

**CROSS CULTURAL PERSPECTIVE OF PRODUCT DESIGN IN
COMMERCIAL BANK OF AFRICA**

**BY
MERCY AMOLLO OMUNDO**

*LOWERKABETE
LIBRARY*

**A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILMENT
FOR THE REQUIREMENTS OF THE DEGREE OF MASTER OF
BUSINESS ADMINISTRATION, SCHOOL OF BUSINESS,
UNIVERSITY OF NAIROBI.**

SEPTEMBER 2011

DECLARATION

This research project is my original work and has never been presented for the award of any degree in any other university.

MERCY AMOLLO OMUNDO

SIGNED. 

DATE 10 - Nov 2017

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

SIGNED. DATE.../.. (J. / .T⁷!./..

f t / W E. O. MUDUDA

Lecturer,

School of Business,

University of Nairobi.

ACKNOWLEDGMENTS

First I thank God the almighty for enabling and giving me the strength to pursue this course and to carry out this research work to its conclusion. My gratitude goes to my supervisor Mr E. Mududa for his guidance and constructive criticism and without whom this research wouldn't have been realized. My sincere gratitude also goes to him for availing himself whenever I needed his guidance.

I would also like to thank my classmate and friend Marcella Shillulu for cheering me on and giving me direction on the steps to follow. My gratitude also goes to my workmates Caroline Ngugi, Joseph Kamau, David Muita, Moses Juma, Caroline Muriuki, Alex Maina, and Tina Lughano for the many times they had to sit in for me or just give me moral support and believe in me. Lastly I thank my family members, Dad, Mum, Pet and Nick for their love, support, guidance and belief in my ability.

DEDICATION

I dedicate this research project to my parents Michael Omundo and Agnes Omundo for their love and support in all facets of my life. For the foundation they laid in my education and for all the sacrifices they made and to my sister Petronilla Omundo and brother nick Omundo, for always cheering me on.

ABSTRACT

Cross cultural issues can no longer be ignored by businesses due to globalization. Commercial Bank of Africa serves a very wide and varied range of customers with very divergent cultures. This study focused on the extent to which Commercial Bank of Africa considers cross cultural issues in the design of its products and the necessity of considering such factors.

In chapter one the objectives of the study were clearly defined after clearly stating the statement of the problem and the relevant research questions. The chapter then ended with the value of the study to research. Chapter two then went ahead to discuss the concept of culture and gave detailed explanation of the nature and importance of culture in product design. The chapter then probed deeper into how commercial banks and in particular CBA could use cross cultural issues on product design. The researcher then wound up with the challenges that are faced in trying to inculcate cross cultural issues in product design. In chapter three the researcher discussed the methodology to be used in the study. Since only one entity CBA was to be used a case study was the most appropriate method. An interview guide was thus designed to help in probing a selected number of senior managers involved in product design. Chapter four then gave the details of the findings that were generated from the interviews and in chapter five the researcher gave the recommendations and conclusions of the study.

Generally the conclusions were to the effect that as much as CBA did not give so much consideration to cross cultural issues, there was indeed a lot of unconscious consideration into these factors. It was noted that the value of cross cultural issues in product design could no longer be given a by the way thought but should be taken seriously in coming up with the banks produ

TABLE OF CONTENTS

DECLARATION.....	i
ACKNOWLEDGMENTS.....	ii
DEDICATION.....	iii
ABSTRACT.....	iv
TABLE OF CONTENTS.....	v
LIST OF TABLES.....	viii
CHAPTER ONE: INTRODUCTION.....	1
1.1 BACKGROUND OF THE STUDY.....	1
1.1.1 CROSS CULTURAL PERSPECTIVE OF PRODUCT DESIGN.....	1
1.1.2 THE KENYAN BANKING INDUSTRY.....	2
1.1.3 COMMERCIAL BANK OF AFRICA IN KENYA.....	3
1.2 RESEARCH PROBLEM.....	4
1.3 OBJECTIVES OF THE STUDY.....	6
1.4 VALUE OF THE STUDY.....	7
CHAPTER TWO: LITERATURE REVIEW.....	8
2.1 THE CONCEPT AND NATURE OF CULTURE.....	8
2.1.1 VALUE ORIENTATIONS.....	10
2.2 CROSS CULTURAL PRODUCT DESIGN.....	18
2.3 CHALLENGES IN CULTURE RELATED PRODUCT DESIGN.....	24
CHAPTER THREE: RESEARCH METHODOLOGY.....	26
3.1 RESEARCH DESIGN.....	26
3.2 DATA COLLECTION.....	26
3.3 DATA ANALYSIS.....	27
CHAPTER FOUR: DATA ANALYSIS RESULTS AND DISCUSSION.....	28
4.1 INTRODUCTION.....	28
4.2.GENERAL BACKGROUND INFORMATION.....	28
4.2.1. POSITION HELD IN THE BANK.....	28
4.2.2. DEPARTMENTS IN WHICH THE INTERVIEWEES WERE BASED.....	29
4.2.3 YEARS OF EMPLOYMENT IN THE BANK.....	29
4.3 THE PRODUCT DEVELOPMENT PROCESS.....	31
4.3.1 NUMBER OF PRODUCTS PROPOSED BY THE INTERVIEWEES.....	31

4.3.2 TYPES OF PRODUCTS INTRODUCED BY THE INTERVIEWEES.....	33
4.3.3 THE CRITERIA USED WHEN COMING UP WITH PRODUCTS.....	35
4.3.4 FACTORS THAT MOSTLY INFLUENCE PRODUCT DESIGN WITHIN THE BANK.....	36
4.3.5 THE PRODUCT DEVELOPMENT EVALUATION PROCESS.....	37
4.4 THE EXTENT TO WHICH CBA CONSIDERS CROSS CULTURAL ISSUES AND THE NECESSITY OF THIS.....	38
4.4.1 CROSS CULTURAL ISSUES TAKEN INTO CONSIDERATION WHEN COMING UP WITH THE BANKS PRODUCTS.....	38
4.4.2 MEASURES TO ENSURE THAT PRODUCTS DESIGNED MATCH CLIENTS CROSS CULTURAL BACKGROUNDS.....	40
4.4.3 COMMITMENT OF THE BANK IN CONSIDERING THE CROSS CULTURAL ISSUES OF CLIENTS.....	40
4.4.4 CHALLENGES FACED WHEN TAKING INTO CONSIDERATION THE CROSS CULTURAL ISSUES.....	41
4.4.5 THE IMPORTANCE OF CONSIDERATION OF THE CROSS CULTURAL ISSUES.....	42
CHAPTER 5: SUMMARY, CONCLUSION AND RECOMMENDATIONS.....	43
5.1 SUMMARY.....	43
5.2 CONCLUSION.....	47
5.3 RECOMMENDATIONS.....	49
5.4 LIMITATIONS OF THE STUDY.....	49
5.5 SUGGESTIONS FOR FURTHER RESEARCH.....	50
REFERENCES.....	51
APPENDIX ONE.....	55

LIST OF TABLES

Table 4.1 Number of years of employment

Table 4.2 Number of products proposed by the interviewees.

Table 4.3 The types of Products introduced by the team

CHAPTER ONE: INTRODUCTION

1.1 BACKGROUND OF THE STUDY

One of the biggest aims of an organization during its incorporation is to come up with products that can best help it to achieve the objectives it so desires. No organization would want to be in business with products that cannot fully meet the requirements of its targeted clients. In order to do this, organizations carry out extensive research so as to understand its customers. One of the ways in which this can be done is by understanding the targeted groups' culture. This fact is even more important with the onset of globalization. Companies need to meet the needs of the various groups of clients coming from all parts of the world. Thus cross cultural product design is even more relevant now than ever before.

In the recent past, interest has been put on culture as a subject and higher institutions of learning are incorporating cultural studies in their curricula. This is because to understand any group of people you need to know their cultural background. Kibera and Waruingi (1998) note that designers who wish to avoid costly mistakes should familiarize themselves with cultures and subcultures in which they plan to market their products and services.

1.1.1 CROSS CULTURAL PERSPECTIVE OF PRODUCT DESIGN

Early links between culture and design became apparent in the domain of social anthropology where civilization was evaluated through the evolution of objects and it was

traced through the cultural characteristics left on those objects. Culture generates diversity and it is naturally revealed in all human action such as the products people design. The relationship between design and culture has taken many twists and turns throughout the last centuries, as design is seen both as a mirror and an agent of change (Moalosi et al. 2005a). It is observed that modifications in the former's evolution both reflect and determine developments in the latter.

