging banking business environment of the UK banking sector.

Table 6.9: Constraints Due to the Actions of the UK Participants Banks

Nos	UK Participants Banks Actions Related Themes	Typology
1	Compulsory flexi -work regime	Participants Banks' Actions. Factors External to the Official Knowledge Workers
2	Offshoring and multi-cultural dimension of service delivery and outsourcing of transactions	
3	Inadequate funding for manpower development	
4	Preponderance of “inexperienced” specialist employees in the sector creating skill gaps	
5	Demotivating and outdated idiosyncratic measurement criteria	
6	Global outlook of the UK banking sector engendering counterproductive operational guidelines	

These six themes represent constraints that the UK official knowledge workers have to live through / cope with daily as they perform their control functions and other responsibilities in the banks. The study participants described these issues during the interviews as factors beyond their control as they are rule takers or risk losing their jobs due to non-compliance.

The next section articulates in a more concise manner the new knowledge emerging from this research.

6.5.2 New Knowledge Emerging From This Research

In this work I found that in the United Kingdom (UK) and Nigerian banking sectors, the official knowledge worker productivity is constrained by three factors; namely

- Self – imposed constraints deemed internal to the official knowledge worker,
- Constraints due to bank regulators activities and
- Constraints due to the participants' banks' activities.

The constraints due to the participants' banks and the banks' regulators are external to the official knowledge workers (oKWs) as they are beyond their control. However, both the internal and external factors, jointly constrain the productivity of these workers creating the incidence of 'lost productivity'. As long as the constraints exist these official knowledge workers may never achieve their productivity potentials. The challenge is that the managers of these official knowledge workers do not take cognisance of the service capacity deficit factors that constrain these workers' productivity as such.

6.5.2.1 Applying Beer (1979) Principle of Normative Planning in this Work

In the systems thinking literature, there is a principle of Normative Planning embedded in the Viable System Model (VSM) developed by Stafford Beer in 1979 that relates to target setting and performance improvement planning. This system thinking principle is linked strongly to deployment and resource bargaining and can be used to explain the situation that we are finding in the UK and Nigerian banking sectors. Bititci et al (2002) explained that the normative planning principle suggests that in setting the objectives, due consideration should be given to recognising the following three performance levels as depicted in Table 6.10 below.

Table 6.10: Showing Performance Level and Criteria

Nos	Performance Level	Criteria
1	Potentiality	Refers to the performance achievable providing all constraints are removed
2	Capability	Refers to the maximum performance achievable under current constraints
3	Actuality	Refers to the actual performance

Hence, when deploying objectives from one level to the next, these authors noted that attention should be paid to targets set. If the target set is within the potentiality range then appropriate resources should be made available to remove specified constraints (Bititci et al, 2002) in (Neely, 2004, p186).

In this work, the Viable System Model principle of Normative Planning developed by Beer (1979) is used as a theoretical framework to better understand what I found in the UK and Nigerian banking

sectors that constrain the productivity of the official knowledge workers and how the constraints can be minimised or removed.

6.5.2.1.1 Official Knowledge Workers' Productivity Actuality

Based on the performance level table 6.10 above, Actuality in this work refers to the actual productivity measures of the official knowledge workers by their managers. It reflects the actual volume of business produced as a ratio of resources used to produce it, offered to the customer and utilised by the customers. This kind of productivity measure is used to depict these workers' 'actual performance' in the UK and Nigerian banking sectors.

6.5.2.1.2 Official Knowledge Workers' Productivity Capability

Based on the performance level Table 6.10 above, Capability refers to the maximum performance achievable under current constraints. In this work, the factors that constrain the productivity capability of the UK and Nigerian banking sectors official knowledge workers (oKWs) are the self-imposed constraints' deemed internal to these workers, some of which are within their control. These factors are depicted in Table 6. 11 below

Table 6.11: Self-imposed Actions Constraining Capability of the oKWs Productivity

Self-imposed Constraints due to Participants Actions		
Nos	UK oKWs	Nigerian oKWs
1	Dearth of learning and mentoring culture (adopts it as job/self-preservation strategy)	Dearth of personal learning culture initiative (does not take personal responsibility for their learning)
2	Potential loss of executive Job worry, leading to cognitive absenteeism	Poor IT skills of executives
3		African cultural value system of respect for the elders impact business; it promotes dysfunctional behaviours

From the constraints highlighted in Table 6.11 above, the first two Nigerian oKWs issues seem to be self-imposed, hence, deemed controllable factors. To deal with these issues constraining their productivity capability, these official knowledge workers (oKWs) need to make attitudinal changes. For instance, Nigerian oKWs need to take personal responsibility for their learning and find ways to improve their poor IT skills. Similarly, the two UK oKWs issues are equally self-imposed. To resolve the issues, these oKWs need to act in the best interest of their organisation, by once again embracing the learning and mentoring culture, and not just the current culture of job/self-preservation and cognitive absenteeism. If they take up this suggestion that would contribute to bridging the knowledge gap in the

banks created by their actions, which constrains the capability of workers in the UK banks. By so doing, these UK and Nigerian banking sectors oKWs will minimise the self-imposed or internal constraints and improve their overall productivity capability. However, as at the time of writing up this thesis, in the UK, potential loss of an executive job is still a real possibility as Brexit political quagmire remained unresolved. Similarly, the Nigerian oKWs, also have to live/cope with the African value system within their banking sector, as it is a cultural issue which is beyond their control, thus constraining their productivity capability.

6.5.2.1.3 Official Knowledge Workers' Productivity Potentiality

Based on the performance level Table 6.10 above, Potentiality refers to the performance achievable provided all constraints are removed. In the current work, there are factors that constrain the productivity potential of the UK and Nigerian banking sectors official knowledge workers. They are constraints due to the banking sector regulators actions depicted in Table 6.12 and constraints due to the participants' banks actions, depicted in table 6.13 below.

Table 6.12: Regulators Actions Constraining the oKWs Potential Productivity

Constraints due to Regulators Actions		
Nos	UK Bank Regulators	Nigerian Bank Regulators
1	Excessive legislation and regulations of the sector by regulatory authorities.	Excessive legislation and regulations of the sector by regulatory authorities
2	Renewed enforcement of the senior managers and certification regulatory and monitoring policy	Advent of fit and proper person regulatory regime
3	Impact of international regulations on service delivery creates bottlenecks	Underdeveloped nature of the economy and structures within the banking sector
4	Brexit uncertainties	Weak financial base of the banks
5	Regulatory policies on Technological and cybersecurity issues creates uncertainty that impact bank transactions completion rate.	Seller's market characteristics of the banking sector

In respect of the constraints due to the banks' regulators, the official knowledge workers cannot remove these constraints. As depicted in the Table 6.12 above, these are policy and regulatory issues beyond their control, for example, the Brexit uncertainties' regulatory-related policies which the UK oKWs

must live/cope with on a day to day basis as they perform their ‘control functions’ and other routine responsibilities. Hence, the banks’ regulators actions are external to these workers and uncontrollable.

