

**A SURVEY OF THE STRATEGIES USED TO FACILITATE TEAMWORK  
AMONG EMPLOYEES IN COMMERCIAL BANKS BASED IN NAIROBI**

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**IN PARTIAL FULFILMENT OF THE REQUIREMENTS OF  
THE MASTER OF BUSINESS ADMINISTRATION  
OF THE UNIVERSITY OF NAIROBI**

## DECLARATION

I hereby declare that this project is my original work and has not been submitted, either in the same or in different form to this, or any other University or Institution for a degree

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This project has been submitted for examination with my approval as the supervisor

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## **DEDICATION**

This work is dedicated to my parents David and Elizabeth for all the sacrifices they have made for me over the years and to my siblings Gacheru, Njeri and Wanjiku for putting up with me all these years and loving me when I was unlovable. God bless you.

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# CHAPTER ONE

## 1.0 INTRODUCTION

In modern days, there is no traditional function like planning, research, product development, design, production, marketing and selling that is not being done more and more by teams. We live at a time in which the team-centred organization is becoming less the exception and more of the norm. Some of the most dominant and successful companies in the world already function largely as team-centred organizations. There are many, many more companies that may not be fully team-centred, but which make extensive use of teamwork in their operations. Teamwork and teams have become the overall strategies and common factors in all sustained initiatives. They have become central to total quality management, continuous process improvement, total customer service, re-engineering and all other new organisation management strategies. (Allen 1989).

Survival is about performance, and teams are one of the best ways to achieve and improve performance. Nonetheless, teams usually do outperform other groups and individuals. They represent one of the best ways to support the broad-based changes necessary for the high-performing organization. Superior teamwork and superior work teams have been demonstrated to be the only consistent strategies for providing superior services and products (Durin 1997).

According to an authoritative publication, *The guide to Managing Quality*, (1998) examples of companies which have used teamwork extensively in various industries include:

Ameritech in the Telecom industry uses self-directed work teams, which are "empowered teams that share day to day responsibility for managing risk and

improving themselves. The team performs risk analyses and executes value-added engagements and communicates with and assists clients to meet corporate goals and objectives" (Glacel 1997).

Intel and IBM, large players in the high-tech field, have both had to reinvent themselves in the past decade. Andrew Grove, the CEO of Intel, is famous for his "constructive paranoia," which keeps him and his organization alert and responsive to changing market and competitive conditions. Both companies rely on teams in order to stay responsive (Daniels 1994).

Hewlett Packard, famous for its managing by walking around, and its emphasis on valuing the individual, has teamwork as a central tenet of its corporate strategy. Compaq has interpreted teams as global alliances with significant firms in computer software and hardware (Daniels 1994).

Shell and Mobil, the energy giants, loudly proclaim teamwork in their corporate strategies. Mobil has a stated goal of consistently achieving 12% growth, something it depends on key leadership teams to achieve (Avery 2002).

The dismantling of occupational demarcations has coincided with the spread of teamwork, as workers are cross-trained to perform multiple tasks rather than focusing on individual work assignments. Teamwork has also called into question the traditional demarcation lines between labour and management, as workers often have greater opportunity to influence the content to their jobs and make decisions previously left to managerial prerogative (Bennis 1997).

The Swedish motor industry provides a prime example of the move to highly autonomous work teams. In 1991 Volvo's Torsalanda plant launched a program of "Quality, Precise delivery and Economy" (QPE) to improve product delivery and speed up the process of model renewal. Teamwork became an essential

part of the program objective, with teams introduced into the assembly sector, the paint shop and the body shop. The teams are self-regulated, participate in change and development and carry out their own follow-up of the production outcome. In addition to their pure production work, they carry out maintenance, troubleshoot problems, plan future activities and keep in touch with subcontractors. The idea is to make the QPE teams skilled both as customers and suppliers in the company's internal relations (Avery 2002).

The new teamwork organisation at Torslanda excludes traditional supervisors, as they are replaced with "production leaders". These are team members with overall responsibility for the manufacturing process, which also handle financial issues. The position of team leader is held on a rotating basis among the whole team. To ensure that the team members are performing different tasks (multi-skilling), the work assignments also rotate among members (Avery 2002).

This type of teamwork is characterised by a high degree of group autonomy in terms of selecting team members and leaders and in assigning work within the team. It is also characterized by an absence of hierarchy and a high degree of multi-skilling aimed at making each member capable of carrying out several functions (Ozaki, 1996).

Another form of teamwork has originated in Japan, where workers' assignments within a work unit are not rigidly divided along functional lines, and each member of a work unit is trained to carry out several tasks assigned to the unit, rather than focusing on a single task. Yet all team members do not carry out all tasks. Unlike the Scandinavian teamwork model, the supervisors or group leaders in Japanese organisations continue to play a key hierarchical role. These leaders are nominated by management, and have a major say in designing different levels of seniority and skill, integrated in the hierarchical lines of authority of the enterprise. As they acquire seniority and new skills, team



members are expected to move upwards in the group. Several carefully defined basic tasks with different degrees of difficulty are grouped to make up each worker's job. The same tasks are purposely assigned to several mutual support and on-the-job training (Sauerwein 1996).

The concept of teamwork differs from country to country, and often from one enterprise to another within the same country. In the Japanese motor industry for example, virtually all production workers – about two-thirds of the workforce – are reportedly working in teams. However a 1993 survey showed that 40 per cent of enterprises were placing a growing emphasis on individual work assignments while only 25 per cent were moving towards the further strengthening of their group-based work organisation (Ozaki 1996).

Other countries however are exhibiting a fairly rapid growth in group-based work. In the United States for example a 1990 survey of the 1,000 companies graded by Fortune magazine showed that 47 per cent had work teams, a jump from just 28 per cent in 1987. However, such findings need to be tempered by more detailed information on the actual scope of these schemes. Thus, only 10 per cent were applying teamwork to over 20 per cent of employees (as compared to 7 per cent in 1987); and in only 1 per cent of the companies were more than 40 per cent of employees involved in teamwork (Sauerwein 1996).

In the German mechanical engineering industry, 29 per cent of companies reported the incidence of group work in 1991. But the increase in teamwork has been almost dramatic in the German motor industry, as the percentage of production workers operating in groups rose from 9 per cent in 1993 to 22 percent one year later. This sharp increase is largely due to a decision by Audi in 1994 to introduce teamwork (Ozaki 1996).

In Australia, a 1991 survey of 2,000 workplaces employing more than 20 workers found that one-third had introduced significant changes in work practices or technology, with only 14 per cent saying they had introduced no change at all. Interestingly, the public sector was nearly twice as likely to have restructured work practices as the private sector – 49 per cent as compared to 28 per cent (Ozaki 1996).

According to Australian researcher, three principal factors influence the degree to which new forms of work organisation are adopted. The first is the nature of the firm or industry, particularly its degree of exposure to international competition. The second is the quality of labour –management relations, especially the willingness of employers to involve employees and unions in decisions regarding changes in work organisation. The third is the application of new technology and the degree of technological change influencing the need for developing new forms of work organisation to be developed (Okatch, 2001).

## **1.1 Commercial banks**

Commercial banks fall within the service industry. The banking industry is growing more complex with each passing day, and it is becoming increasingly competitive. Due to poor economic performance the banking industry has in the recent past undergone a lot of restructuring (Bank Supervision Annual Report 2000). Employees are required to do more, get it done faster and improve the quality of their operations efficiently. This is because despite the decline in investments and shrinking profits, customers continue to demand efficient services. As there are many options available for banking services, customers remain loyal to a specific bank when they feel they are getting good service (Okatch, 2001).