Whereas culture is considerably not subject to change it doesn't always remain unchanged due to the interaction of various groups of people and over time people change the kind of products that they design. Generally therefore we can talk of the fact that design changes culture and at the same time is shaped by it (Rose, 2004). For example, it is argued that cultural beliefs and social practices create and reinforce frames of meaning which determine ways of relating to a product. These cultural framings affect ways in which people use or do not use a particular product. It is culture that gives products meaning and provides the rituals within which artifacts are used and the values that are often reflected in their form and function (Press and Cooper, 2003).

1.1.2 THE KENYAN BANKING INDUSTRY

The banking industry is one of the most competitive business environments in the world over. Kenya is not left behind, there are 44 commercial banks in Kenya (Lloyd, 2006). Some of these are international and as such have to serve various cultural groups depending on the countries in which they are based. Infact most banks even the ones locally instituted aim at expanding their operations to other countries within the region in their expansion programs. Post independence the Kenyan banking sector was largely

driven by local operations of foreign institutions. A very different landscape exists today whereby local institutions abound and mostly target the retail market. There are approximately 6.3 million bank accounts in Kenya with a total population of more than 36 million people. This figure represents a significant growth in the banking industry from the mere 2.6 million accounts that were open at the end of 2005 (Lloyd, 2006).

It is therefore evident that most of these banks will strive to compete in order to attract the existing and new clients' base. Most banks therefore normally try to understand what products best suit the needs of their targeted markets. One of the ways in which this can be done is through cultural studies. Banks either knowingly or unknowingly study culture in a bid to find out what drives clients to demand the services that they do.

1.1.3 COMMERCIAL BANK OF AFRICA IN KENYA

Commercial Bank of Africa is the largest privately owned Kenyan bank, Its efforts and resources are channeled towards providing an efficient, personal and stress free banking experience to corporates, foreign missions, Non Governmental Organisations and the quality end of the personal banking market. Commercial Bank of Africa Limited (CBA) was founded in 1962 in Dar-es-Salaam, Tanzania and quickly established branches in Nairobi and Mombasa in Kenya, and also in Kampala, Uganda. With the nationalization of banks in Tanzania, CBA reincorporated itself in Kenya in 1967. In light of developments in Uganda in 1971, it subsequently sold the Kampala branch. Currently it therefore has 20 branches in Kenya and a subsidiary in Tanzania (Gakenia, 2011).

From the background of CBA it can be seen that it serves a very diverse group of clients. Most of the foreign missions, mostly embassies are from all parts of the world and carry out business in varied ways. For example, the American embassy has a totally different cultural set in the conduct of business when compared to the Somali embassy. CBA has to therefore come up with products that suit the needs of these two very different foreign missions. Apart from the corporate bodies, CBA also targets a specific group of clientele in the retail market. Generally it is however evident that CBA is slowly moving from the corporate customers to individuals. The slowly changing paradigm shift is mainly due to the understanding that various people require different products and as such the bank should shift gears in order to always satisfy these people or risk losing its clients to competitors. The bank cannot thus afford to ignore the cross cultural backgrounds that by extension drive people to demand what they do.

1.2 RESEARCH PROBLEM

In the recent past, competition in the banking industry has been on the increase. Many people who are unbanked are realizing the need to be banked. Apart from this, globalization has made it possible for so many companies to set base in Kenya. This has led to the mushrooming of so many banks. With so much competition in a bid to attract the same customer base, the question then is, what products should the banks come up with in order to satisfy the need for their clients? CBA is in the same dilemma, because it has to carefully design products that will make it the bank of choice for the same population that is being targeted by all the other 43 banks.

Cross cultural issues have not been given much consideration by most banks CBA included, when coming up with products. What most bank product designers do not understand is that cultural issues give in-depth insight of what any group of people ultimately demand. Culture is the foundation on which designers unleash their creativity, and a design that lacks culture is just like a tree without its roots (Coates, 2003).

As it is right now most banks tend to dwell on issues such as the risk involved: that is, whether the products fit into their risk profiles. The targeted niche: for example is the bank targeting corporate clients, or retail clients? What the competitors offer, among other variables. Ideally however, by understanding the basic fact of the peoples culture, banks would go a long way in designing products that are actually needed by the population targeted. Inculcating culture in product design challenges designers to gain a deeper understanding of the users' culture to find strategies on how they can use culture as a resource in the process of product development in order to promote culture oriented product innovation.

There is a lack of in-depth research and appropriate methods to assist designers on how culture can be consciously integrated in product design The current design approaches with their standards, rules and guidelines fall short with respect to issues relating to the cultural context. There is no solid theoretical framework linking design and culture (Saha, 1998 and Kersten et al., 2000). Such a framework is required and needs to go beyond the consideration of the surface manifestations of culture that have been widely accepted in

design methodologies and it must address how the core components of culture can be embedded in designing products.

Various researchers have provided valuable insight into the general area of culture oriented product design. Moalosi et al. (2007) carried out a study on the influence of Botswana's culture on product design. While appreciating the role played by this study, its findings cannot be generalized to fairly represent the Kenyan banking industry and CBA in particular. The uniqueness of each sector may thus necessitate a separate study. This study thus aimed at determining how cross cultural issues could be inculcated in product design and at the same time added on to the findings of previous researchers in a bid to fill the existing gap. The research questions for this study were as follows:

- i) To what extent does CBA take into consideration cross cultural issues when designing its products?
- ii) Is the consideration of cross cultural issues necessary when coming up with products offered to customers in the bank?

1.3 OBJECTIVES OF THE STUDY

The objectives of this study therefore were:

- i) To determine the extent to which CBA considers cross cultural issues in product design.
- ii) To determine the necessity for considering cross cultural issues in the design of CBA products

1.4 VALUE OF THE STUDY

Most banks have realized that they are all chasing the same customers. They have thus come to the realization that they have to fully understand what drives customers to demand what they do.

The current mass product design tends to assume that everyone is the same and that they will require the same product. However cultural features are considered to be a unique character to embed into a product both for enhancement of product identity in the global market and the fulfillment of individual consumer experiences.

Culture plays an important role in the design field, and cross cultural design will be a key design evaluation point in the future. Designing culture into modern products will be a design trend in the global market. Obviously, we need a better understanding of culture not only for the global market, but also for local design. While cultural factors become important issues for product design in the global economy, the intersection of design and culture becomes a key issue making both local design and the global market worthy of further in-depth study. The importance of studying culture is shown repeatedly in several studies in all areas of technology design.

This study was aimed at showing how important cross culture is to any organization and in particular the banking industry when coming up with products to meet its clients' needs in order to satisfy them and remain competitive in the industry. The findings of this study will also form a valuable basis for researchers who may wish to carry out further studies in this area.

CHAPTER TWO: LITERATURE REVIEW

2.1 THE CONCEPT AND NATURE OF CULTURE

Culture is a term broadly used to describe a people's way of life. In everyday conversation the term may be used to refer to activities in such fields as art, literature and music. To social scientists a people's culture consists of all ideas, objects and ways of doing things created by the group. It thus includes arts, beliefs, customs, inventions, technology and traditions. Culture therefore consists of all learned ways of acting, feeling and thinking rather than biologically determined ways.

Culture is a configuration of learned behaviors and results of behavior whose component elements are shared and transmitted by the members of a particular society (Linton, 1945). Kroeber and Kluckhohn (1952) define culture as consisting of patterns, explicit and implicit, of and for behavior acquired and transmitted by symbols, constituting the distinctive achievements of human groups, including their embodiments in artifacts. The essential core of culture consists of traditional (i.e. historically derived and selected) ideas and especially their attached values; culture systems may on the one hand, be considered as products of action, and on the other as conditioning elements of further action. Generally therefore when the term culture is mentioned various ideas spring to mind for example, laws, customs, rituals, ways of dressing and so on. These are all part of culture but they are just a tip of the cultural iceberg.

The most powerful elements of culture lie beneath the surface of everyday interaction that can be seen. Unlike good manners culture is not something possessed by some and

not by others. It is possessed by all human beings. Thus we generally see some aspects which are more or less common to all human beings, regardless of origin. There are however various elements in us which tend to make us distinct and separate and as much as we all share common aspects of culture our diversity in human desires can be explained somewhat because we do not belong to the same culture.