Similarly, the constraints due to participants’ bank actions as depicted in Table 6.13 below are the banks’ internal guidelines and regulatory frameworks that guide their service production and delivery processes as well as other banking activities.

Table 6.13: Banks Actions Constraining the oKWs Potential Productivity

Constraints due to Participants Banks Actions		
Nos	UK Banks	Nigerian Banks
1	Compulsory flexi -work regime	The dearth of on the job training and manpower development
2	Offshoring and multi-cultural dimension of service delivery and outsourcing of transactions	High attrition rate of experienced bankers leading to loss of knowledge-rich executives
3	Inadequate funding for manpower development	Poor service cultural orientation
4	Preponderance of “inexperienced” specialist employees in the sector creating skill gaps	Hostile work environment
5	Demotivating and outdated idiosyncratic measurement criteria	Lack of up to date operational facilities
6	Global outlook of the UK banking sector engendering counterproductive operational guidelines	Infantilising the knowledge quotient of executives are regular occurrences
7		The advent of “Strategic Hires” and Hunter’s Strategy phenomenon within the sector
8		Unrealistic deposit mobilisation targets
9		Competition driven profitability performance management targets.
10		Executives not evaluated based on knowledge quotient but on ability to mobilise deposit for the bank.
11		Daily review of deliverables especially deposit targets
12		The dominance of closed service production process and delivery system within the sector
13		Regulations/guidelines on service delivery create bottlenecks

The oKWs also cannot remove these constraining banks’ guidelines as it is beyond their control, and therefore deemed external and uncontrollable factors. Hence, for the oKWs to achieve their productivity potential in the UK and Nigerian banking sectors, there is a need for a paradigm shift in policy and regulatory framework/guidelines formulations of the banks and their regulators that minimises or eliminates all the constraining impact of these external factors.

By so doing the incidence of ‘lost productivity’ will diminish or eliminated, thus enabling these oKWs to be in a position to achieve their potential productivity. However, with the renewed enforcement of the senior managers’ certification regulatory guidelines and monitoring of other banking supervision policies, in the UK banking sector; and similar enforcement of the fit and proper person policy and other regulatory guidelines in the Nigerian banking sector, the prospect of eliminating constraints highlighted in Tables 6.12 and 6.13 in these sectors are remote.

Nevertheless, the managers of the oKWs with the benefit of this research output, can at the level of both their banks and the bank regulators influence policy decisions that can help minimise the constraints impacting the oKWs potentiality in the banking sector, if these workers are ever going to achieve beyond their capability levels.

6.5.2.2 Expressing This Work’s New Knowledge Using Phenomenological Models

The finding from this work is further expressed in greater detail using two academic models developed through a phenomenological approach. The first model is named the Official Knowledge Worker Productivity Challenge (oKWPC), while the second is the Official Knowledge Worker Productive Input (oKWPI). Both models are presented and discussed below.

6.5.2.2.1 Official Knowledge Worker Productivity Challenge Model (oKWPC)

The Official Knowledge Worker Productivity Challenge (oKWPC) model in figure 6.6 below depicts the linkages and interactions observed amongst the studied themes (constraints) that influenced the lived experience of the official knowledge workers (oKW) working in the banking sector. This model provides the phenomenological lens through which the knowledge workers’ lived experience of service productivity can be viewed.

The model does not provide a detailed set of steps that mirror the service production and delivery processes in service organisations of the banks, but signposts the existence of service capacity deficit (SCD) related factors in the form of work constraints that seem to be damaging and not helpful to the productive input of the official knowledge worker. The activities of the SCD related factors impacts the oKWs during the performance of their service production and delivery responsibilities in the bank. The oKWPC model shows that the self-imposed constraints are internal to the oKWs, while regulators and banks constraints are external to these workers. These internal and external constraints are systemic in nature and constrain the oKWs productivity capability and potential.