Teamwork and cross-functional teams are essential elements in the banking industry. In the Australian banking industry, for example, changes in work organisation were driven by the twin objectives of cost cutting and improving customer service. Substantial changes were made to the branch structure of banking, including movement towards a "hub and spoke" design. Management and lending activities in a given geographical area were centralized, while a number of surrounding branches had their functions greatly reduced so that they performed a smaller range of less complex transactions, leading to changes in the traditional work roles of tellers and managers. Although the range of processing tasks was reduced, the depth of knowledge and skills required by the branch staff to perform their new sales roles increased. This was especially true of staff in regional banks, who were required to become even more multi-skilled (Okatch, 2001).

Similar structural changes have recently taken place in the banking industry in France, where increasing competition has forced banks to diversify the services they offer. Rather than pursuing a traditional, "segmented" approach to banking, where different bank personnel provide distinct services to clients, tellers were expected to offer a more "integrated" service approach (O'Reilly, 1994). A single teller could be expected to perform an array of duties such as: buying and selling shares for clients using the Minitel system; providing clients with account balances through their computers; arranging appointments with customers wishing to take out small loans and checking their credit history; and buying and selling shares for clients using the Minitel system; providing clients with account balances through their computers; arranging appointments with customers wishing to take out small loans and checking their credit history; and buying and selling foreign exchange directly over the counter (O'Reilly, 1994). In addition to performing these tasks, the French tellers were also expected to do low-grade administrative work such as encoding cheques. The high degree of functional flexibility among these tellers was facilitated by their relatively high

qualifications and skill levels, particularly in comparison with tellers in other countries. This was a function of the recruitment practices of French banks, which sought to raise the standard entry requirements of new employees so that they would be more adaptable to future changes (Okatch, 2001).

As the above examples from the banking industry demonstrate, workers within a restructured work environment commonly need to be more knowledgeable, better educated and trained, and more adaptable than ever before. Rather than performing a single task, they are often required to perform a variety of duties, on a rotating basis, and assume increasing levels of responsibility on the job. Workplaces have also begun putting a stronger emphasis on continuous quality improvement, which demands more flexibility in work arrangements and greater reliance on workers' skills and abilities.

There are several strategies used by firms to promote teamwork. These include promoting a mission and vision for the team, which support the overall mission and vision of the organisation. This allows the team to own it and operationalise it. Building commitment and confidence of each team member is another important teamwork development tactic. This is because to develop a strong team spirit, individuals must feel a sense of mutual accountability (DuBrin, 1997). Giving people group rewards for group accomplishments reinforces teamwork because people receive rewards for what they have achieved collaboratively. The recognition accompanying the rewards should emphasize the team's value to the organisation (DuBrin, 1997; Parker, 1994).

Welcoming all inputs from team members is another strategy that is used to promote teamwork. The team leader should explain how each idea; each task completed contributes to the larger fabric of a team product. (DuBrin, 1997; Ucko 2003). Team spirit and team performance will dampen if the leader hogs the best opportunities, assignments and credits. One of the leader's biggest

challenges is to provide opportunities for the group and individuals to perform well (DuBrin, 1997).

Many Managers may be able to perform tasks similar to those of staff members. However, in highly technical and professional areas, the technical knowledge and competence of the manager is an integral part of the leadership skills required for effective management. While groups demonstrate high productivity and team spirit, the leader is generally involved in facilitating the member's activities and outputs (DuBrin, 1997; Ucko 2003). Humour and laughter are excellent vehicles for building team spirit when used with appropriate frequency. The group needs to laugh enough to raise morale, increase the fun associated with the task, and stimulate creativity (DuBrin, 1997). Conventional wisdom is that jargon should be minimized in business. Yet liberal use of jargon among team members enhances team spirit because it sets the group apart from others in the organizational (DuBrin, 1997).

Teamwork has many benefits. These include improved performance by the team members. Increased efficiency, there is a wider skill and knowledge base available, there is cross fertilization of ideas, career and personal development is enhanced and there is improved morale (Williams, 2002). Teamwork is also important as it can provide a key source of competitive advantage. Many employers have discovered that they can increase competitiveness by introducing changes in work organisation, including streamlining work practices, reducing the number of job classifications, expanding job definitions and promoting greater cooperation and teamwork (Ozaki, 1999).

## **1.2 Statement of the problem**

We live in a time in which the team-centered organisation is becoming less the exception and more the norm. Some of the most dominant and successful companies in the world already function largely as team-centered organizations (Harrison, 1994).

Teamwork among employees is particularly key to the success of firms in the service industry. The performance of these firms depends on among others, the extent to which staff work as partners and the strategies used to effect work relationships (Glacel, 1997).

Strategies used by firms to operate teamwork settings have emerged as a key factor influencing quality of service and output in general (Stokes et. al. 2000).

It is important to analyze the use of teamwork strategies in firms not only to know what they are but also to decipher the relationships between the use of specific strategies and corporate performance.

Commercial banks apply the teamwork concept in their operations (Greenberg et al, 1995). To the best knowledge of the researcher, no study has been carried out in Kenya among commercial banks to analyze the strategies used to operate teamwork among employees and the nature of relationships between the performance of the bank and strategies used to operate teamwork among staff.

This study therefore seeks to answer the following questions.

- (i) What strategies are used by commercial banks to create and maintain teamwork among staff?
- (ii) What is the relationship between teamwork strategies and financial performance of commercial banks?

### **1.3 Objectives of the study**

- (i) To establish the strategies used by the banks to promote and enhance teamwork among staff.
- (ii) To establish the factors likely to affect the use of teamwork strategies.

### **1.4 Importance of the study**

The study is important to:

Top Management of the banks to know the extent to which teamwork contributes to the performance of the banks.

To Human Resource and line managers to find out the strategies used to create and motivate teams

To employees to see the benefits of teamwork and improve on the strategies currently used.

The findings of this study may be a source of secondary data for future references.

## **CHAPTER TWO**

### **2.0 LITERATURE REVIEW**

#### **2.1 Teamwork**

A team is made up of a group of people working together to achieve a common goal. An effective team has certain characteristics that allow the team members to function more efficiently and productively. An effective team develops ways to share leadership roles and ways to share accountability for their work products, shifting the emphasis from the individual to several individuals within the team. A team also develops a specific team purpose and concrete work products that the members produce together (Katzenbach and Smith 1993).

A team is a small number of people with complementary skills who are committed to a common purpose, challenging performance goals, and using a clear approach for solving problems for which they hold themselves mutually accountable. Team characteristics include: shared purpose or vision; specific and challenging performance goals; mutual interdependence; accountability to a larger whole; diversity in experience, knowledge and skills; and clear approaches for working together (Katzenbach and Smith 1993).

Level (1972) defines a team as "a group whose members have complementary skills and are committed to a common purpose or set of performance goals for which they hold themselves mutually accountable". Arguably, by this definition, the entire membership of any company or organisation comprises a team. At least management would generally like to think that all of the employees within the company are committed to the purpose of the company and that all employees are held accountable and hold themselves accountable for their actions and accomplishments. The proliferation of company mission statements



also attests to this idea of companies being structured as and purportedly functioning as teams.

Within companies, additional subunits are frequently designated as specific types of team, for example, top management teams, improvement teams and work teams (Greenberg and Baron 1995). The purpose and task of these specific teams are more narrowly defined, but subsumed by the company's mission and goals. The construction industry, with its array of subcontractor organisations and project teams, clearly incorporates specialised teams, including but certainly not limited to 'work team'. The project management approach common to the industry exemplifies the 'work teams' concept. Companies routinely undertake several projects simultaneously and to a large degree separate project or work teams are developed for the individual projects. Each of this work team focuses upon using company resources to produce the desired results (Greenberg and Baron, 1995). Members of the team are to work individually and collectively toward a common goal.

It could be argued that the formation of teams or work teams often assumes that the team members will function as a team. To function as a team, members need to work together, to cooperate, to share both the glory and the blame. Clearly not all work teams function effectively as a team. One need only recall experiences with teams in which some members did not do their share of the work, or competed against one another or sabotaged other members or tried to take all of the credit, but none of the blame to be acutely aware that merely defining and organising a team or work team does not ensure that the members will function as a team, will display 'teamwork'. Further, it should also be clear that one need not belong to a specific team within a company in order to perform as a team player for the company. We all can identify individuals who we would regard as team players in that they reliably display certain behaviors

that the structure of a team does not ensure that the group functions as a team; given that work teams and team work are not the same thing.