The understanding of human behavior and by extension desires must be preceded by understanding of culture in which they live. Culture by its nature changes very slowly and in so doing provides considerable stability and security to different groups of people. Culture is largely premised on a variety of value orientations which are normally ingrained and manifested in our behaviors, beliefs, attitudes and patterns of thinking which are key components in forming our individual identities. To this end it importantly guides our actions, our decisions, our methodologies, our feelings and our thoughts and shapes our own experiences, our institutions and the world around us (Bakkabulindi, 2007).

In providing identity it makes people different and distinct. If not for culture, all human beings would virtually be the same. Culture helps us make sense of the space inhabited by us. There are various elements of culture that can be considered when trying to understand a people's culture. There are those that lie on the surface and as such can be seen by any one and there are those that lie beneath the surface of everyday interaction; these are called value orientations.

2.1.1 VALUE ORIENTATIONS

Value orientations are preferences for certain outcomes over others for example private space over public space. Every society has a distinctive set of value orientations. These orientations define what it means to belong to the different cultures. Kluckhohn and Strodtbeck (1961) define value orientations in very broad terms as a generalized and organized principle concerning basic human problems which pervasively and profoundly influence man's behavior. These principles give order and direction to the ever flowing stream of human acts and thoughts. Additional insights into the value orientations of cultures have been provided by other numerous researchers.

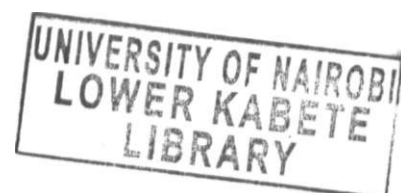
The foundations for value orientations were developed in the 1940s and 1950s by anthropologists with the Harvard Values Project (Kluckhohn & Strodtbeck, 1961). The project team proposed that it is possible to distinguish cultures based on how they each addressed some common human concerns which were useful in understanding cultural differences.

Bakkabulindi (2007) has also suggested that a starting point for understanding a culture and differences in cultures may be cultural value orientations. Kluckhohn (1951) defined value orientations as a generalized and organized conception, influencing behavior, or nature, of man's place in it, of man's relation to man, and of the desirable and undesirable as they may relate to man-environment and interhuman relations. Cultural value orientations therefore represent the most basic and core beliefs of a society. These beliefs form the central understandings that members of the culture have and, as suggested by Kluckhohn, they relate to human's relationship with one another and the

world around them. It is argued that an understanding of these core beliefs may be important in understanding a peoples' culture and that these orientations basically separated one group from another. This study looks at some of the factors that lie beneath our every day understanding of culture.

One of the factors that can be looked at is individualism-collectivism. The dimension of individualism-collectivism relates to human's relationship with one another and it has been investigated by several social scientists (Hofstede, 1984; Kluckhohn and Strodtbeck, 1961; Triandis, 1989). Individualistic societies are those which value the individual relative to the group. Individual achievement, recognition, and so on are encouraged and rewarded. Collectivistic societies, on the other hand, place an emphasis on the group rather than the individual. Individuals are important only in that they are members of the group. Collectivistic cultures stress cooperation among group members and the importance of group goals rather than individual goals. Research has generally shown that many of the industrialized countries such as the United States, Sweden, Great Britain, and Germany are individualistic cultures, while African countries, Mexico, Peru, Thailand, and Chile are relatively collectivistic cultures (Hofstede, 1984). Triandis (1989) has noted that cultures tend to evolve from collectivistic to individualistic as they become more industrialized.

In relation to the banking industry, banks that mostly serve individualistic societies should concentrate on individual products that are personalized to the needs of individuals. Most personal accounts tend to serve this purpose. On the other hand banks that serve clients that value collectivism should offer products that allow customers to



operate accounts as a group. In Kenya for example there is a rise in the famous "chamaa" accounts which allow small groups of people to come together and grow funds as a team.

Another variable that can be considered is masculinity-femininity. The dimension of masculinity-femininity deals with the extent to which the characteristics of one sex are favored in the culture relative to the characteristics of the other sex (Hofstede, 1984). Therefore, this dimension relates to the extent to which a particular culture values traits associated with males such as achievement, aggression, and dominance versus the extent to which the culture prizes such feminine characteristics as nurturance, helpfulness, and affiliation. African countries, Mexico, Japan, Italy, and Switzerland are highly masculine cultures while Sweden, Norway, Chile, and Denmark represent feminine cultures (Hofstede, 1984).

In relation to the banking industry, African cultures have in the past shunned the feminine gender. It is only in the recent past that women are given recognition in the society. Banks are not left behind. There is a rush by Kenyan banks to bank women and most of them are coming up with products that are specifically tailored for women. For example standard chartered bank has the Diva account and 1 and M bank has the Malaika account. This move is seen as a change in the African culture in embracing women in the society.

Time Orientation is yet another variable that can be considered. Bakkabulindi (2007) argued that time talks. Our use of time therefore conveys powerful messages about how we relate to each other and the world around us. Different cultures have different time orientations for example fixed cultures define time precisely while fluid cultures are not as strict with time. Kluckhohn and Strodtbeck (1961) argued that cultures may vary in

terms of whether they are primarily oriented toward the past, the present, or the future. Past oriented societies tend to have reverence for tradition and their cultural heritage. Such cultures are apt to believe that the way things have always been done is the way that they should continue. Future oriented societies tend to embrace the future and, in a sense, look forward to change and all that the future will bring. Other cultures live for the present and as Kluckhohn and Strodtbeck (1961) note, consider the past as unimportant and the future as unpredictable. For these cultures, therefore, an orientation toward the present is the only one that makes any sense.

In relation to the banking industry, banks that serve clients that are largely future oriented should embrace technology. This is more so true for banks in the urban areas. In the recent past, banks are taking up the idea of mobile banking and internet banking. These technologies would however not be appropriate in the rural areas of Kenya as most people have not yet familiarized themselves with the use of these technologies. In such areas therefore the old banking systems should still be used.

Another variable is uncertainty avoidance. Cultures vary on the extent to which they are willing to tolerate ambiguity and uncertainty (Hofstede, 1984). As Hofstede notes, uncertainty about the future tends to create anxiety and stress and societies differ on the extent such uncertainties exist and the extent to which the uncertainty and resulting anxiety is avoided or tolerated. Generally speaking, high avoidance of uncertainty is more common among cultures which are experiencing a rapid change such as newer democracies while more advanced societies, such as the older democracies, tend to have more tolerance for uncertainty.

Activity Orientation is yet another variable. Activity orientation focuses on the stance which a culture takes with regard to action versus reflection. As Kluckhohn and Strodtbeck (1961) indicate, doing versus being as stances toward human activity have been discussed in much of the philosophical literature over the centuries. Doing cultures are those which place a premium on activity and action. Accomplishment is considered important in these cultures and one can only accomplish something by acting or doing. Being cultures, on the other hand, focus on reflection and understanding.

Human's Relationship with Nature is also a variable to be considered. Kluckhohn and Strodtbeck (1961) argue that how humans view nature and their relationship with it is yet another basic arena with which humans must deal. They identified three stances that a culture can take concerning nature. A culture can feel that it lives in harmony with nature, it is dominant over nature, or that it is subjugated to nature. Cultures which believe they are subjugated to nature feel that there is little they can do about the forces of nature, while cultures which hold a dominance stance believe that they can control and change natural forces. In many Middle Eastern countries people see life as pre-ordained. When something happens, they tend to see it as Gods will. In contrast Americans and Canadians believe they can control nature. This perspective towards the environment influence organizational practices.

Communication is yet an important variable as well. A cultures orientation to communication is often very subtle. High context cultures are generally relationship centered. In such cultures a great deal of contextual information is needed about an individual or company before business can be transacted. Low context cultures are

primarily task centered. Business therefore tends to be impersonal. Direct cultures meet conflict head on while indirect cultures use a mix of conflict avoidance and third parties to handle conflict.

In relation to the banking industry, most banks are realizing the need of communication when dealing with international clients. This is not only because of the cross cultural differences but also to develop a good rapport with them. The issue of relationship management is therefore becoming of great importance in a bid to develop a personal relationship with clients. Open communication is not only important when dealing with international customers but also with local customers as people are more aware of their needs and rights.