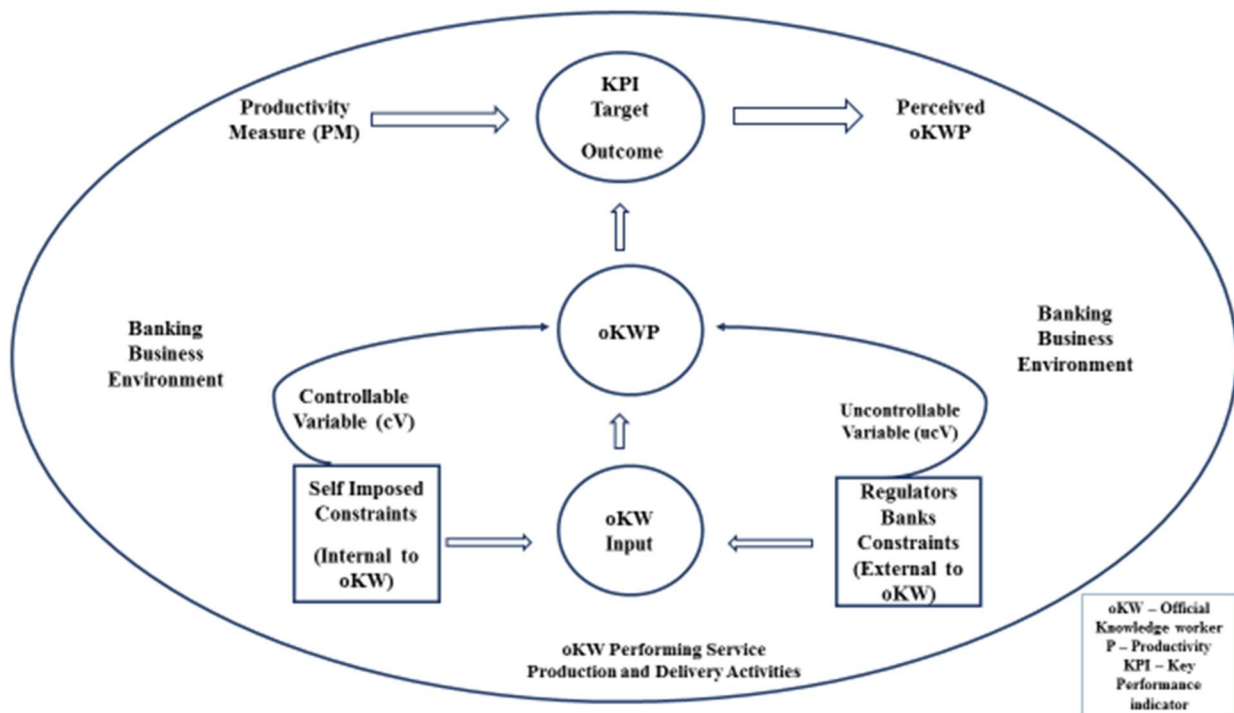


Figure 6.6: oKWPC Phenomenological Model

As highlighted in the oKWPC model above, these constraints impact the official knowledge worker's productive inputs (oKW inputs) to the service production and delivery processes with implications for the oKWs productivity and their key performance indicator (KPI target) outcomes.

In the oKWPC model, the oKW input depict the knowledge quotient required by the study participants to do their routine job as well as perform the assigned 'control functions' responsibilities in their banks. Also, the external constraints depicted in the model represents the constraints attributable to the regulatory authorities (see Table 6.12 in section 6.5.2.1), and the constraints attributable to the participants' banks (see Table 6.13 in section 6.5.2.1) explained in the previous section. These external constraints represent uncontrollable variables (ucV) that influence the lived experience of service productivity of these bank executives.

The internal constraints depicted in the model are self-imposed and represents factors attributable to the activities of the official knowledge workers (see Table 6.11, in section 6.5.2.1) that influence their lived experience of service productivity. These factors which represent constraints within the control of the official knowledge workers (oKWs) are depicted as controllable variables (cV) in the oKWPC model above. Both cV and ucV are service capacity deficit related factors that combine to impair the oKWs input. The effect of impairment of the oKWs inputs leads to the resultant incidence of loss of productive inputs, which implies 'lost productivity'.

Also, in the oKWPC model, the productivity measure (PM), represents the banks' productivity measurement tools/metrics used to assess the target set for the oKWs. The outcome from the PM shows

‘actual output’ of these workers. However, it does not account for the incidence of ‘lost productivity’ due to the activities of both the internal and external factors conceptualised in this thesis as ‘service capacity deficit’ (SCD) related factors. The implication is that the productivity measures indicated as the set target achievement by the official knowledge worker as depicted in the oKWPC model above do not represent the true productivity of these bank executives, due to the highlighted incidence of ‘lost productivity’.

For example, from the analysis of Nigerian bank executives’ interview text in section 5.1.9, it was found that the banks set deposit and profitability targets for these study participants. At the same time, the banks as depicted in Table 6.13 in section 6.5.2.1, set constraining regulatory guidelines within which the oKWs were to achieve the targets. Due to the impairment of the oKWs productive input, by these constraining factors, achieving the set target (depicted as KPI target in the oKWPC model) becomes difficult, if not an impossible task (Chimela, SM bank four). Hence, through the oKWPC model, one can see that without the impact of the service capacity deficit (SCD) related factors, the bank executives, KPI target attainment would be different. They would have been better placed to achieve their productivity potential or at best attain their productivity capability.

Consequently, the KPI target outcome highlighted in the model as the attainment by the official knowledge worker, therefore, can be better described as “perceived” official knowledge worker productivity (oKWP) as indicated in the model. This suggests that the outcome of the bank’s productivity measure did not recognise the effect of these service capacity deficit related factors that impaired the official knowledge workers productive input. The oKWPC model thus enables a better appreciation of the lived experience of service productivity challenges faced by the study participants and its implications for their measures of productivity.

Through the model, it can be concluded that the banks set targets for the oKWs without considering the counterproductive elements of the banks own policies nor those of the regulatory authorities. These policies constitute service capacity deficit factors or workplace constraints as depicted in Tables 6.12 and 6.13 respectively. The impact of these constraints on the official knowledge worker is further explored using the official knowledge worker productive input (oKWPI) model in the next section, at a more philosophical level.

6.5.2.2.2 Official Knowledge Worker Productive Input Model (oKWPI)

In the last section, the oKWPC model in figure 6.6, shows the existence of the service capacity deficit (SCD) related factors that impact on the oKW productive input. In this section, a model that illustrates the effect of the workplace constraints (internal and external) impact on the oKW productive input is developed and used to explore the study phenomenon at a more philosophical level. The oKWPI model

presented in figure 6.7 below provides a high-level visual illustration through which the official knowledge workers' lived experience of service productivity can be studied. The model shows the effect of the internal and external constraints impairment on the productive input of the official knowledge workers while performing their service production and delivery roles in the banks.

The oKWPI model highlights the work environment where the service production and delivery activities of the banks take place, and the associated 'internal and external' service capacity deficit (SCD) related factors identified in this study. In developing the oKWPI model, the service capacity deficit related factors labelled, oKWs self-imposed constraints, constraints due to the activities of the participants' banks and constraints due to the activities of the banks' regulators were employed. The self-imposed constraints are deemed to be 'internal factors' to the oKWs as they are within their control, while the activities of the banks' regulators and those of the participants' banks were deemed 'external factors' as they are beyond the control of the oKWs, (see Tables 6.11., 6.12., and 6.13 in section 6.5.2.1).