It appears that by developing work teams, what companies are actually trying to encourage is teamwork (Daniels 1994). In fact it could be argued that regardless of the existence or absence of specialised teams within a company, the success of a company depends, to some degree upon teamwork. That is to say that it may or may not be beneficial for a company to establish structured workteams, but it certainly will benefit a company if its employees function as a team.

## **2.2 Teamwork skills**

In order to determine which skills are essential to and define teamwork, we need to look closely at those individuals whom we regard as good team players. We need to consider what it is that they do that leads us to distinguish them as exemplars (Gilbert, 1978). Several identifiers are apparent (Allen, 1989; Daniels, 1994; Greenberg and Baron, 1995; Hall 1996). First team players cooperate. They work together with others toward a common goal. Second they work for the benefit of the team at times sacrificing individual accomplishment and acclaim. Third they communicate with other team members. Fourth they share both the glory for successes and the blame for failures. Fifth, they do their share of work or more. Sixth, they assist other team members and seventh they motivate other team members.

On a day-to-day basis, these teamwork skills can be displayed in numerous ways (Allen, 1989; Daniels, 1994). For example, simply attending meetings is a good first step toward cooperating with team members and may indicate one's willingness to work for the benefit of the team while sacrificing time and that could have been devoted to furthering personal agendas. Of course simply

attending meetings does not by itself connote teamwork. Individuals who express their interest present ideas build upon others ideas offer potential solutions instead of complaining, discuss the benefits and drawbacks to their own and others' ideas ask questions, give feedback and compromise, while at those meetings more clearly display several if not all of the teamwork skills identified above. Outside the meeting setting, teamwork is displayed through such actions as simply doing what was asked, looking for solutions, concentrating efforts on high priority activities, volunteering, initiating work-related conversation, helping others complete their work, complimenting others on their efforts and accomplishments, expressing appreciation to others for their contributions and presenting team ideas and accomplishments to management (Hall, 1999).

Numerous other actions could also contribute to the concept of teamwork. These actions are as individual as the companies in which people work and as individual as the persons working within a given company. What is important is to recognise which of these actions the company values, to recognise these actions as skills and then to recognize that as skills, these actions can be developed and enhanced through basic motivational tactics (Hall, 1999).

Research suggests that there are four key stages to building a highly effective team (Williams 2002).

### Forming

This is the stage when the group first comes together. Everybody is very polite and very dull. Conflict is seldom voiced directly, mainly personal and definitely destructive. Since the group is new, the individuals will be guarded in their own opinions and generally reserved. This particularly so in terms of the more nervous and or subordinate members who may never recover. The group tends

to defer to a large extent to those who emerge as leaders. This is when the team gets to know each other and start focusing on the task ahead.

### Storming

This is the next stage when all hell breaks loose and the leaders are lynched. Individual confidence grows causing some friction. Agreement is difficult and task completion inefficient. Factions form personalities clash, no one concedes a single point without first fighting tooth and nail. Most importantly very little communication occurs since no one is listening and some are still unwilling to talk openly. True, this battleground may seem a little extreme but if you look beneath the veil of civility at the seething sarcasm, invective and innuendo, the picture comes more into focus.

### Norming

At this stage the sub-groups begin to recognise the merits of working together and the in fighting subsides. The team feels able to question and challenge to get the best outcome for the task. Since a new spirit of co-operation is evident, every member begins to feel secure in expressing their own viewpoints and these are discussed openly with the whole group. The most significant improvement is that people start to listen to each other. Work methods become established and recognised by the group as a whole.

### Performing

This is the culmination, when the group has settled on a system, which allows free and frank exchange of views and a high degree of support by the group for each other and its own decisions. The team works effectively with high levels of synergy. Individuals are flexible and value each other's differences. In terms of

performance, the group starts at a level slightly below the sum of the individual's levels and then drops abruptly to its nadir until it climbs during norming to a new level of performing which is hopefully well above the start. It is this elevated level of performance, which is the main justification for using the group process rather than a simple group of staff (Blair, 1997).

### **2.3 Motivating teamwork**

Although individual employees certainly can do much to motivate themselves and others, it is to the advantage of the manager or team leader and to the company to implement motivational strategies to enhance employee performance, including teamwork (Allen, 1989; Hall 1996). An analysis of 'motivation' reveals that people are motivated to and in fact do carry out those activities that 'pay off' for them (Connellan, 1978; Daniels, 1989; Daniels, 1994; Hall 1996) Everything that a person does pays off by allowing the individual to achieve something desirable.

In a given work place, employees learn very quickly what will pay off for them and what won't (Daniels, 1989; Daniels, 1994 Hall 1996). Individuals who are viewed as not being team players, may fall into two broad classes; those who loaf or do not appear to do their share, and those who work primarily for their own personal gains and are highly competitive against their co-workers. Individuals who loaf do so at least in part, because they can; get away with it. Co-workers pick up the slack, while the loafer continues to get paid. This situation is more likely to occur when job responsibilities are not clearly delineated and when individuals are not held accountable for their team input (Greenberg, 1995). Often, what is done in this situation is the employee is "talked to", which amounts to the employee being told again to do his or her share. Commonly, the loafer still does not contribute. This is not surprising if the pay offs remain the same. What can turn this situation around is first to

prompt effort by clarifying each team member's responsibilities so that each individual knows not only what his or her own role is, but what every other person on the team will be doing (Greenberg, 1995). Then each individual's contribution to the team effort must be made to pay off for the individuals. If only the team's outcome is acknowledged and everyone on the team is rewarded equally, the loafer will receive the same pay offs for doing less work. If, in contrast, individuals receive some benefits based upon what and how much they contribute to the team, the loafer can only obtain these benefits by contributing to the team (Allen, 1989; Daniels, 1994). If those benefits are desirable to the loafer, he will be motivated to work to achieve them.

In many companies, individuals gain promotions, recognition, pay raises and other benefits through being better than other employees, through successfully competing against fellow workers. In these situations, employees learn that it pays off for them to compete instead of to cooperate (Hall 1996). If the reality is that by working independently, the employee is able to gain recognition for his or her accomplishments and beat out other employees for promotions and perks, while working together with others means that individual must share the glory, advance more slowly not get perks, then the employee will be motivated to compete and not to cooperate. If indeed that is the reality, it will not help to tell the employee to become a team player nor that teamwork is important to the company.

If a company does value teamwork, the way to motivate workers to cooperate, to work together with others is thus to make it pay off for the worker to do so. What is valuable to the employee must be in some way tied to teamwork activities (Hall, 1996). For example, if a member of a team has not only done his or her own work but has put in extra hours helping a co-worker with that person's part of the job, and if this same team member has taken an active part in meetings by volunteering ideas, coming up with possible ways to cut costs,

listening to others and expressing interest in their ideas, this might be selected to be the team leader or project manager for the next project. In this case, the employee would gain recognition and respect teamwork; it would pay off to cooperate instead of to compete.

On a smaller scale, teamwork activities can be encouraged, motivated on a daily basis through social interaction (Allen, 1989). A smile and a than-you from a co-worker for the help given will encourage repetition of helping. Listening to one's ideas, re-phrasing those ideas to indicate you heard and understood what was said, encourages one to come up with and offer more ideas. Even though these small, social acknowledgements seem rather trivial, they can have a big impact (Avery 2002).

The way to enhance teamwork within any company is to use both the small frequent, immediate social acknowledgements and the larger benefits such as promotions, recognition in combination to motivate individuals. To function effectively, these pay-offs must be clearly tied to teamwork efforts and care must be taken to avoid providing large pay offs for any undesirable or less desirable competitive actions (Allen, 1989).