Other than the variables already looked at, space and power are also important. Cultures can be categorized according to the distinctions they make between public and private spaces. This includes the distance between individuals as well as the organization of the work space. In this regard therefore there are cultures more drawn to public way of life while others are more private oriented.

Banks have managed to create distinctions in the products they provide by looking at peoples use of private and public spaces. A bank can thus segregate its customers and come up with products and services to take into consideration peoples regard to these variables. For example, since the very high net worth individuals may not be willing to take a lot of time queuing in the banking halls, they may have special private banking lounges in which they can easily access money quickly without necessarily "wasting" time in long queues. Again such people may not be willing to share the public space with

the rest of the clients and thus the need for more private space availed to them in the private banking lounges.

The cultural value orientations that exist in a culture reflect the general leanings of a culture as a whole. The beliefs of individuals within any given culture on particular value dimensions may vary and deviate from the general stance of a given culture. The extent to which there is homogeneity or heterogeneity of individual beliefs within a culture is itself a dimension on which cultures may vary. Triandis (1989) argues that there are "loose" cultures which tolerate differences in people and there are "tight" cultures which are relatively intolerant of differences. Tight cultures have stronger sanctions against norm violations, for example, than loose cultures.

It should also be stressed that value orientations may change over time. As previously pointed out, as cultures become more Westernized and industrialized, they tend to become more individualistic. While the theoretical notions of value orientations are not without controversy in academia, they give us a very useful platform on which to build a practical and very business oriented approach to thinking about culture but they are not well understood when it comes to relating them to product design.

So far we have looked at variables that lie beneath the surface of every day visibility. A few of the variables that lie on the surface can also be looked at. These are briefly described below. One of the most common variable is income. Banks generally target: the high net worth clients, middle income earners or the low end clientele. For example banks will have platinum banking which is aimed at people with incomes above a given high threshold. High net worth individuals are targeted by almost all banks in Kenya

presently. Some of the accounts operated by banks include prestige banking by standard chartered, advantage banking by Kenya Commercial Bank, premium banking by Barclays and so on. Based on income a bank can also have accounts that target the middle income earners. For example it can have a current account which is aimed at attracting salaried clients, but which excludes people with no constant salaries. Banks have also been known to create accounts targeting the low income earners in the society. Equity bank for example is known as the bank for the common citizen.

Religion is also a common base of diversity that is becoming of interest to most banks. With the Muslim community ever increasing most banks are rushing to have sharia compliant products to target this population. Banks therefore need to redefine products to keep this ever increasing population. For example they can have accounts that waive interest earned because interest is not "acceptable" by Muslims. There are banks in the industry that have come up with products that are fully sharia compliant. For example, Barclays has products that are fully sharia compliant, gulf bank equally has such products. First community bank also caters for the Muslim community fully.

Age is also an important variable. Various products can be particularly designed for different age groups. For example there can be accounts for children, mainly targeting persons below the age of eighteen who cannot generally operate their own accounts but who are still thrilled with the idea of saving and having a sense of control of their money. Banks can thus come up with current and savings accounts opened in trust of children. These are accounts opened by the guardians and which are passed on to the beneficiary upon their eighteenth birthday. Age would thus provide a unique product for banks.

Language is the last variable of culture that this paper will look at. Perhaps this should be considered as well when coming up with names of products in the bank. Thus for example banks could consider using local names for products within the banks rather than the generalized English names that are more common. Banks have however started using Swahili words in naming their products and such products are widely accepted because people can relate to them.

2.2 CROSS CULTURAL PRODUCT DESIGN

Product design is concerned with the efficient and effective generation and development of ideas through a process that leads to new products (Morris, 2009). Culturally orientated products can be used to mark the boundaries between groups, to create and demarcate differences or communality between figurations of people (Featherstone, 1995). It is apparent that utilities in all cultures are symbolic; products are in effect doubly symbolic in contemporary societies. Symbolism is consciously employed in the design and imagery attached to the products in the production process and symbolic associations are employed in using products to construct differentiated lifestyles models.

The main thrust of this study is an attempt at formulating a theoretical basis for the adoption of socio-cultural factors into the design process. This has been achieved by first developing a theoretical framework of cultural analysis and identifying relevant socio-cultural factors that impact upon design. The culture-orientated framework defines the key elements of culture and how they can be made applicable in designing products.

This approach develops knowledge and confidence to challenge the dominant Western culture in design practices and advance local thought, content and solutions. It fosters an appreciation of the local culture in problem-solving.

This is a way of decolonising design education from the current predominate Western values and recognising the indigenous voices in the formation of postcolonial culture. Study has shown that one of the ways on how to specify, analyse and integrate socio-cultural factors in the early stages of the design process is through the culture-orientated design model offered as a complimentary rather than an opposing view to existing design methodologies. Process Product designers follow various methodology that require a specific skill set (usually in engineering) to complete. This includes, Idea generation, need based generation, design solutions and lastly production.

Culture generates diversity and it is naturally revealed in all human action such as the products people design. The relationship between design and culture has taken many twists and turns throughout the last centuries, as design is seen both as a mirror and an agent of change (Moalosi et al.2005a). It is observed that modifications in the former's evolution both reflect and determine developments in the latter. Design changes culture and at the same time is shaped by it (Rose, 2004). For example, it is argued that cultural beliefs and social practices create and reinforce frames of meaning which determine ways of relating to a product. These cultural framings affect ways in which people use or do not use a particular product. It is culture that gives products meaning and provides the rituals within which artefacts are used and the values that are often reflected in their form and function (Press and Cooper, 2003).

Cultural rights have been the focus of much debate since the decolonisation movement following World War two. Designers should focus on cultural rights (Buchanan, 2001). From a postcolonial perspective, the challenge is to develop ever-increasing respect for cultural rights in the world system in such a way that the world system itself evolves in accordance with cultures' highest, wisest and most enduring values rather than the basest and crudest practices (Schafer, 1998). In product design, the goal of cultural respect can be achieved by incorporating the historical and aesthetic values of users (Moalosi et al. 2005a).

This challenges designers to understand what and how cultural norms and values can be integrated in product design. It is underscored that designers need to recognise that people are cultural beings and the process of integrating cultural factors in their practice should be emphasised. "Cultural identification's aimed at creating cultural qualities in a product to achieve differentiation, and the point is to understand and utilize a culture that is relevant to the product and to give the product an appropriate cultural presentation so it will have certain meanings among its users. Design is firmly embedded in user's culture: it does not take place in a cultural vacuum (Margolin, 2002). Users are not just physical and biological beings, but socio-cultural beings (Baxter, 1999 and De Souza and Dejean, 1999). Baxter advances an argument that designers have not yet been able to consciously encode cultural phenomena to the same extent as physical and cognitive human factors due to inadequate research on the area. Each culture has evolved its own answers to its problems (Hofstede et al. 2002).

The use of a society's cultural factors in design not only makes technologies more appropriate for their social context, but makes better use of culture itself as a resource for innovation (Moalosi et al 2005a). It is acknowledged that consideration of cultural factors may pave the way to the diversification of design concepts and facilitate product innovation.

Product design is an agent of change and it is important for designers to know how they can either undermine or support the indigenous cultural systems of the society (Popovic, 2002). It is through artifacts that cultural values are communicated. Design is therefore, an important medium of communication which expresses the values of the system within which it functions. In addition, users are not only competent members within their own cultures, but they are also interpreters of their own and other cultures. Therefore, designers interpret and transform their needs and wants into product features that will give them narratives as well as benefits.

Culturally orientated products can be used to mark the boundaries between groups, to create and demarcate differences or communality between figurations of people (Featherstone, 1995). However, Featherstone did not elaborate much on this point. It is apparent that utilities in all cultures are symbolic; products are in effect doubly symbolic in contemporary societies. Symbolism is consciously employed in the design and imagery attached to the products in the production process and symbolic associations are employed in using products to construct differentiated lifestyles models. In the field of

design, the idea of a neo-liberal form of globalization should be strongly contested (De Souza and Dejean, 1999).

Globalisation is seen as a force that must be opposed because it results in unification of users' culture through standardisation of products. In relation to globalisation, it is noted that an opposite trend is emerging within design, which promotes local identity and highlights cultural values and traditions. Therefore, globalisation has sparked off a new awareness of local identity. Designers are challenged to foster cultural diversity through localisation of products in the face of globalisation. Variations in terms of national culture remain strong and the process of globalisation is in fact imposed on users. This argument can be expanded by observing that as international contacts and exchanges increase, there is an outburst of attitudes of defence of national and regional identities and manifestations of the fear of mixing of races, religions, customs and habits. It is apparent that contacts in some cases do not necessarily generate a cultural standardisation but rather they often provoke an exacerbation of differences.