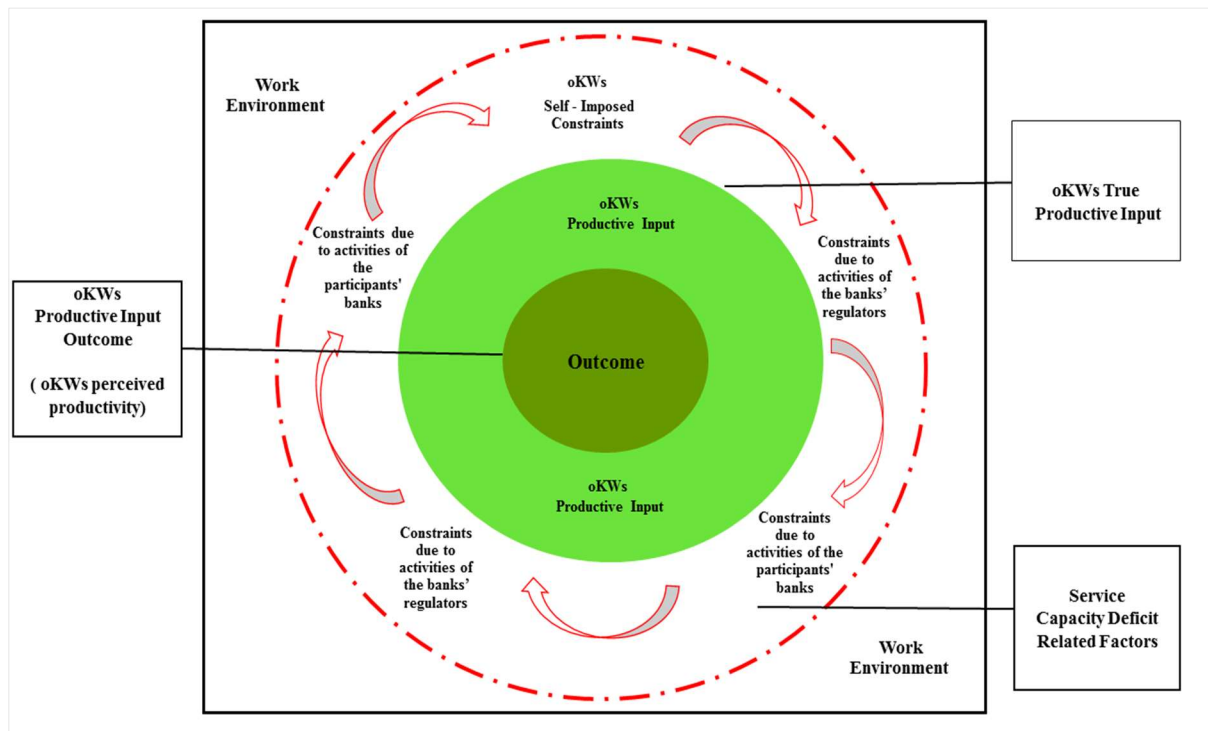


Figure 6.7: Official Knowledge Worker Productive Input (oKWPI) Model

In the oKWPI model in figure 6.7 above, the interactions symbolised by the arrows, show the impact of these internal factors (self-imposed constraints) and external factors (constraints due to activities of the banks' regulators and the participants' banks) on the official knowledge worker's productive input. The unimpaired productive input or the potential productivity of the official knowledge worker is symbolised with the green colour and labelled oKWs productive input, while the impaired oKWs productive input is coloured dark green and labelled 'perceived' oKW productive input and is smaller

in size as it represents ‘actual output’. The model clearly shows this difference. Put simply, as a result of the impact of the constraints on the knowledge workers productive input, it is difficult for these workers to attain their productivity capability, while the attainment of their productivity potential is almost impossible. Hence, it is easy to see the evidence of ‘lost productive input’ caused by the activities of the ‘internal and external’ service capacity deficit related factors, which in this thesis is also referred to as ‘workplace constraints’.

The outcome from the oKWPI model thus provides the premise to conclude that the incidence of ‘lost productive input’ represents ‘lost productivity’, which is a gap in the productivity measures of the official knowledge workers. Currently, this gap in the productivity measures of the official knowledge worker is not recognised by their managers as such.

The identified ‘lost productivity’ due to the impact of ‘internal and external’ service capacity deficit related factors on the oKWs productive inputs, equally has implications for the service productivity of their employers; the banks. This is because literature such as those of Järvinen, Lehtinen and Vuorinen (1996) postulated that service productivity could be expressed as the ability of a service organisation (such as the bank) to use its inputs for providing services with quality matching the expectations of customers. Inputs here includes labour (oKWs), tangible and intangible elements (knowledge and skills) and other resources while output includes service volume, customer quality perception, etc.

Service productivity is said to be critical to the wellbeing of service organisations like banks (Harker, 1995; Järvinen et al., 2003; Hill et al., 2014). When well-managed, it can maximise the banks’ profits and can create solvency problems for the banks and the entire banking sector where it is not well managed. Vuorinen et al. (1998) further explained that this concept could be articulated as

$$\text{Service Productivity} = \frac{\text{Quantity of output and Quality of output}}{\text{Quantity of input and Quality of input}}$$

Therefore, the identified oKWs ‘lost productive input’ not recognised by their managers as such; connotes an impairment of one of the key contributors to the ‘service productivity’ measures of the banks. This is because, within the context of this thesis, it was found that the actions and inactions of these official knowledge workers determine the success or failure of their banks as they handle ‘control functions’ which drives the service productivity imperatives of the banks. Hence, the impairment of the productive inputs of the oKWs by the ‘internal and external’ service capacity deficit related factors affects their quantity of input and quality of input; and quantity of output and quality of output which their banks depend upon for its overall service productivity measures.

Accordingly, as the extant oKW productivity measurement model of the banks does not recognise the impact of the service capacity deficit related factors on their productive input, the overall service

productivity measures of the bank would not reflect its true attainment. One can, therefore, conclude from the preceding discussions that there seem to be in existence a productivity mismeasurement challenge in the banking sector due to the non-recognition of the impact of the ‘internal’ and ‘external’ service capacity deficit related factors on the productive inputs of its official knowledge workers.

Using the oKWPI model that clearly illustrated the effect of the ‘internal and external’ service capacity deficit related factors on the productive input of the oKW, one can conclude that the productivity measures of these workers in the UK and Nigerian banking sectors do not represent their true productivity but what can be termed ‘perceived’ productivity. Put differently, the performance of the official knowledge workers in the banking sector does not equal their productivity measures.

Consequently, to support the banks and their managers to recognise the true productivity of the oKW, this thesis proposes a ‘management productivity operational definition’ (MPoD) that accounts for the impact of SCD related factors, as part of the productivity assessment criteria of these oKWs.

The MPoD proposed to support the identification of oKW’s true productivity is 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”.

This proposed management productivity operational definition (MPoD) by including the need for the ‘internal and external’ service capacity deficit related factors to be judged along with the other elements of the productivity assessment tool gives the managers a better chance of accounting for the oKWs lost productive input.

The MPoD provides the dual benefit of supporting the banks and their managers to recognise the true productivity of their oKWs and also help to influence the future direction/management of the banks’ policies. Moreover, as depicted in Table 6.13 in section 6.5.2.1, the study participants banks’ activities were found to be responsible for the majority of the service capacity deficit related factors that create the incidence of ‘lost productive input’ and the resultant gap in oKW productivity measures. Therefore, it is vital that the banks and their regulators review these existing policies and guidelines and consider adopting the MPoD recommended in this study.