## **2.4 Strategies used by firms to promote team work**

A team united by a common direction and given appropriate support can provide great results. Frequently, organisations throw employees into a few hours of team training and then turn them free to do "team stuff". This leads to teams that are not very effective. Different authors have come up with different strategies to get maximum value from teams.

## **Promote a vision and a mission**

Top executives set a vision for the firm, yet teams can have their own visions that support the vision at the top. The leader of an R&D team might establish a vision of someday becoming well known in the industry. Given that most corporate visions are lofty, team visions will usually fit a corporate vision relating to world-class status. A mission is typically more specific and more related to implementation, than a vision. It is also tied more directly to the team's present reality, such as "providing investigations of new technologies that are noted for their relevance for eventual commercial application". Whether you spur the group to establish a vision, mission or both, it will be an important step forward in developing teamwork (DuBrin, 1997).

## **Build commitment and confidence**

A key teamwork development tactic is for the leader to build the commitment and confidence of each team member as well as the team as a whole. For the group to develop a strong team spirit, individuals must feel a sense of mutual accountability. An effective vehicle for building commitment and confidence is to make ample use of positive reinforcement. Team members should be given frequent reminders of what they are doing right and encouraged for actions that contribute to team goals. Positive reinforcement for example would entail sending an email message to the company president praising the team's recent accomplishment.

It cannot be stated with certainty that positive reinforcement leads directly to commitment and confidence and builds commitment. More certain is the fact that giving staff members no positive reinforcement decreases commitment and lowers team spirit (Daniels, 1994).



## **Emphasize Group recognition**

Giving people rewards for group accomplishment reinforces teamwork because people receive rewards for what they have achieved collaboratively. The recognition accompanying the rewards should emphasize the team's value to the organisation. Recognition promotes team spirit by enabling the group to take pride in its contributions and progress. Team recognition could be done through a display wall for team activities such as certificates of accomplishment, recent publications and patents, and recognition in professional societies. Another form of recognition would be celebrations to mark milestones such as a conversion of an R&D concept into a product, the issuing of an important patent, or the discovery of a money saving process (DuBrin, 1997; Drucker 2002).

## **Instill Team spirit by welcoming all input**

Team spirit elevates with a broad-based contribution to the group effort. It is especially important for the high performing leader to avoid the situation of one or two people being the only contributors during a meeting. Unfortunately not every team member has the talent to contribute as much as the stronger members. Welcome all input to encourage even modest contributions. Explain how each idea, each completed task, contributes to the larger fabric of a team product. For example, a team member might conduct a literature search that eventually leads to an important technical innovation. Without the painstaking literature search, the innovation might not have been possible (Daniels, 1994; DuBrin, 1997).

## **Create opportunities for others**

Team spirit and team performance will dampen if the leader hogs the best opportunities, assignments and credits. One of a leader's biggest challenges is to provide opportunities for the group and individuals to perform well. The challenge is more acute when the leader has a strong track record, and other team members are at an earlier career stage. An example of this follows.

Top Management at an entertainment conglomerate decided to investigate the possibilities of opening a theme park. The head of the new venture team was asked to personally visit six leading theme parks in the United States and Canada. She welcomed the assignment but then suggested to top management to send one of the quickest minds on the team instead, as his insights would be very helpful. The executive group welcomed the suggestions. The group knew without the team leader saying so, that she had passed a plum assignment along to a team member. (Avery,2002)

## **Engage in Tasks performed by the team**

Many Managers may be able to perform tasks similar to those of staff members. However, in highly technical and professional areas, the technical knowledge and competence of the manager is an integral part of the leadership skills required for effective management. Therefore, the idealised version of the leader who spends all of his or her time formulating visions, crafting strategic plans and inspiring others through charisma does not fit team leadership. The effective leader engages in those activities that are strictly their responsibility, while arriving at a final decision after receiving group input. While groups demonstrate high productivity and team spirit, the leader is generally involved in facilitating the member's activities and outputs (Armstrong, 1997; DuBrin, 1997).

## **Introduce humour with appropriate frequency**

Humour and laughter are excellent vehicles for building team spirit when used with appropriate frequency. The group needs to laugh enough to raise morale, increase the fun associated with the task, and stimulate creativity. The effective leader therefore has a good sense of humor but avoids the immaturity of a nonstop laboratory clown. For building team spirit, the most effective humor is linked to the situation in the form of a humorous comment. Bringing rehearsed jokes into the meeting is much less effective. An example of humor that worked follows (Avery, 2002).

An R&D team was attempting to fill a position for a microbiologist. A team member said she had an excellent candidate, but that his current salary was \$3,500 higher than the maximum starting salary for this position. With a deadpan expression, the team leader said, "Call him back and ask him if he would like to take a pay cut to ease his tax burden" (Avery, 2002).

## **Encourage the use of in-group jargon**

Conventional wisdom is that jargon should be minimized in business. Yet liberal use of jargon among team members enhances team spirit because it sets the group apart from others in the organizational. When dealing with outsiders, team members can then follow the effective communication principles of minimizing jargon. Teams performing specialized work are the most likely to use jargon. For example, a member of a quality improvement team returned from a vacation. Asked how well he played golf during his vacation, he replied "far too much variation to achieve zero defects" (Bennis, 1997).

## 2.5 Benefits of teamwork to organisations

Good teamwork is essential for success. Organizations put efforts to support and encourage teams and its activities for the optimal team effectiveness. Then, there must be potential benefits that teamwork can achieve over individuals performance. Huszczo (1996) suggested some of the potential benefits of teams, which include:

Teamwork in its essence and at its best yields a whole, which is greater than the sum of its parts. It allows a group of people together, to make decisions and/or carry out activities more effectively and with more confidence, than any one team member could. Members of Organized Teams share a common purpose and a shared responsibility and commitment to achieve the set goals and objectives. They are skilled, and confident they can effectively carry out their work (Huszczo, 1996; Williams 2002).

Team members trust one another, respect one another, and consider other team members' points of view. They communicate openly and share information. Members are able to learn from one another thereby increasing their skills and knowledge base and therefore become more productive individuals. They share a common language, to ensure they can communicate effectively with one another (think of police codes, football plays, surgeons in an operating theatre) (Eales-White, 1995).

Teamwork provides an important source of stimulation to the individual members of the team. It provides a structure that encourages a sense of involvement in a large organization. This is because all the members have to share a task and their participation is key for the fulfillment of the task (Huszczo, 1996; Eales-White, 1995).

Teams serve as a vehicle for organizational development efforts by using all the skill sets present in the organisation. Team members acknowledge the important role they each play in achieving the overall objectives of the organisation (Williams 2002).

Teams offer a means of satisfying relationship/belongingness needs and thus providing a source of satisfaction. This is due to the bonds formed by members while working on the different tasks assigned to them (Eales-White, 1995).

Teamwork provides a forum for constructive conflict resolution, as any conflicts arising have to be resolved by the team members (Williams 2002).

Teams provide an opportunity for more individuals to develop and utilize leadership skills and fulfill personal needs. This is because different members of the team will be required to lead the team through the different stages of their assignment (Huszczko, 1996; Williams 2002; Eales-White, 1995).

Teamwork Improves productivity through a more flexible approach to utilizing the knowledge and skills of employees. This is because a team will usually be formed by employees in different departments and will therefore look for the best approach to carry out the task assigned to them (Williams 2002).

Teamwork brings about a structure that helps employees' address the fact that everyone needs to depend on each other for organizational success.

Teams are more productive than groups that have no clear performance objectives because their members are admitted to deliver tangible performance results. Teams and performance are an unbeatable combination (Huszczko, 1996).

A "high-performance organization" consistently outperforms its competition over an extended period of time, for example, ten years or more. It also outperforms the expectations of its key constituents: customers, shareholders, and employees. Consequently, it is believed that teams will play an increasingly essential part in first creating and then sustaining high-performance organizations (Williams 2002).