Universality is a value that is reminiscent of the industrial era but no longer meaningful in a post-industrial world (Krippendorff, 2006). There are voices within design lamenting the loss of culture, traditions and ethnicity. For example, a study conducted by Samsung Design, reveals that "users around the world are no longer willing to simply settle for one-size-fits-all products with standardised designs" (Delaney et al. 2002). They argue that individual users are demanding a wide range of sizes, shapes, colours, materials and features and these have become important factors for creating successful products. That

is, designers have to balance core shared values with local empowerment to best satisfy individual wants and needs. This means users are demanding that specific needs be satisfied with more localised solutions (Aula et al. 2003). Electrolux, Nokia and Whirlpool have started to show sensitivity to certain cultural specifics, demonstrating an understanding of the cultural diversity of their global users (Ono, 2002).

It is posited that localisation of products must be viewed as a counter-balancing force for the maintenance and durability of national cultures facing globalisation as well as its potential capacity for holding, preserving and presenting cultural values to the respective product users. African traditions in handicraft designs, whether in leather, cloth, wood, ivory, gold or other materials, can be expected to flourish only if they inform the design of industrial products made in Africa. Africa must control her industrial productivity, only then can one insist that industrial goods produced in Africa reflect African taste and style (Chinweizu, 1975).

The primary objective is to develop an understanding of users' values and behaviors that can be translated into viable, visual design, information architecture and design ideas. "Technology is not a good traveler unless it is cultural calibrated" (Kaplan, 2004). This means products need to take into consideration the technological, anthropological, aesthetic and socio-cultural factors of their intended users. This might enable designers to design products that fit the cultural context of their users. The meanings that products come to have should be constructed in the process of a dialogue between culture, design

and users. Moreover, this integration might enable designers to design products with relevant design features that give users narratives and benefits.

Most of the current research on the relationship between design and culture is European, American and Asian based and there is relatively little in-depth research on Africa let alone Kenya and the banking industry. While much can be borrowed from other countries, the Kenyan banking industry and by extension CBA will need to look within its own resources and culture to find the sources of innovation that will allow them to shape their own future.

2.3 CHALLENGES IN CULTURE RELATED PRODUCT DESIGN

There is a lack of in-depth research and appropriate methods to assist designers on how culture can be consciously integrated in product design. The current design approaches with their standards, rules and guidelines fall short with respect to issues relating to the cultural context. There is no solid theoretical framework linking design and culture (Saha 1998 and Kersten et al. 2000). Such a framework is required and needs to go beyond the consideration of the surface manifestations of culture that have been widely accepted in design methodologies and it must address how the core components of culture can be embedded in designing products. This challenges designers to gain a deeper understanding of users' culture by embodying of cultural factors in new products development. This is however not a straight forward subject and it is still an under-researched area (Taylor et al. 1999).

The critical challenge facing designers is not to be just aesthetic stylists or problem solvers but creators of cultural experiences that enrich the fundamental human experiences of being alive. It is through a better understanding of user's sensorial perceptions and cultural values that designers will be able to move into a new design paradigm of quality where products have added value, meeting user's true needs and making their experience more meaningful (Marzano, 2000).

The fact that globalization is here to stay doesn't make the situation any better. Most cultures are diluted with westernization and therefore it is difficult to appreciate all cultures as they are not properly differentiated. CBA and by extension all banks within the industry are thus pushed to create products that can form a blanket to meet most peoples' needs. It becomes rather hard therefore to design products that satisfy the various cultural groups.

Another challenge is the amount of resources involved in studying the various cultural needs of various groups of people. Resources needed in terms of money, man power and time would cost CBA tremendously. Thus indepth research is not really carried out considering the diversity of people living in Kenya. The bank and all other designers therefore opt for the easier way out and this entails coming up with products that not necessarily suit individual cultural needs but that are acceptable by a majority.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 RESEARCH DESIGN

Since there was only one unit of interest in the study that is CBA, a case study was used. A case study is a research method common in social science. It is based on an in-depth investigation of a single individual, group, or event. It was thus useful in soliciting in-depth information from the personnel concerned with product design within the bank. The information provided helped to probe beneath the surface appearance thereby providing detailed arguments about how cultural issues could be transformed into product design features. In essence therefore the case study enabled assessment of how elements of a social system interconnect in designing products.

3.2 DATA COLLECTION

Given the nature of the study, only relevant managers were targeted to obtain the information required. CBA has a total of ten employees in the product development department and marketing department. There are also fifteen senior managers whose ideas go a long way in development of the products that the bank finally comes up with. They were used to find out if CBA makes consideration of culture while coming up with the products.

Specifically the managers that were interviewed included: the senior product development manager, assistant product development officers, research analysts in the product development department, head of marketing department, senior managers in the marketing department, head of personal banking, head of platinum banking, head of

corporate banking, head of institutional banking, senior managers bank assurance, senior relationship managers, the brand managers and the head of card products.

For this purpose therefore the study instrument which was employed in collecting the information was an interview guide. (See appendix 1). The researcher used this to conduct intensive interviews in order to capture the main theme of the study. It was also appropriate to use secondary data from appropriate sources such as the banks manual for policies and procedures and the service level agreements manual.

3.3 DATA ANALYSIS

Data collected was then edited by clearing for completeness, inconsistencies, careless mistakes and so on. Recorded responses of the interviewees and reviews of historical documents were then coded into themes which were used to build up inferences to enable entry into the computer. The data in the computer was then presented in texts, and tables. Content analysis was employed to analyse the qualitative data. Content analysis is the systematic qualitative description of the composition of objects or materials in a study.

CHAPTER FOUR: DATA ANALYSIS RESULTS AND DISCUSSION

4.1 INTRODUCTION

This chapter presents the analysis and findings of the research. Senior managers involved in product design at Commercial Bank of Africa (Kenya) were interviewed in a bid to come up with the answers that would help in fulfilling the objectives of the study. Specifically the interview involved ten interviewees. Secondary data was also obtained from the banks manual of policies and procedures, the staff manual and the intranet. The interview guide was divided into three sections. Section A consisted of the general background information of the interviewees. Section B consisted of the product development process in CBA and section C consisted of questions probing the extent to which CBA considered cross cultural issues and the necessity of these considerations.

4.2. GENERAL BACKGROUND INFORMATION

The researcher wanted to probe the interviewees to give information with regard to their background of employment in CBA. Questions were therefore asked so as to obtain the relevant information.

4.2.1. POSITION HELD IN THE BANK

The researcher, wanted to find out the positions held by the interviewees in the bank to ensure that they were actually involved in the process of product development. The responses of the interviewees were as follows: senior product development manager, the head of marketing department, the head of personal banking, the head of platinum banking, the head of corporate banking, the head of institutional banking, the brand

manager, the head of card products, head of bank assurance and a senior manager in the treasury department. The researcher from these responses noted that all the interviewees had experience in product design within the bank.

4.2.2. DEPARTMENTS IN WHICH THE INTERVIEWEES WERE BASED

The researcher looked at this question because apart from the product development team in the bank, there were several other people who contributed to the process of product development. Again in order to get a view of the entire bank the researcher tried as much as possible to interview at least one senior person from each department to ensure that views were drawn from across the bank. The following departments were thus represented. Product development department, institutional banking department, corporate banking department, personal banking department, marketing department, card centre, treasury department and the bank assurance department. These departments represented a fair view of the entire bank.

4.2.3 YEARS OF EMPLOYMENT IN THE BANK

This question sort to find out, the level of experience the interviewees had. Generally persons with more years of experience were considered to be more knowledgeable in the process of product development than the ones with less years of experience. The results obtained were tabulated below.

Table 4.1 number of years of employment

Position Held	Years of Employment
The senior product development manager	15 years
Head of marketing department	9 years
Head of bank assurance	16 years
Head of personal banking	17years
Head of platinum banking	5 years
Head of corporate banking	26 years
Head of institutional banking	18 years
Senior manager treasury department	9 years
Brand manager	6years
Head of card products	12 years

From the table, seventy percent of the interviewees had been employed for more than ten years in the bank. They thus had seen the developments over the years in the process of product development to a large extent. The thirty percent of employees who had not been in the bank for more than ten years had also been in the bank for a considerable number of years. Thus it was reasonable to assume that all the interviewees had good knowledge of the considerations made during the product development process.