Importantly, also, the proposed MPoD ensures that the true productivity of these oKWs can be accurately defined instead of the current ‘perceived productivity’ measurements identified in the oKWPC and oKWPI productivity models in figure 6.6 and 6.7 above. Thus, ensuring that the oKWs performance equals their productivity measure.

Adopting the proposed MPoD, then, can be likened to the trim-tab analogy (Fuller, 1972), cited in (Bititci, 2015, p.213), where it was indicated that a small intervention made in an almost insignificant

part of a complex organisation like the banks could end up changing the behaviour of the whole organisation. The intervention, however, can only be effective if it was directed at the right spot or at the point where it could have the most significant impact.

Consequently, it is my view that adopting the MPoD recommended would first, ensure that managers of the oKWs take appropriate action to include the service capacity deficit related factors into their productivity measurement parameters, which would lead to recognising the true productivity of the oKWs. Second, adopting the MPoD would lead to changes to some of the policies (indicated as constraints in this thesis) of the banks and regulatory bodies. Third, adopting the MPoD would benefit the banks and the banking sector, through ensuring the availability of accurate oKWs productivity data. Fourth, the expected resultant changes in policy direction as a result of adopting the MPoD could also potentially lead to higher levels of productivity outcomes from the official knowledge workers as the extant policies are reviewed. Finally, it is my view that the MPoD would improve the overall lived experience of service productivity outcomes for the official knowledge workers and most importantly ensure that the measures of productivity of the oKWs equal their performance.

6.6 Concluding Discussing the Findings Chapter

This chapter provided idiographic explanations that elevated the study findings presented in the preceding chapter five of this thesis to a higher level of understanding. It also presented and discussed the new knowledge that emerged from this research. We now know what constrains the capability and potentiality of the official knowledge workers productivity in the banking sector, and its implications for their lived experience of service productivity.

The discussions in this chapter commenced, first, with talking about Nigerian bank executives as official knowledge workers. It was noted that bank executives that meet the ‘fit and proper person’ criteria as stipulated by the apex regulatory bank in Nigeria, CBN, within the context of this thesis were conceptualised as official knowledge workers, to differentiate them from the knowledge workers in literature conceptualised by Drucker (1959).

The Nigerian oKWs, when compared with their counterparts in the UK banking sector, was found to be bankers with banking experience carrying out ‘control functions’ in their banks. Within the context of this thesis, their UK counterparts were deemed to be professional managers without banking experience carrying out bank executives ‘control functions’ in their banks. This was followed by the discussions about the Nigerian participants’ banks key service operations strategy. It was shown that the key driver of the service operations strategy of the Nigerian banks currently is the acquisition of the right technology. The purpose of acquiring the right technology is to drive the bank’s service production and delivery to customers efficiently. However, the adoption of this strategy led to a shift in focus of how

things were done in the banks. This created high levels of experienced and knowledge-rich bankers' attrition, most of whom could not cope with technologically driven change.

After that, there was a talk about what it is like working as an official knowledge worker in the Nigerian banking sector. The study highlighted that factors such as highly regulated workplace, knowledge gap issues, dysfunctional service operations strategy, subjective deposit mobilisation quantitative assessment criteria and unfriendly operational environment issue, characterised the lived experience of official knowledge workers employed in the sector.

Further exploration of these factors led to the emergence of 'service capacity deficit', as the theme that signifies the 'essence' of the study phenomena as it embodies the official knowledge workers lived experiences of service productivity working in the Nigerian banks. To further explore the service capacity deficit (SCD) related factors, the Bank Executives Lived Experience of Service Productivity Outcome (BELESPO) model, was developed. It illustrated the systemic nature of the service capacity deficit (SCD) theme and its related factors that typifies the essence of the study phenomenon.

Furthermore, to better understand the impact of the SCD related factors on the lived experience of service productivity of the official knowledge workers 'working' in the Nigerian banks', the normative planning principle from the Viable System Model (VSM) developed by Beer (1979) was employed. This system thinking principle relates to target setting and performance improvement planning. Applying it to the research output, we now know that the service capacity deficit factors constrain the capability and potentiality of the oKWs productivity in the Nigerian and UK banking sectors. This outcome was further expressed in detail with two academic models, the oKWPC and oKWPI models discussed in section 6.5.2., developed as part of this work. The oKWPC model highlighted the productivity challenges of oKWs. Through this model, one can identify the existence of the service capacity deficit related factors that impact the productive input of the oKWs and the resultant incidence of 'lost productivity'. The official knowledge workers productive input (oKWPI) model also provided further amplification about the study phenomena, and enables one to realise that due to the effect of the SCD related factors on the oKWs productive input, there is a gap in the productivity measure of the oKW, which is currently not recognised due to the inadequacy of the productivity assessment tools used by the managers of the Nigerian and UK oKWs.

Furthermore, adopting the two models as a phenomenological lens one is able to conclude that this incidence of 'lost productivity', currently not recognised by the banks, may also have created an information gap for stakeholders. Hence the research problem, of this thesis where the banking public deemed the oKWs productivity as suboptimal and blamed them for the unacceptable level of service obtainable in the UK and Nigerian banking sectors. The outcome of this study viewed through the phenomenological lens of the two models depicts that the assessment by the banking public was not a

correct measure of the true productivity of the official knowledge workers. This thesis, therefore, proposed a management productivity operational definition (MPoD) to support the banks/stakeholders' recognition of the true productivity of the official knowledge workers in these banking sectors.

In conclusion, using the Viable System Model (VSM) principle of Normative Planning developed by Beer (1979) as a theoretical framework, we now know that the identified self-imposed constraints, the activities of the banking sectors regulators and those of the participants' banks constrain the capability and potentiality of the oKWs in the UK and Nigerian banking sectors. Additionally, this new knowledge was further expressed in detail using the oKWPC model in figure 6.6 and oKWPI model in figure 6.7 above, phenomenological models developed as part of this research. This enabled the proposal of the management productivity operational definition (MPOD) to support the banks/stakeholders.

The above outputs represent this work's contribution to scholarly body of knowledge on service productivity. It also enables the achievement of the aim of this thesis as well as answering the thesis research question; "What is the lived experience of service productivity of the official knowledge workers in the Nigerian banking sector?"