Several well-known phenomena explain why teams perform well. First, they bring together complementary skills and experiences that, by definition, exceed those of any individual on the team. This broader mix of skills and know-how enables teams to respond to multifaceted challenges like innovation, quality, and customer service (Eales-White, 1995).

Second, in jointly developing clear goals and approaches, teams establish communications that support real-time problem solving and initiative. Teams are flexible and responsive to changing events and demands. As a result, teams can adjust their approach to new information and challenges with greater speed, accuracy, and effectiveness than can individuals caught in the web of larger organizational connections (Huczcz, 1996).

Third, teams provide a unique social dimension that enhances the economic and administrative aspects of work. Finally, teams have more fun. This is not a trivial point because the kind of fun they have is integral to their performance. The people on the teams we met consistently and without prompting emphasized the fun aspects of their work together (Huczcz, 1996).

## **CHAPTER THREE**

### **3.0 RESEARCH METHODOLOGY**

This is a survey design. The survey design was chosen as the researcher intends to compare the practice of teamwork strategies in all the commercial banks. The survey design is the most appropriate research approach to collect systematically descriptions of existing phenomena in order to describe or explain what is going on.

#### **3.1 The population**

The population of interest in this study will consist of all the 43 commercial banks currently operating in Kenya ([www.centralbank.go.ke](http://www.centralbank.go.ke)). It will therefore be a censured study of all the 43 commercial banks.

#### **3.2 Data collection**

The study will use primary data. The data collection instrument will be a structured questionnaire comprising of both open and close-ended questions. The respondents will be the Human Resource Managers or equivalent in the commercial banks. The questionnaire will be administered using the drop and pick later method.

The questionnaire will be divided into two parts. Part A will collect demographic information necessary for classifications. Part B will invite responses to questions on the strategies used by the banks to create teamwork as well as the factors that influence the strategies used.

### **3.3 Data analysis**

The primary data obtained from this study will be subjected to both qualitative and quantitative techniques of analysis as follows:

Descriptive statistics such as summarized tabulations of frequencies mean standard deviations, percentages, and rankings to show the similarities and differences in the various strategies used by the different banks.

Factor analysis to identify the key factors that influence the use of teamwork strategies by the commercial banks.

Correlation analysis will be used to establish the relationship between teamwork strategies and banks performance and other demographic characteristics.



## **CHAPTER FOUR**

### **4.0 RESEARCH FINDINGS**

#### **4.1 Characteristics of the banks**

The research was a survey targeting all the 43 banks operating in Nairobi. However, only 13 banks responded to the questionnaires sent out. This yields a response rate of 30.2%. Of the 13 that responded, 8.3% were registered between 1951 and 1960, 25% between 1961 and 1970, 16.7% between 1971 and 1980 and 1981 and 1990 while 33.3% were registered between 1991 and 2000.

75% of the banks were locally owned while 25% were both foreign and locally owned.

The number of branches the banks had varied with the bank with the most branches having 98 and the one with the least one branch. The average number of branches was 13.

The number of employees the banks had was a maximum of 3000 employees and a minimum of 38 employees. The average number of employees were 418.

The number of departments in a typical branch ranged from a minimum of 4 to a maximum of 12. The average number of branches was 6.

The percentage of retail customers was an average of 44% while that of corporate customers was an average of 56%.

The annual turnover of the banks ranged from 4 million Kenya shillings to 2 billion Kenya shillings. The average turnover was 333,561 million Kenya shillings.

#### **4.2 Strategies used to promote and maintain teamwork**

The strategies used to create team work were found to be as follows starting with the most used to the least used.

Welcoming inputs from all team members during meetings set out to explore the various options available to address work related issues.

Promoting a vision and a mission for the team to guide and motivate them towards the fulfillment of the tasks presented to the team.

Building commitment and confidence in the team to enable members of the team to deliver tasks assigned to them in time.

Creating opportunities for all members of the team to participate in the discussions being held with all suggestions brought forward being given due consideration.

Setting team targets which trickle down to the individual to ensure that all the individuals are conversant and comfortable in their role in the team.

Celebrating team members' personal success to give them a sense of belonging and appreciation for their efforts.

Function/matrix reporting structure to ensure that all members know how to escalate any problem that may arise.

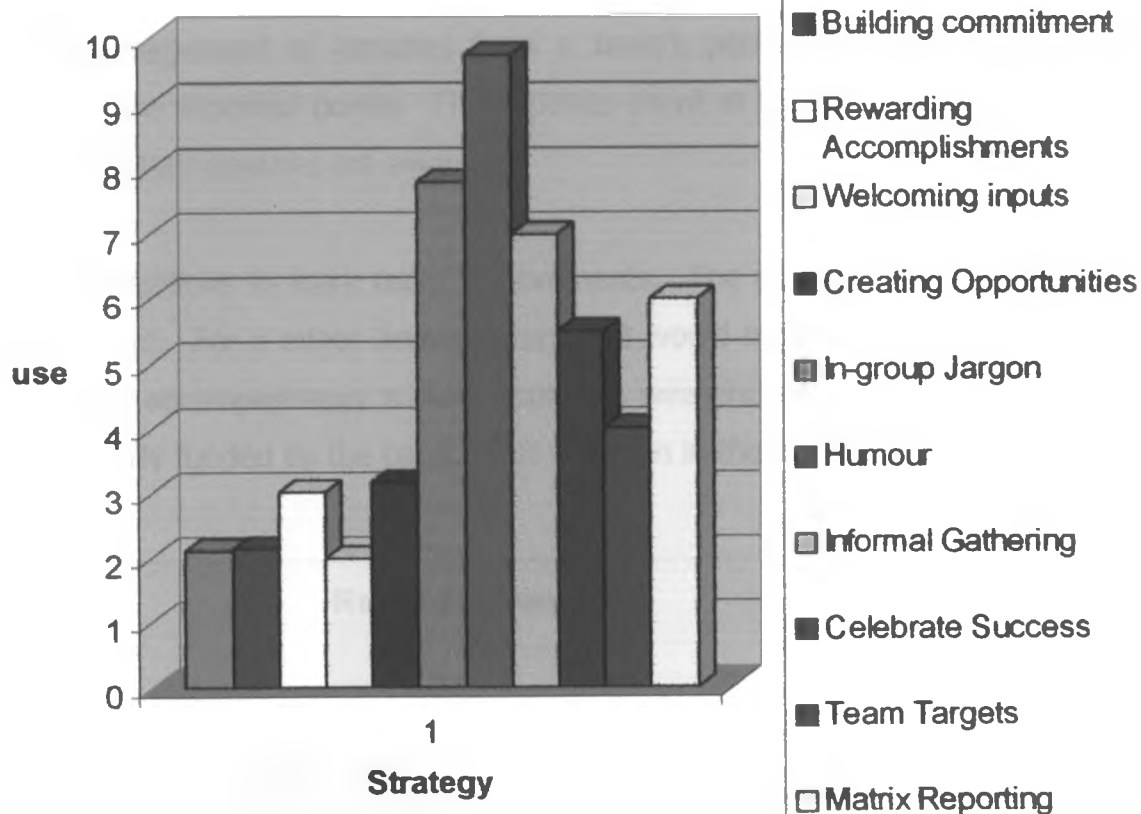
Encourage informal team gathering to enable members to interact informally to appreciate each other in an open atmosphere devoid of all the tension in the office

Encouraging the use of in-group jargon to give them a unique identity and make them feel part of the team.

Introducing humour with appropriate frequency to ease the tension in the workplace.

This information is shown in the bar graph 1. In the graph, the lowest score represents the most used strategy while the highest score represents the least used strategy.