4.3 THE PRODUCT DEVELOPMENT PROCESS

In this section the researcher intended to find out the degree of involvement of the interviewees in the product development process. Questions were therefore asked in relation to which products the interviewees had come up with and how the general process was carried out.

4.3.1 NUMBER OF PRODUCTS PROPOSED BY THE INTERVIEWEES

Here the researcher sought to find the number of the banks products that each interviewee had come up with that had been successful for implementation so as to enable create a basis on what criteria was used when coming up with these products. The responses recorded were as follows:

Table 4.2 Number of Products proposed by the interviewees.

Position of Interviewee	Number of Products
The senior product development manager	5
Head of marketing department	3
Head of personal banking	3
Head of platinum banking	2
Head of corporate banking	6
Head of institutional banking	2
Senior manager treasury department	2
Senior account relationship manager corporate banking	1
Brand manager	1

Head of card products	3
-----------------------	---

From the tabulation, the researcher noted that all the interviewees had come up with at least one product. This essentially meant that all of them had made some considerations before coming up with these products. This question would thus lead to other questions with regard to whether cross cultural issues had been part of the considerations made.

4.3.2 TYPES OF PRODUCTS INTRODUCED BY THE INTERVIEWEES

The researcher asked this question in a bid to find out the exact products that the interviewee had come up with so as to probe as to whether cross cultural issues could have been an issue for consideration. The responses given were as follows:

Table 4.3: The Types of Products Introduced by the Team

Position of Interviewee	Product introduced
The senior product development manager	(i) Freedom current account (ii) Nufaika savings account (iii) The young savers account (iv)The current account for diaspora customers (v) mortgages and car loans

Head of marketing department	<ul style="list-style-type: none"> (i) The enhanced automated teller machines. (ii) the foreign currency accounts (iii) The safe deposit accounts
Head of personal banking	<ul style="list-style-type: none"> (i) Fixed deposit account (ii) Umoja account
Head of platinum banking	<ul style="list-style-type: none"> (i) Platinum current account (ii) Pro saver account
Head of corporate banking	<ul style="list-style-type: none"> (i) Overdraft facilities (ii) SME Funding (iii) current account for businesses (iv) Scheme loans for corporates (v) Mpesa agent deposit account. (vi) Mpesa float purchase.
Head of institutional banking	<ul style="list-style-type: none"> (i) Overnight lending for

	corporates and institutions (ii) Strathmore university loans
Senior manager Treasury	(i) Futures (ii) Treasury bills (iii) credit card for businesses
Head bank assurance	(i) Money market funds (ii) Equity market funds
Brand Manager	(i) Internet banking
Head of card products	(i) Classic credit cards (ii) Gold credit cards (iii) Credit cards denominated in US dollars

Most of the products mentioned by the interviewees could have warranted the inclusion of cross cultural factors as one of the factors considered. This question was therefore intended to come right before the question with regard to factors that were considered.

4.3.3 THE CRITERIA USED WHEN COMING UP WITH THESE PRODUCTS

The researcher through this question wanted to find out what factors were deemed to be of importance to the product development team when coming up with the banks products.

One of the common answers to this question was market demand. Most interviewees said that what people demanded in the market drove them to come up with the products that they did. Generally demand in the market does affect what businesses offer. This is because essentially businesses are in existence to satisfy demand. Of importance to note in this case is that culture actually by extension determines what people demand. As noted by Baxter (2009) people are driven to demand what they do to a large extent by their culture.

Another factor that was given as a criteria was competition within the industry. Competitors play a major role in determining what other businesses offer because generally firms would not want to be in business with very unique products that haven't been tested by other people. For example therefore, the interviewee who came up with a savings account that is free of all charges and earns interest, did so because this is what the other banks in the industry offered.

4.3.4 FACTORS THAT MOSTLY INFLUENCE PRODUCT DESIGN WITHIN THE BANK

The researcher wanted to find out which factors according to the bank are of main importance when coming up with its products. The main reason given was profitability of the underlying product.

The people interviewed were of the view that for any product to pass the basic litmus test it had to be profitable. This was thus considered as the most influential factor. Whereas this is true, it should be noted that profitability may not be directly related to the most

demanded product. It may also not be the one that mostly suits the culture of a given group of people. Thus if for example a product is highly profitable but is not popular, it would not be implemented.

Other than the profitability factor, other factors noted included, the acceptability of the products to the targeted clientele. Again this has a great influence from an individuals cultural perspective.

4.3.5 THE PRODUCT DEVELOPMENT EVALUATION PROCESS

The researcher through this question mainly wanted to find out if at any point in the product development process the issue of cross culture came up. The product development process in CBA comprises four major stages. The first step is idea generation. This is the stage where targeted clients needs are considered. Ideally therefore it is at this point that the person coming up with the idea takes into consideration the gap that is yet to be filled by the bank in terms of what is demanded by the customers. This is thus the point where any cultural issues influencing demand are taken into consideration. It should thus be noted that cross cultural product design should take the upper hand before any other step is considered. Because any product that passes this stage with no attempt to find out what a given peoples culture is, is bound to fail. The second stage then becomes the review stage. Under this the product is vetted and a SWOT analysis is carried out to review its viability. The third stage involves presenting the product to the approval committee. If the product is acceptable to the committee then it passes through to the final stage which is the implementation stage.

4.4 THE EXTENT TO WHICH CBA CONSIDERS CROSS

CULTURAL ISSUES AND THE NECCESSITY OF THIS

After probing for questions that would help the researcher to have a basis of the products in the bank and the general overview of how such products were identified and implemented, in the next stage the researcher wanted to find out the exact cross cultural issues that were taken into consideration and the necessity if any for taking these issues into consideration when coming up with the banks products. The preceding questions thus gave an insight into this.

4.4.1 CROSS CULTURAL ISSUES TAKEN INTO CONSIDERATION WHEN COMING UP WITH THE BANKS PRODUCTS

Some of the cross cultural issues that came up included individualism versus collectivism. Generally it was observed that Kenyans tended to desire different products from the more westernized cultures. For example when coming up with the "chamaa" accounts it was because most Kenyans like saving in groups. Thus the idea of pooling funds together was of importance to the Kenyan clientele, thus the need to come up with an account that could be operated with a group of people who share some common belief in savings or investment. On the other hand the white and Asian clientele did not really have much regard to this type of account and to them the personal accounts were the most attractive.

Another cross cultural factor that seemed to have influenced product design is religion. The Muslim community as observed by the interviewees could no longer be ignored.

Many customers are people who have crossed over from Somalia and since most of these people are Muslims, their need for accounts that are sharia compliant drove CBA to come up with products that are compliant to the needs of their religion. Thus for example interest on their savings and fixed deposit accounts are waived since interest is not acceptable to Muslims.

Another factor that was pointed out by the interviewees included Personal preference for space and power. It was noted that when the bank first came up with the platinum banking facilities in which the platinum account holders were given private banking lounges, it was mostly utilized by the whites who preferred their own private space. This is more so because of their individualistic nature. Due to globalization and interaction of various people the private banking lounges are now utilized by all high net worth individuals. Interestingly enough most of these people are more westernized than Kenyan and so cultural dilution by the foreigners is still the major driving force.

Also noted was the difference in various cultural preference to the masculine or feminine gender. The researcher through the interviews noted that originally the male gender was generally preferred over the female in the past. Most products offered were therefore more attractive to men. Through globalization however, the western cultures had made equality a more prominent factor and the bank realized that it needed to come up with a product that empowered women. Thus in the banks pipeline of products there is an account specifically meant for women.

The last issue mentioned by the interviewees was time orientation. With globalization the tendency to have future oriented products was of high necessity. Technology was thus mentioned as a factor that determines the products introduced. Internet, and mobile banking was therefore of great concern to the bank. Ideally it should be noted that most western cultures are future oriented and tend to demand products that embrace technology.

4.4.2 MEASURES TO ENSURE THAT PRODUCTS DESIGNED MATCH CLIENTS CROSS CULTURAL BACKGROUND

The interviewees all agreed that alot of market survey is done to get to know what the customers really need. Account relationship managers carry out excessive interactions with customers thus studying their background. For example after seeing that Africans like being in groups CBA came up with the chamaa accounts.