The next chapter reviews all the work done in this thesis and concludes the entire research study

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study phenomenon and provided answers to the objectives set for this thesis as outlined first in section 1.4 and discussed in section 2.3.4. However, it is important to acknowledge that though with the benefit of hindsight this study followed the dictates of the research objectives from the beginning; nevertheless, these objectives evolved as one could not at that time properly outline them as presented below.

The main research question of the thesis is

What is the lived experience of service productivity of the official knowledge workers in the Nigerian banking sector?

While the objectives employed to answer the main research question include

- To examine who can become an official knowledge worker and their role in the Nigerian banking sector.
- To identify and explore the key service operations strategies adopted in the official knowledge workers' work environment.
- To examine the official knowledge workers' lived experience of service productivity working in the Nigerian banking sector.
- To examine and understand how the official knowledge worker's productivity in Nigerian banks is assessed.
- To identify what can be considered as the essence of the lived experience of service productivity of the official knowledge workers in the Nigerian banking sector.

The answers achieved for the research objectives enabled the identification of what constrains the capability and potentiality of the official knowledge workers productivity. This was further expressed with two models developed through a phenomenological approach. The first model described the official knowledge workers productivity challenges working in the banking sector. While the second, the official knowledge workers productive input model, from a more philosophical level, highlighted the impact of the workplace constraints on the productive inputs of these workers and the resultant incidence of 'lost productivity'. The new knowledge that emerged from this work and the two models used to express it in detail thus enabled the achievement of the aim of this thesis, which is to facilitate an understanding of the lived experience of service productivity of the official knowledge workers in the banking sector. This chapter will now present the limitations of the study, the main contribution of this study to knowledge and practice, the study methodological contribution, how this thesis is different, suggestions for future research, and final remarks.

7.1 Limitations of the Study

In this study, five issues can be viewed as limitations. The first issue might be that the findings of this study and its applicability are limited to the Nigerian banking sector. While that may be considered plausible, to achieve validity and generalisability of the study findings beyond the Nigerian banking sector, the outcomes of this study were benchmarked with results of a similar study conducted within the UK banking sector, discussed in section 5.3. The study enabled the realisation that four out of the twenty-one participants' themes were generalisable, while seventeen were considered location-specific to the Nigerian banking sector. Also, as these themes relate to operational issues that can occur in the banking sectors of countries with similar characteristics and circumstances like the ones in the Nigerian banking sector, these location-specific themes subject to further study can become generalisable in those countries and research settings.

The second limitation might be that the UK and Nigerian banking sectors share similar rules and regulations given their historical links, which might bias the generalisability of the four themes identified in section 5.3 as well as other findings of this thesis premised on the use of UK banking sector as a benchmark for this study. The UK banking sector chosen as a benchmark for this study is a well-regulated, best practice global financial centre. Moreover, banking businesses have long-established traditions dating back centuries. Also, the principles underpinning the banking business are broadly the same globally. The third limitation may be that the participants were limited to the 'official knowledge workers' (oKWs) in the Nigerian banking sector, which might make the findings not representative of opinions of all executives and other bank's employees. Hence, making the findings in this thesis to be based on an atypical set of bank employees. The study deliberately targeted this group of employees comprising both male and female executives that cover a narrow range of individuals with significant responsibility within the banks, because they represent the group considered as 'fit and proper person' in the Nigerian banking sector. The action and inaction of this category of employees have a significant impact on the business and other employees of the bank. The researcher acknowledges that the study participants are unique, as they comprise senior bank management employees ranging from senior manager grades to managing director grade. This group of employees is the hard to reach, key informants with first-hand knowledge and information about their bank and community, which is a strength for this work.

The fourth issue that might be considered a limitation is the sample size used in this Nigerian banking sector study; sixteen participants, which might be deemed small. However, prior researchers that adopted the phenomenological approach like the one used in this current thesis, had long-established the tradition that three to fifteen participants were considered adequate (Sanders, 1982; Gibson and Hanes, 2006; Holloway et al., 2010; Giorgi, 2009, 2010, 2011; Broomé, 2013; Van Manen 1990, 1997,

2014). Nevertheless, it is acknowledged that the study participants' sample size might be deemed small when compared to the number of 'fit and proper person' (certified bank executives) working in Nigerian banks. Be that as it may, it is important to emphasise that this thesis was not structured to be representative or to evaluate the phenomenon based on quantity. It was designed to put forward defensible suggestions, like the two models developed in this work and the proposed management productivity operational definition (MPoD), outlined in sections 6.5.2.2 and 7.2.2 of this work. The goal of the two models and the MPoD is to guide the managers of oKWs on how to recognise the true productivity of this unique group of employees in the Nigerian banking sector.

The fifth factor that might seem to be a limitation of this thesis is that the researcher was a former banker, with extensive prior lived experience working in the bank with similar responsibilities to the study participants. Though this previous experience enabled understanding the participants' environments and helped to facilitate the processes leading to interview sessions, the researcher 'consciously' employed TPCA phenomenological reduction approach which entails suspending judgements and explanations about the phenomena throughout the research process of this work. This was done to deal with the issue of bias, which 'the former banker status of the researcher might suggest', and which may appear to some critics as a limitation that could impact the outcome of the study.

Nonetheless, it is essential to highlight that in my research methodology, premised on the interpretivism and phenomenological philosophical paradigm, the issue of bias do not make sense because it is a positivist concept which does not make its way into any interpretivism study. Besides, in my experience, my banker's background was advantageous as it made it possible for me to cope with the participants throughout the research work.

7.2 Main Contribution of the Study

This section aims to present a high-level summary of the main contributions of this thesis instead of repeating the details already provided in the preceding chapters. The section consists of two parts: (1) what the current study contributes to the existing body of academic knowledge on service productivity, and (2) the implication of the contribution for practice, i.e., the potential use of the results outside academia.

7.2.1 Contribution to Academic Knowledge

This thesis aimed to facilitate an understanding of the lived experience of service productivity of official knowledge workers (oKWs) employed in the banking sector. This was achieved because we now know what constrains the official knowledge workers productivity in the UK and Nigerian banking sectors. Using the Viable System Model (VSM) principle of Normative Planning developed by Beer (1979) as

a theoretical framework, we now know that the identified oKWs self-imposed constraints, the activities of the banking sectors regulators and those of the study participants' banks constrain the capability and potential of the oKWs productivity in the UK and Nigerian banking sectors. This outcome was explained in section 6.5.2, the 'New Knowledge Emerging From This Research' and further expressed in greater detail with two academic models named, 'Official Knowledge Worker Productivity Challenge' (oKWPC) and 'Official Knowledge Worker Productive Input' (oKWPI) developed as part of this research in section 6.5.2.2. Hence, this work contributes to scholarly body of knowledge on service productivity from the official knowledge worker's perspective. I believe that the new knowledge that emerged from this work and the new models introduced could potentially provide a platform for future study to grow the research area of the knowledge worker lived experience in service productivity.