## Teamwork strategies



Bar Graph 1

### 4.3 Reward to teamwork

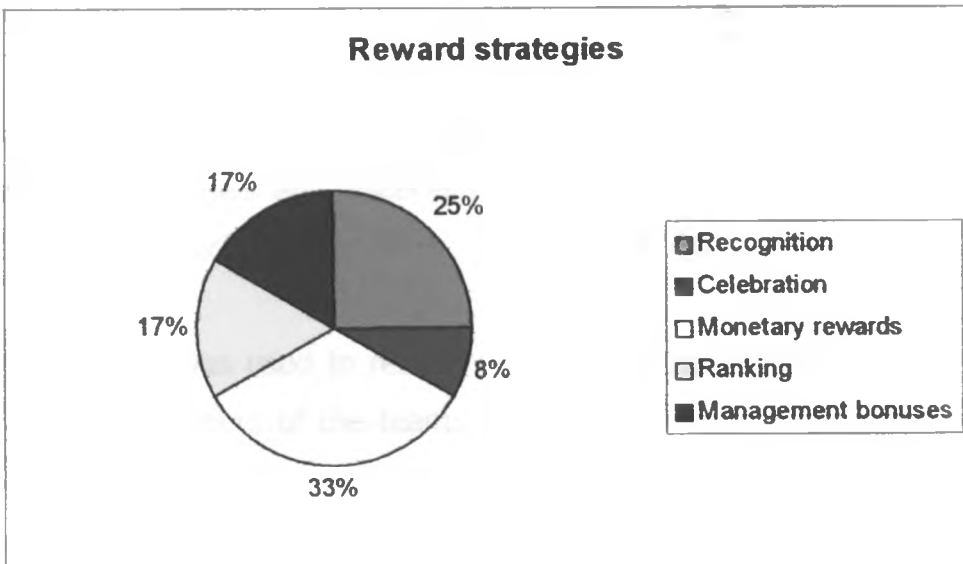
From the responses received, monetary rewards played a big part in rewarding teamwork. 33% of the respondents said they used monetary rewards. These rewards are in the form of bonuses after the successful completion of a project.

25% said they reward their teams by recognition through the display of teams activities, on notice boards or featuring them in the in-house newsletters and in some instances in the press.

16.7% by ranking/rating of teams and raising their profiles, by giving them bigger challenges which were seen to be prestigious.

16.7% management of bonuses from a team's perspective where the team members are allocated points. These points count at the end of the year when the annual staff bonuses are awarded.

8.3% celebrations to mark team achievements. The celebrations vary with the task at hand. For a minor accomplishment it would mean a social evening and for a major accomplishment it may result in a weekend out of town for the team on a trip fully funded by the bank. This is shown in the pie chart 1 below.



Pie Chart 1

#### 4.4 Supervision of teamwork

50% of the respondents supervised team work through weekly meetings with management. This is where the team presents all their proposals to management and report on the progress of their activities.

31% through incorporating a member of the management into the team, to guide them and ensure that all the activities the team does are in accordance with the policies of the bank.

19% by reviewing team project charters. The charters are prepared on the formation of the team with management representation. These charters are reviewed periodically to monitor the teams' progress.

#### **4.5 Role of technology in enhancing team work**

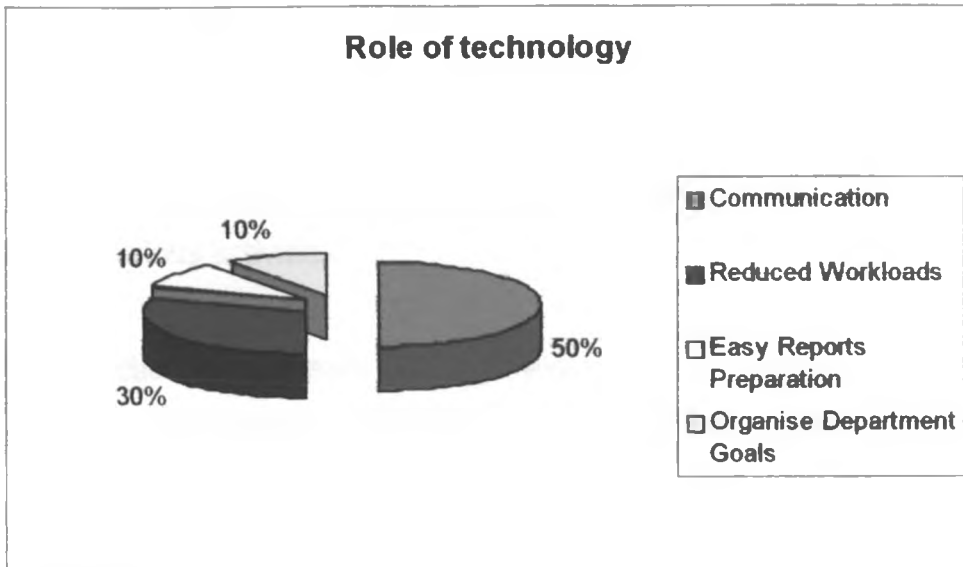
The respondents put the role of technology in enhancing teamwork as follows. 50% said that it enabled exchange of information and communication. This was done through email, shared folders in the server and in some cases intranets. This made it possible for each member of the team to follow the progress of the team at all times and especially if the team members are not in the same geographical location.

30% said it was used to reduce workloads through sufficient teamwork, where different members of the teams are assigned tasks according to the resources under control. An example is where the member with access to the Internet would be given the research component of the task.

10% said it made it easy to prepare reports as the software packages available were diverse and facilitated this.

10% said it was used to organise the departments' specific goals, where all the relevant information was transmitted to all members.

This is represented in the pie chart 2 below.



Pie chart 2

#### 4.6 Resources used to develop team-building skills

The respondents said that both in-house resources as well as external consultants were used to develop team-building skills. In some cases only one set of resources is used while in some both sets were used. 85% of the respondents use in-house resources to develop team work. This basically involves both the department and the human resources coming up with activities geared towards team building.

46% of the respondents use the services of external consultants to develop team-building skills. Most of these activities are done in various locations and were not restricted to the office.

Of the consultants used, 60% were communication and counseling experts who were called in from time to time to conduct seminars and courses on team building.

20% various organisations which provide team-building courses an example of this is the Outward bound center in Loitokitok.

20% were individuals reputed to be professional trainers who were brought in to initiate various activities.

The effectiveness of team building training are measured in various ways. 36% used improved team performance. This is not restricted to the output of the team but also how the various members interact and work together.

22% used customer surveys on efficiency and effectiveness. The surveys are carried out continually and are therefore able to monitor the progress of the team.

27% used better working relations among team members. Peer reviews before and after the training are used to determine if any changes have taken place.

5% used opinion surveys for teams with cross-functional importance where members of staff from the departments where the team members are drawn from appraise their performance.

The average percentage of the budget used for staff training allocated to activities that enhance team work is 22.5%. This is mainly because in house resources are used more with the external parties being called upon on very few occasions.

53.8% of the respondents carry out a cost/benefit analysis to quantify the costs and benefits of the team building exercises. The main reason given for those who did not do it was because their training function was not empowered to evaluate the training.



## **4.7 Strategies used to maintain teamwork**

The strategies used to maintain teamwork include

Welcoming inputs from all team members during meetings set out to explore the various options available to address work related issues.

Promoting a vision and a mission for the team to guide and motivate them towards the fulfillment of the tasks presented to the team.

Building commitment and confidence in the team to enable members of the team to deliver tasks assigned to them in time.