4.4.3 COMMITMENT OF THE BANK IN CONSIDERING THE CROSS CULTURAL ISSUES OF CLIENTS

This question was meant to probe how seriously cross cultural issues are taken in the bank. The general observation was that the bank mostly concentrates on the revenue implication more than any other factor. However this does not mean that cross cultural issues are not important. As much as revenue generation is important, the products that are most relevant to the customers ultimately take precedence and as such the interviewees observed that if for example a product could generate a lot of revenue but

did not match what customers demanded it did could not make it through to the implementation stage.

The interviewees were all of the view that market research and relationship management were key to ensuring that the banks products were accepted fully once implemented.

Ideally market research and relationship management are meant to help understand the targeted clientele in question fully. Thus this implies understanding their cultural values that by extension drive them to demand what they do.

4.4.4 CHALLENGES FACED WHEN TAKING INTO CONSIDERATION THE CROSS CULTURAL ISSUES

This question was meant to probe further why as much as all the interviewees agreed that cultural issues were important they did not seem to fully take them into consideration. What came out clearly was the nature of diversity of peoples culture. Not every person could be satisfied as no one person is the same as the other. Therefore a meeting point for all the customers had to be found and a product meeting most peoples' desires is thus what was ultimately considered. If everyone's cultural background was to be considered a million plus products would be necessary. The second challenge was lack of adequate resources. Resources in this case consisted of time, manpower and money. The product development team had only about 10 members in total. Even if all the banks employees were to be used to carry out extensive market research, time and personnel constraint would still be an issue. Other than this, money involved in traveling to meet and study any group of people would be strenuous to the bank. Thus generalizations had to be made.

4.4.5 THE IMPORTANCE OF CONSIDERATION OF CROSS CULTURAL ISSUES

This question was asked by the researcher in order to get the final comment of the interviewee of the importance of cross cultural issues in product design. All of the interviewees indeed agreed that cross cultural issues cannot by any chance be ignored by any bank if it is to survive in the industry. Market research and a close relationship with customers had to be established if customers are to be satisfied. Otherwise the bank would be rendered obsolete in its products offerings.

CHAPTER 5: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY

The objectives of this research were two fold and these were: to determine the extent to which Commercial bank of Africa considers cross cultural issues in product design and to determine the necessity of considering cross cultural issues in the design of CBA products. Cross cultural issues can no longer be ignored with globalization in place. All businesses need to come up with products that are acceptable to the general population that it so desires to serve. Banks exist in one of the most competitive industries which thus creates immense challenges to them. This therefore pushes them to require strategies that constantly match products to customer requirements.

With reference to the extent to which CBA considers cross cultural issues in product design it was noted that, the bank does take consideration into the cross cultural issues. However these were not given the top most priority when coming up with the banks products. Generally it was noted that the factors discussed below were considered by the bank.

One of the cross cultural issues taken into consideration was individualism versus collectivism. The researcher noted that since the bank serves a very divergent group of customers their need for individualism versus their need for collectivism could not be ignored. The more westernized cultures pushed the bank to inculcate products that were more personalized to suit individuals. For example, the platinum current accounts were

introduced to cater for the people from the more westernized cultures who required more personalized attention and were even willing to pay a premium in order to access these facilities. On the other hand the more African cultures prefer the idea of collectivism. The bank saw this and realized the need to introduce a current account that could cater for the needs of such people hence the umoja account. This is an account designed to help individuals save as a group. Thus a number of friends or group of relatives can open and run such an account. This account is more popular with Africans and partly with Asians but it is very unpopular with the Americans and Europeans.

Another factor that is taken into consideration is masculinity versus femininity. The more westernized cultures have always valued the female gender as an equal partner to the male gender. The African culture on the other hand traditionally tends to value the male gender more than the female gender. With globalization however, the western culture is rubbing onto the African culture and the female gender is fast being recognized in African cultures as well. This led the bank to have in its product pipeline an account meant specifically for women. According to the information gathered by the researcher, the product is in its last stages of implementation and will soon be rolled out to the market. The main reason for the introduction of this product was therefore to recognize the female figure in society. A society which has generally shunned the role of women but is now drifting towards recognition of their contribution to society.

Other than the two factors noted above, communication is also a factor which cannot be ignored. Different cultures tend to communicate differently not only in terms of language

but also, in terms of body language and the way relationships are valued. Westernized cultures are generally high contextual cultures. They value relationships and require more personalized attention. This led the bank to introduce relationship banking. Which generally entails a more personalized way of dealing with customers. Every single person who opens an account with CBA is assigned an account relationship manager who is personally supposed to handle the affairs of the customer. This is purely a westernized idea.

The other factor that is being considered currently is language. In the past, English has been widely considered as the business language. Thus most products have English names. This is however changing, and the bank is considering products that have more acceptable local names. Kiswahili is fast taking recognition and CBA recently introduced a savings account called "nufaika". There is also the "Umoja" account.

Religion is also a base of diversity that is becoming of interest to most banks. With the Muslim community ever increasing most banks are rushing to have sharia compliant products to target this population. CBA is not left behind. It is therefore redefining its products to keep this ever increasing population. For example it waives interest on its saving accounts and fixed deposit accounts because interest is not "acceptable" by Muslims. Information gathered by the researcher revealed that the bank is also in high gear to have accounts that would better fit the needs of the Muslim community taken into consideration. At the time this research was conducted no conclusive evidence was however available on the extent to which this sharia compliant product would be offered to the banks Muslim community.

Other than the above dimensions of diversity, CBA also takes into consideration people's preference in use of time and space. This may not be consciously done but if looked at keenly indeed it has segregated its customers and come up with products and services to take into consideration peoples regard to time and space. Generally speaking westernized cultures are more strict with time and they require a lot of private space. Thus such individuals may not be willing to take a lot of time queuing in the banking halls, they thus have special private banking lounge in which they can easily access money quickly without necessarily "wasting" time in long queues. Time can also be looked at from the point of view of past versus future orientation. The more westernized cultures are future oriented thus the need for the bank to embrace sophisticated technology. In terms of space, the western cultures may not be willing to share the public space with the rest of the clients and thus the need for more private space availed to them in the private banking lounge. The private banking lounges could also give an indication as to the extent to which the various cross cultural groups value power. A random visit to the private banking lounges would reveal that most of the people who use these facilities are from the western cultures and the high profile Africans who due to globalization have become more westernized than African.

With regard to the necessity of incorporation of cross cultural issues in product design, this study suggests that culture-driven research provides new knowledge, ways of thinking and dealing with design issues and thus laying the groundwork for creativity and erecting the structure for product innovation. It ensures that design solutions matches users' needs, abilities and desires. However, products succeed only when they resonate with users' values, attitudes and behaviors, even if they result in changes to the same

values and behaviors. This consideration should occur at the very early stages of conceptual development when the concept is still relatively fluid. Moreover, users should be directly and actively involved throughout the design life cycle. The input from socio-cultural factors is not sufficient enough to generate culturally innovative and acceptable solutions but one needs to incorporate data from physical, cognitive and emotional human factors.

The challenge for designers is to design products that users will actually want to keep, maintain and use for longer periods of time. Such products should be designed with empathy and created in an artful way engendering powerful emotional attachments, involving rich narratives and intense user experience. The model challenges the way products are designed for different cultures and supports the use of local content for design and development of new products. This challenges designers to gain a deeper understanding of users' culture and find strategies on how they can use culture as a resource in product development and promote culture-orientated product innovation. Coates (2003) suggest that the involvement of users in the design process helps to capture their interest and needs at an early stage. This process builds trust between the designer and users. Trust implies several qualities: reliance, confidence and integrity (Baxter, 1999). It means users' can count on a trusted product to perform precisely according to expectation that is, performing reliably time after time.

5.2 CONCLUSION

Results from the study show that minimal considerations are made on embedding cross cultural issues in product design. However it should be noted that cross cultural design

will be a key design evaluation point in the future. Designing "culture" into modern product will be a design trend in the global market. Obviously, we need a better understanding of cross-cultural communication not only for the global market, but also for local design. While cross-cultural factors become important issues for product design in the global economy, the intersection of design and culture becomes a key issue making both local design and the global market worthy of further in-depth study. The importance of studying culture is shown repeatedly in several studies in all areas of technology design.