7.2.2 Contribution to Practice

The two official knowledge workers productivity models introduced in this thesis, apart from providing informative value to the academia can also be useful in real-life situations. In particular, the models will be valuable to managers of the official knowledge workers (oKWs). The first model is called the 'Official Knowledge Worker Productivity Challenge' (oKWPC). Using this model, the managers can identify the existence of the 'service capacity deficit' (SCD) related factors (workplace constraints) that impact the productive inputs of the oKWs, which they currently do not recognise as such. As a result of this 'new' understanding, a by-product of using the oKWPC model could be that the managers are able to review the extant guidelines and policies which hitherto they had not recognised as creating more harm than good for the oKWs lived experience of service productivity. The second is the 'Official Knowledge Workers Productive Input' (oKWPI) model. The model visually shows the actual productive input of the oKW 'pre - impairment' and the outcome; 'post-impairment'. Using this model, the managers can see that the impacts of the service capacity deficit related factors on the productive inputs of the official knowledge workers result in the incidence of lost productive input. Because this model has informative value, it can help managers realise that as a result of the 'lost productivity' there is a gap in the measures of oKWs productivity. The managers of the oKWs aware of the consequences of the SCD related factors can better manage and influence future guidelines and policies of their banks as well as how the productivity of the oKWs are assessed. Furthermore, the two models can also help the managers (practitioners) realise that the productivity measures of the official knowledge workers carrying out their responsibilities in the banks, due to the incidence of lost productivity can be termed 'perceived productivity' which is distinct from their true productivity. The two models hence, are effectively telling us about the lived experience of service productivity of the oKWs and the shortcomings of their banks' existing productivity assessment models, which does not recognise their

true productivity. The insights gained from these models, therefore, offers an opportunity for practitioners to propose alternative oKW productivity assessment models to the banks.

Consequently, this thesis proposes a new ‘management productivity operational definition’ (MPoD) that accounts for the impact of these SCD related factors (workplace constraints) to support the service organisations’ and their managers’ capacity to achieve a better understanding of their official knowledge workers true productivity. The proposed MPoD for the official knowledge workers productivity is the following;

“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”.

Adopting the MPoD will help the service organisations and their managers to recognise the official knowledge workers true productivity outcomes. The MPoD accounts for the SCD related factors (workplace constraints) hence could provide a basis for the managers of oKWs to argue for a review of existing policies and guidelines of the service organisations such as the banks. Furthermore, the appreciation and embracing of the MPoD by the banks and their managers could present them with an opportunity to be proactive and to be seen as strategically managing the oKWs’ lived experience of service productivity. Moreover, I have found that the activities of the official knowledge workers significantly impact the service productivity of their banks as they perform ‘key control functions’. Hence understanding the oKW productivity is imperative to the banks as they depend on their expertise for survival and profit maximisation.

I believe that the oKWPC and oKWPI models and the MPoD introduced for the first time in this thesis, have the potential to evolve and to become an important service productivity strategic management tool, particularly for the oKWs.

7.3 Methodological Contribution

This thesis introduced a new phenomenological research method named ‘Trans Positional Cognition Approach’ (TPCA). TPCA synthesises the principles of both the interpretive and descriptive phenomenological schools of thought to achieve its epistemological objectives. This synthesis ensures that users of the TPCA method can conduct their research without being wedged to a particular phenomenological school of thought.

As any phenomenological method, TPCA adopts a ‘bracketing’ (phenomenological reduction) approach, which entails suspension of judgement and explanations during the inquiry, as it is my position that ‘pure’ bracketing (Husserl 1970a, 1970b) is impossible.

The TPCA method offers a step by step approach, which comprises six stages and sixteen steps for understanding ‘individuals lived experiences’ that gives a clear insight into the phenomenon of interest. The newly developed TPCA phenomenological method was used to analyse the empirical material gathered in this study. The TPCA approach to conducting phenomenological enquiry challenges the norm in the phenomenological domain (a trend which the researcher observed in phenomenological literature and books) where it is uncommon to outline a research process in this manner explicitly. Nonetheless, through this TPCA step by step approach, the method helps the user to show transparently how the knowledge claim presented was derived from the studied phenomena.

In this work, I systematically compared the newly developed TPCA method with other phenomenological methods and other qualitative methods and techniques to demonstrate the uniqueness of the TPCA method. Therefore, it is my hope that this new method will be considered coherent in philosophical and methodological terms by other researchers and that they can adopt it in their future research.

7.4 How is this Research Different?

The knowledge worker productivity and service productivity concepts continue to be contemporary issues several decades, following Drucker (1999) postulations that the biggest challenge facing the management of the twenty-first-century organisations will be how to increase the knowledge worker’s productivity. My interest in this subject area has helped to portray the subject as a concept that deserves to be explored from a different perspective. This conviction proceeds from the fact that despite several literature publications in the subject area, there seems to be little consensus on how to define nor comprehend the concepts of knowledge worker productivity and service productivity primarily due to their nebulous characteristics. I acknowledge that the literature reviewed in chapter two of this thesis has contributed a lot to the theories on service productivity and knowledge worker productivity scholarly knowledge. Nonetheless, the outcome from reviewing the available literature of service operations management and knowledge management found; depicts that most authors focused on the organisation perspective-orientation studies. The concentration on the organisation perspective-oriented studies by authors created a unique individual perspective-orientation literature gap, particularly in the theory of service productivity; a knowledge gap which this thesis hopes to fill.

Consequently this thesis charts a new path that signals a paradigm shift from the ‘organisation perspective focus’ dominant approach found in the literature reviewed of service operations management and knowledge management scholars such as (Gummesson, 1992; Collins, 1997; Vuorinen et al., 1998; Drucker, 1999; Handy, 2001; Parasuraman, 2002; Lovelock and Gummesson, 2004; Davenport, 2005; Johnston and Clark, 2005; Lasshoff, 2006; Shafiti et al., 2007; Gronroos, 2011;

Maruta, 2012; Djellal and Gallouj, 2013; Sekhon and Yalley, 2014; Vargo and Lusch, 2016; Shpakova, Dörfler, and MacBryde, 2017) etc., to an approach that explores these transdisciplinary concepts from an individual perspective orientation focus. Hence, the title of this thesis, which is “Towards understanding knowledge workers lived experience of service productivity in the banking sector”. This thesis explored the study phenomenon from the ‘individual perspective orientation’ focus, which yielded useful findings, and contribution to scholarly knowledge and practice outlined in chapter 6 and section 7.2, respectively.