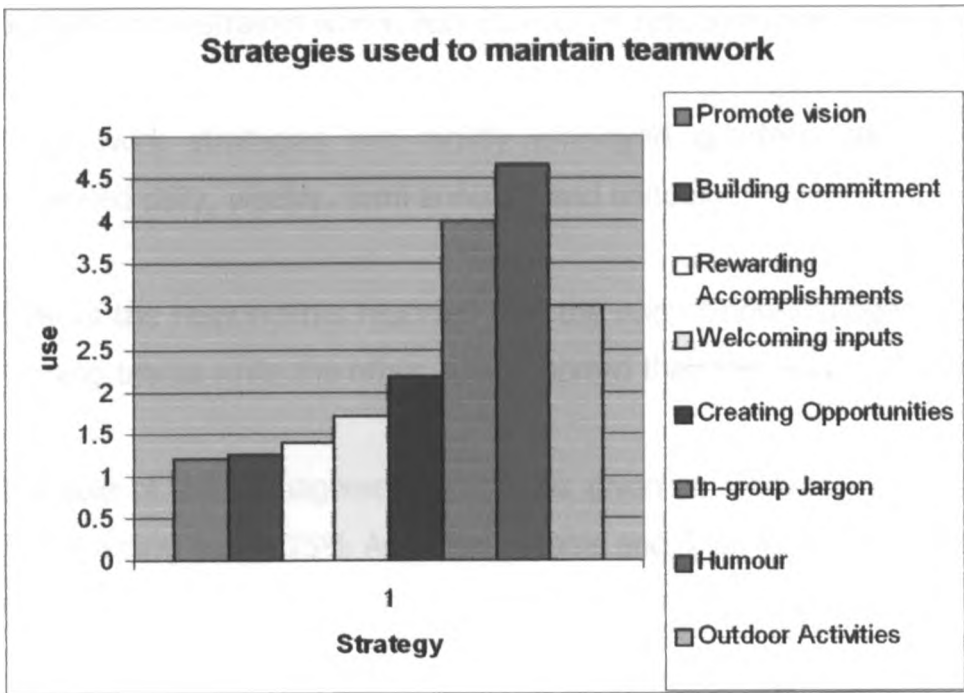
Creating opportunities for all members of the team to participate in the discussions being held with all suggestions brought forward being given due consideration.

Setting team targets, which trickle down to the individual to ensure that all the individuals are conversant and comfortable in their role in the team.

Celebrating team members' personal success to give them a sense of belonging and appreciation for their efforts.

Function/matrix reporting structure to ensure that all members know how to escalate any problem that may arise.

This information is represented in the bar graph 2 below. The lowest score represents the most used strategy while the highest score represents the least used strategy.



Bar graph 2

33.3% of the respondents were unable to use some strategies, which they would have loved to use. These included, team briefing sessions, setting up of libraries and rewarding team accomplishments. The reasons the above strategies were not used include lack of staff commitment and awareness to teamwork and its benefits.

Cost and time constraints in setting up the library facilities as extra resources would be required to set up the library and the work load of staff is heavy and most would not be able to use these facility.

Company policy where emphasis is placed on individual performance as opposed to team work.

Opposition by top management who expect employees to work with the resources provided to them.

Budgetary constraints where very little or no resources are made available.

Team work strategies are mostly employed quarterly though a few were employed daily, weekly, semi annually and annually.

80% of the respondents reported that the role of non-management staff was in forming teams while the other 20% reported their role was in motivating teams.

The role of the management team was given as follows; 42% Forming teams, 75% Guiding teams 75% Appraising teams and 42% Rewarding teams

#### **4.8 Difficulties of forming and maintaining team work**

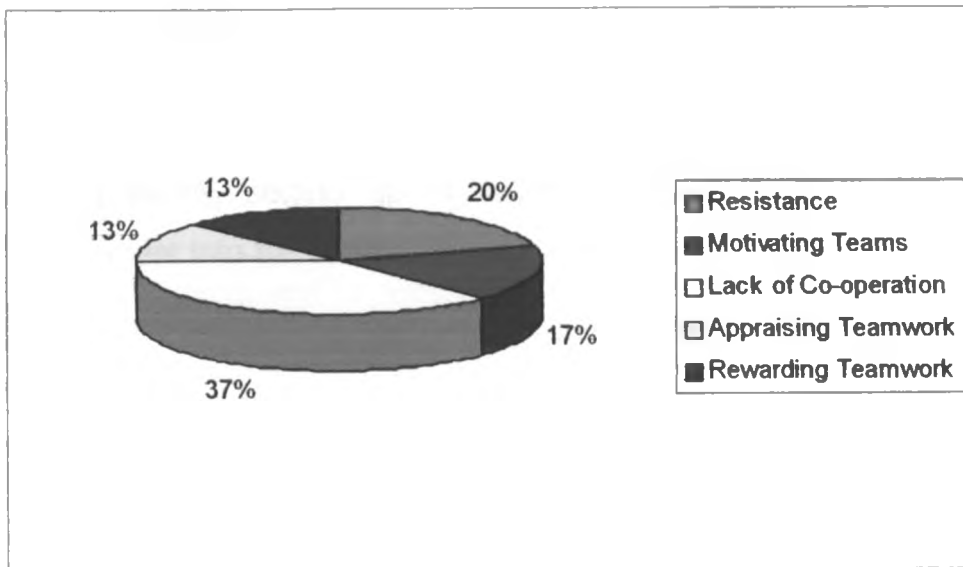
The difficulties encountered when forming teams include 21% resistance to teamwork. This is mainly with high achievers who prefer to be appraised as individuals rather than as part of a team.

17% motivating teams this is especially in situations where resources are not readily available and where management is not very supportive.

38% lack of cooperation by team members where some people refuse to participate and expect the other members to do all the work or in instances where members are always critical of the decisions made by the team without giving alternative options.

13% appraising teamwork as it is difficult at times to measure the contribution of all the team members.

13% rewarding teamwork. This is because it is difficult to please everybody in the team. Some members will prefer monetary rewards while others prefer recognition. This is represented in the pie chart 3 below.



Pie chart 3

Difficulties faced in maintaining teamwork include 17% resistance to work in teams. This is especially with people whose inputs keep on being rejected and are therefore unhappy with team work.

26% motivating teams. This is common where no benefits are seen for working in a team and members prefer to work on their own where their individual contributions are recognized.

22% lack of cooperation by team members especially where some members are never available for team meetings or do not do the work assigned to them such that the other members of the team have to carry their weight.

9% appraising teamwork. This is especially because it is difficult to measure the contribution of each member of the team. Some members may work very hard but their efforts are sabotaged by those who members or who always have good ideas but are never allowed to express them.

26% rewarding teamwork. This is because the different members of the team will prefer different rewards and not everybody will appreciate the rewards given.

These difficulties are handled by ensuring that the employees participate in forming teams, setting up of team objectives together and incorporating management into the teams.

## **CHAPTER FIVE**

### **5.0 CONCLUSION AND RECOMMENDATIONS**

It is evident from the findings that teamwork is used in the banking industry. The most common use is in developing new products and in benchmarking the products. However, quite a number of banks do not use team work as the researcher found out in the course of this research, which attributed to the low responses received.

It is important for banks to embrace this phenomenon as it adds great value to an organisation. From the research, it was found that the banks that use teamwork were ranked as some of the best performing banks in the industry.

The team work strategies that are commonly used in the commercial banks surveyed include welcoming inputs from all team members, promoting a vision and a mission for the team, building commitment and confidence and creating opportunities for all members of the team. These strategies create a sense of belonging to the members and call for the total involvement of team members making each member part and parcel of the team.

Some of the teamwork strategies, which the researcher came across in the literature review and were not commonly used by the banks or their use was not emphasized, include encouraging informal team gathering, use of in-group jargon and introducing humour with appropriate frequency.

These strategies may not be in use due to the nature of work done in banks whereby employees interact a lot with customers and these strategies would therefore be inappropriate.

The banks need to revisit the strategies that they use to ensure that they are attractive to both staff and management. This will reduce the resistance by staff as well as gain management support. Staff participation in formulating these strategies is also very important to ensure that they work.

The research revealed that monetary rewards are widely used by the banks in rewarding teamwork. While it may be very attractive to staff, it should be structured differently so that there is no direct connection. It would be more desirable if the rewards were linked to increased productivity and profitability, which would ultimately translate to better pay and bonuses.

Weekly management meetings appear to be the most favoured form of supervising team performance. This is acceptable so long as the team members are made to feel part and parcel of the team and are freely able to contribute to the meeting. If the meetings are, however, used to dictate the wishes of management, it would weaken the performance of the team.