7.5 Suggestions for Future Research

The literature review of extant works in the service operations management and knowledge management bodies of knowledge undertaken in this thesis as discussed in the last section enables one to realise that most studies in the two domains were organisation perspective oriented. This understanding provided the opportunity to advocate for a new approach to researching the study area, which yielded the ‘individual perspective orientation’ conceptual result. The individual perspective orientation’ focus informed the research approach adopted in this thesis. As a result, the approach adopted in this thesis can be deemed a paradigm shift from the dominant organisation perspective-oriented approach to an area of research with a range of new possibilities. This approach, as evidenced in the current work, “Towards understanding knowledge workers lived experience of service productivity in the banking sector”, entails formulating new ways of doing things as well as innovating existing research methods. Embracing the opportunity provided by the paradigm shift led to the initiation and operationalisation of the new Trans Positional Cognition Approach (TPCA) phenomenological research method.

The TPCA research method, which enables the user to focus on the lived experience of the phenomena of interest in context, synthesises the principles of both the interpretive and descriptive phenomenological schools of thoughts to achieve its epistemological objectives. It uses a step by step approach that comprises of six stages and sixteen steps. This TPCA stepwise approach to conducting a phenomenological study ensures rigour and trustworthiness of the research method. It also provides users of the method a clear and transparent way of showing how the knowledge claimed was achieved. In this work, there were some limitations and other associated issues that emerged in the course of applying the TPCA method. These concerns form part of the suggestions for future research direction. Additionally, the study findings equally provided further future research suggestions.

First, the opportunity for future research direction as a result of developing and applying the new TPCA method in this work includes,

1. The need for a further longitudinal study to be conducted to understand the studied phenomena fully. Moreover, as TPCA was introduced and used in this study to analyse data for the first time, the longitudinal study would provide an opportunity to innovate the method further.
2. It would be interesting afterwards to expand the scope of the study participants, from the restrictive atypical group of workers, 'bank executives' working as 'official knowledge workers' in the banks, to include the mid-level managers and the blue colour employees of the banks. The study result should provide a benchmark to compare the current study results.
3. Also; there would be the need to showcase the new TPCA method at workshops and conferences, to obtain feedback that could form valuable data for future research work.

Secondly, the outcome of this study also provided further opportunities for future research direction

1. The thesis contributed for the first time to the theory on service productivity, two official knowledge workers productivity models namely; the official knowledge workers productivity challenge (oKWPC) model and official knowledge workers productive input (oKWPI) model. The models have scholastic value, therefore, can provide the platform and inform future researchers interested in this subject area.
2. The thesis also proposed a management productivity operational definition (MPoD) to support the bank managers' capacity to recognise their official knowledge workers true productivity. This MPoD provides an opportunity for future research work, for practitioners and academicians. This could be in the form of inductive or deductive research work to substantiate the applicability and the usefulness or otherwise of the proposed MPoD.

7.6 Final Remarks

In this chapter, the entire research work done was reviewed. The outcome of the review shows that this thesis adopted the interpretivism and phenomenological paradigm, which informed the choice of phenomenology research method employed in this work. The chosen research method facilitated studying the lived experience of service productivity of the official knowledge workers working in the UK and Nigerian banking sectors.

The main achievement of this thesis is that we now know what constrains the official knowledge workers (oKWs) productivity in the UK and Nigerian banking sectors. I have used the Viable System Model (VSM) principle of Normative Planning developed by Beer (1979) to better understand the factors that constrain the capability and potential productivity of these oKWs in section 6.5.2 of this work. This then was expressed in greater detail using two academic models named; Official Knowledge Worker Productivity Challenge' (oKWPC) and Official Knowledge Worker Productive Input (oKWPI) in section 6.5.2.2 of this thesis.

Additionally, this work proposed a new operational definition termed 'Management Productivity Operational Definition' (MPoD) to support the managers of the official knowledge workers to better understand the true productivity measures of these workers. Hence, both the new knowledge that emerged from this study and the oKWPC and oKWPI models including the MPoD introduced for the first time in this work could potentially provide a platform for future research to grow the research area of the knowledge worker lived experience in service productivity. Thus, this study contributes to scholarly body of knowledge on service productivity from the official knowledge worker's perspective.

Furthermore, this thesis includes a methodological contribution, the newly developed phenomenological method, named 'Trans Positional Cognition Approach' (TPCA). Notably, the TPCA method synthesises the principles of both descriptive and interpretive phenomenological schools of thought. TPCA method helps researchers to overcome the divide between the two schools of thought and follow a more inclusive approach while conducting their research work. Thus, further development of the TPCA method offers a promising direction for future research.

As I am concluding this work, the words of Merleau-Ponty (1945/1962, p. xiv)

"In order to see the world, we must break with our familiar acceptance of it"

remains the most appropriate for my research journey. Looking back at the three great years spent 'gathering materials with which to build'; yet not sure if 'what was being gathered would be fit for purpose'. I feel privileged because in time with unwavering discipline and hard work, learning the ropes from the 'masters' I arrived at a moment of epiphany. A time of knowing...

During those PhD painful periods... ‘the not knowing epochs’, the following words of Albert Einstein encouraged and kept me going...,

‘if we, knew what it was we were doing, it would not be called research’.

The PhD journey, indeed, is a once in a lifetime opportunity to learn, grow, and mature both academically and professionally. I can now look, as well as, see the world through different prisms and be willing to break from my familiar acceptance of it. For this, I am genuinely grateful.

The next step is to grow my dreams. I have learned to dream big, but most importantly, to nourish and protect them through thick and thin. One day the sun will shine on my dreams and bring them forth. The oKWPC and oKWPI models, MPoD and TPCA method are all part of that big dream, ‘birthed’ during this PhD Journey.

My task now is to progress this official knowledge worker lived experience in service productivity subject area. Hence, into the unknown future, the words on the marble still read

“In order to see the world, we must break with our familiar acceptance of it.”

Merleau-Ponty (1945/1962, p. xiv).

Chapter 8. References

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