Technology's role in enhancing the performance of the team mainly concentrated on the communication aspect. This is mainly due to the nature of the banks business where a bank would have several branches and where customers are now able to access service in any given branch. There is need for the banks to continually improve and invest in the latest technology to ensure that it is efficient. The staff also need to be trained continually to ensure that they are at par with the changes in the market. Technology can be used as to give the banks a competitive edge if well implemented.

The research revealed that in-house training was commonly used in team building. It is important to involve external resources as well as they bring in new ideas and perspectives to teamwork. This is especially so if there is

resistance to teamwork. The in-house resources also need to be trained to ensure that they transfer the skills effectively.

The focus of team building exercises should among other things be on leadership skills, interpersonal communication skills and self-development. It should build trust and confidence between members of the team, establishing a common ground where they can work together more effectively.

The findings indicate, that training activities geared towards teamwork are not taken seriously. This is seen with only 54% of the respondents carrying out cost/benefit analysis of the team building exercises. This needs to be revisited and measures taken to improve the situation to ensure that the banks receive the real value of training.

It was found that the factors that hindered the effective use of teamwork included resistance to work in teams. This may be as a result of the two categories of employees found to be non-team players mentioned in the literature review. These are the loafers who appear not to do their share and those who work primarily for their own personal gains and who are highly competitive against their co-workers. The banks need to identify these two categories of employees and address their issues before they are incorporated into teams.

There is also need to make staff aware of the positive effects of teamwork to ensure that once teams are established staff are committed to maintaining them. The company policy should be restructured to ensure that it accommodates and supports teamwork. The role of top management is crucial for teamwork to survive. So long as it does not embrace it, teamwork cannot thrive. It is therefore important for top management to understand the value of teamwork and support it.



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## APPENDIX ONE

### QUESTIONNAIRE

#### PART 1: GENERAL INFORMATION

1. When was the bank registered in Kenya? (Year) \_\_\_\_\_
  
2. What is the ownership of the bank?  
  
Purely local owned ( )  
Purely foreign owned ( )  
Both local and foreign owned ( )  
Other (specify) ( )
  
3. How many branches does the bank have? \_\_\_\_\_
  
4. How many employees does the bank have? \_\_\_\_\_
  
5. How many departments/sections do you have in a typical branch? \_\_\_\_\_
  
6. What percentage of your customers are retail and what percentage are corporate?  
Retail \_\_\_\_\_ Corporate \_\_\_\_\_
  
7. What is your annual turnover? \_\_\_\_\_

## PART 2: STRATEGIES USED TO CREATE AND MAINTAIN TEAMS

8. Is work assigned to individuals or to teams?

(i) Individuals      (ii) Teams

9. Which among the following strategies do you use to create teamwork?  
Where more than one strategy is used, please rank them. e.g. 1 – most used, 10 – least used.

- ◆ Promoting a vision and a mission for the team ( )
- ◆ Building commitment and confidence ( )
- ◆ Rewarding team accomplishments ( )
- ◆ welcoming all input from all the members of the team ( )
- ◆ Creating opportunities for all members of the team ( )
- ◆ Encouraging the use of in-group jargon ( )
- ◆ Introducing humour with appropriate frequency ( )
- ◆ Encourage informal team gathering ( )
- ◆ Celebrate team members personal success ( )
- ◆ Team targets which trickle down to the individual ( )
- ◆ Function/matrix reporting structure (.)
- ◆ Others (please specify)

10. How do you reward teamwork?

1. Recognition through display of teams activities
2. Celebrations to mark teams achievements
3. Monetary rewards
4. Ranking/rating of teams and raising of profile
5. Management of bonuses from a team perspective
6. Others (Please specify)

11. How do you supervise teamwork?

1. Through weekly meetings with management
2. By reviewing the teams project charters and minutes after each meeting
3. By incorporating a member of the management into the team
4. Others (Please specify)

12. What role does technology play in enhancing teamwork?

13. Do you use in-house resources to develop teamwork?

- (1) Yes                      (2) No

14. How do you measure their effectiveness?

1. Improved performance of the team
2. Better working relations among team players
3. Opinion surveys for teams with cross functional importance
4. Customer surveys on efficiency and effectiveness
5. Others (please specify)

15. Do you use the services of external consultants to develop team building skills?

- (1) Yes                      (2) No

If so which?



16. How do you measure their effectiveness?

1. Improved performance of the team
2. Better working relations among team players
3. Operational performance
4. Customer surveys
5. Others (please specify)

17. Which of the following strategies do you use to maintain teamwork? If more than one strategy is used, please rank them.

- ◆ Promoting a vision and a mission for the team ( )
- ◆ Building commitment and confidence ( )
- ◆ Rewarding team accomplishments ( )
- ◆ welcoming all input from all the members of the team ( )
- ◆ Creating opportunities for all members of the team ( )
- ◆ Encouraging the use of in-group jargon ( )
- ◆ Outdoor team building activities ( )
- ◆ Introducing humour with appropriate frequency ( )
- ◆ Others (please specify)

18. Do you carry out a cost/benefit analysis to quantify the costs and benefits of the team building exercises?

- (1) Yes (2) No

19. Are there any other strategies you would wish to use but cannot use?

- (1) Yes (2) No

20. If yes what are they?

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What would hinder their use?

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21. What percentage of the staff training budget is allocated to activities that enhance teamwork?

22. How often are these strategies employed?

- |              |                             |                   |
|--------------|-----------------------------|-------------------|
| (1) Daily    | (2) Weekly                  | (3) Fortnightly   |
| (4) Monthly  | (5) Quarterly               | (6) Semi annually |
| (6) Annually | (7) Others (Please specify) |                   |

23. What is the role of non management staff in maintaining teamwork?

1. Forming teams
2. Motivating teams
3. Others (please specify)

24. What is the role of management in maintaining teamwork?

1. Forming teams
2. Guiding teams
3. Appraising teams
4. Rewarding teams
5. Others (please specify)

25. What difficulties do you face when forming teams?

- (1) Resistance to work in teams
- (2) Motivating teams
- (3) Lack of cooperation by team members
- (4) Appraising teamwork
- (5) Rewarding teamwork
- (6) Others (please specify)

26. What difficulties do you face in maintaining the teams

- (1) Resistance to work in teams
- (2) Motivating teams
- (3) Lack of cooperation by team members
- (4) Appraising teamwork
- (5) Rewarding teamwork

(6) Others (please specify)

27. How do you handle the difficulties that arise?

(1) Employee participation in forming teams

(2) Setting up of team objectives together with the teams

(3) Incorporating management in the teams

(4) Others (please specify)

Please provide any other information you consider relevant to this study.

## **APPENDIX 2**

### **LIST OF COMMERCIAL BANKS IN KENYA**

1. African Banking Corporation
2. Akiba Bank
3. Bank of Baroda
4. Bank of India
5. Barclays Bank of Kenya
6. Biashara Bank
7. CFC Bank
8. Chase Bank
9. Charterhouse Bank
10. Citibank N A
11. City Finance Bank
12. Commercial Bank of Africa
13. Consolidated Bank
14. Co-operative Bank of Kenya
15. Credit Agricole Indosuez
16. Credit Bank
17. Development Bank of Kenya
18. Diamond Trust Bank
19. Dubai Bank
20. Equatorial Commercial Bank
21. Fidelity Commercial Bank
22. Fina Bank
23. First American Bank
24. Giro Commercial Bank
25. Guardian Bank
26. Habib Bank AG Zurich

27. Habib Bank
28. Imperial Bank
29. Industrial Development Bank
30. Investments and Mortgages Bank
31. Kenya Commercial Bank
32. K-rep Bank
33. Middle East Bank
34. National Bank
35. National Industrial Credit Bank
36. Paramount Universal Bank
37. Prime Bank
38. Southern Credit Banking Corporation
39. Stanbic Bank
40. Standard Chartered Bank
41. The Delphis Bank
42. Transnational Bank
43. Victoria Commercial Bank

Source [www.centralbank.go.ke](http://www.centralbank.go.ke)