Globalisation has made culture the most important asset to work with (Saha, 1998). As culture has become a critical issue, designers are no exception from this paradigm. After all, it is a designer's ultimate role that shapes users everyday culture by creating new products that respond to that culture. It is underscored that designers need to recognise that people are cultural beings and the process of integrating cultural factors in their practice should be emphasized. Design is firmly embedded in user's culture: it does not take place in a cultural vacuum (Margolin, 2002).

Users are not just physical and biological beings, but socio-cultural beings (Baxter, 1999 and De Souza and Dejean, 1999). Baxter advances an argument that designers have not yet been able to consciously encode cultural phenomena to the same extent as physical and cognitive human factors due to inadequate research on the area. Each culture has evolved its own answers to its problems (Hofstede et al. 2002). The use of a society's cultural factors in design not only makes technologies more appropriate for their social

context, but makes better use of culture itself as a resource for innovation (Moalosi et al. 2005a). It is acknowledged that consideration of cultural factors may pave the way to the diversification of design concepts and facilitate product innovation. CBA and by extension all banks should therefore embrace more of the cross cultural issues when coming up with products. This will make them more marketable and more acceptable to the targeted clientele.

5.3 RECOMMENDATIONS

The importance of cross cultural product design cannot be overemphasized. Globalisation has led to the need of all businesses to take into consideration the various cultural inclinations of the global market. The researcher therefore found the need to have even more consideration made by the bank in the incorporation of cross cultural issues in its product design process. This can be done by carrying out intensive market research and promoting relationship banking with an aim of deeply understanding the underlying cultural factors that drive customers to demand what they do. The product development team should thus take the first process of idea generation very seriously with a view of having innovative products that even far exceed the customers' desires. This will enable the bank to have a competitive advantage over the other banks in the industry.

5.4 LIMITATIONS OF THE STUDY

Resources proved to be a major challenge to the researcher while carrying out this study. Resources in this case consisted of time and money. Getting the interviewees to have the questions answered was a difficult task due to their positions in the bank. This meant that

the researcher had to book various appointments with the various interviewees who could reschedule the meetings every so often because of the nature of their jobs and their tight working schedules. The researchers own working schedule was also a great limitation to the study. Money for transport and the printing and photocopying of the document was also a limitation as the research paper had to be amended to meet the required standard of the examiners.

5.5 SUGGESTIONS FOR FURTHER RESEARCH

A similar study can be conducted in a different kind of industry to find out whether cross cultural studies are taken into consideration in product design in that industry. This would open up the idea of cross cultural product design in various other industries and the impact that this would have on these industries. A separate study can also be carried out on the challenges of carrying out cross cultural product design. This would give insight as to how such challenges can be overcome to enable an easier way of inculcating cross cultural product design.

REFERENCES

Aula, R. Pekkala, T. and Romppainen, M. (2003). *Modeling the Socio-cultural Context*. New York, USA: Random House.

Baxter, A. (1999). *Deep Design*. Glasgow, UK: Duncan of Jordanston University.

Buchanan, M. (2001). *Human Dignity and Human Rights: Thoughts on the Principles*, Design Issues Vol. 17 No 3 pp 35-40.

Bakkabulindi, F.K. (2007) *Understanding the Ugandan Culture*. Entebbe, Uganda: Nkumba University press.

Coates, B.(2003). *Watches Tell more than Time: Product Design. Information and the Quest for Elegance*. London, UK: McGraw-Hill.

Chinweizu. P.R.(1975). *The West and the Rest of Us - White Predators, Black Slaves and the African Elit.*, New York, USA: Random House.

Delaney, McFarland, Yoon and Hardy (2002). *Global Localisation, Innovation - Global Design and Cultural Identity*, Summer, pp 46-49. Globalisation context conference on innovative research in management, Stockholm Sweden.

De Souza and Dejean. (1999). *Interculturally and Design: Is Culture a Block or Encouragement to Innovation?* Design Cultures - an International Conference of Design Research, Sheffield Hallam, UK.

Featherstone, N.R. (1995). *Undoing Culture: Globalization, Postmodernism and Identity*. London,UK.: Sage Publications.

Francis,N.K. and Chege,W. (1998). *Fundamentals of marketing an African perspective*. Nairobi, Kenya:Kenya literature bureau.

Gakenia, K.W. (2011). *Commercial banks policies*. Nairobi, Kenya: Kenya literature bureau.

Hofstede, Hofstede and Pedersen (2002). *Exploring Culture - Exercises, Stories and Synthetic Culture*. Yarmouth, USA: Intercultural Press.

Hofstede, G. (1984). *Cidture's Consequences*. Beverly Hills: Sage Publications, Inc.

Kaplan, A.R. (2004). *Introduction: Adding a Cultural Dimension to Human Factors in Kaplan (Ed.) Cultural Ergonomics*. Amsterdam: Elsevier.

Kluckhohn, Clyde (1951). " *Values and Value Orientations in the Theory of Action: An Exploration in Definition and Classification*," in *Toward a General Theory of Action*. eds. Talcott Parsons and Edward Shils, Cambridge: Harvard University Press, 388-433.

Kluckhohn, Florence, R. and Fred, L. Strodbeck (1961). *Variations in Value Orientations*. Evanston: Row, Peterson and Company.

Kersten, Matwin, Noronha and Kersten (2000). *The Software for Cultures and the Cultures in Software in Hansen. Bichler and Harald (Eds.) 8th European conference on information systems, Vienna, Vol. 1*.

Krippendorff, N. (2006). *The Semantic Turn: A new Foundation for Design*. London, UK :Taylor and Francis.

Lloyd.B.T. (2006). *money banking and financial systems*. Unpublished manuscript.

Margolin,M.(2002). *The Politics of the Artificial*. Chicago, USA: University of Chicago Press.

Marzano,V. (2000). *New Values for the New Millennium*. Eindhoven, Netherlands: Philips Corporate Design.

Moalosi. Popovic, Hickling-Hudson and Kumar (2005a). *Integrating Culture within Botswana Product Design*. Yunlin, Taiwan: International Design Congress, November 1-4.

Moalosi, Popovic, Kumar and Hickling-Hudson (2005b). *Product Analysis in Relation to the Socio-cultural Perspective of Botswana*. International Conference on Design Education: Tradition and Modernity, Ahmedabad, India, March 2-4.

Ono, M. (2002). *Emergent Strategies for Designing New Products Facing Cultural Diversity, within the Globalisation Context*. 2nd Conference on Innovative Research in Management, Stockholm, Sweden.

Popovic, K.J.(2002). *Activity and Designing Pleasurable Interaction with Everyday Artifacts, Pleasure with Products: Beyond Usability, in Jordan and Green (Eds.)* London, UK: Taylor and Francis.

Press and Cooper (2003). *The Design Experience: The Role of Design and Designers in the Twenty-first Century*. Burlington, UK: Ashgate.

Rose, S.N.(2004). *The Development of Culture-orientated Human Machine System: Specification, Analysis and Integration of Relevant Inter cultural Variables*. Amsterdam, Netherlands: Elsevier.

Saha, H.(1998). *Technological Innovation and Western Values Technology in Society*. Burlington, UK: Ashgate.

Schafer, S.K (1998). *Culture - Beacon of the Future*. Westport, UK: Praeger Publishers.

Schein, G.L. (1999).*The Corporate Culture Survival Guide*. Bass Jossey. San Francisco, USA
Science and Technology Policy (1998) Ministry of Finance and Development Planning, Government Printer, Gaborone. Botswana.

Triandis, H. C. (1989)."*The Self and Social Behavior in Differing Cultural Contexts*. Burlington, UK :Ashgate.

Taylor, Roberts and Hall (1999). *Understanding Person-Product Relationships - A Design Perspective in Green and Jordan (Eds.) Human Factors in Product Design*. London, UK: Taylor and Francis.

APPENDIX ONE

THE CROSS CULTURAL PERSPECTIVE OF PRODUCT DESIGN IN

CBA-INTERVIEW GUIDE

SECTION A: GENERAL BACKGROUND INFORMATION

1. What is your current position in CBA?

General Manager

Unit head

Senior manager

Manager

2. In which department are you based?

3. For how long have you been employed with the bank?

SECTION B: THE PRODUCT DEVELOPMENT PROCESS

4. How many products have you proposed that have been successful to the implementation stage within the bank in the recent past?

5. Which products were these?

6. What criteria did you consider while undertaking the initiative to come up with the Products?

7 Which factors mostly influence product design within the bank?

8. How is the product development evaluation process conducted?

SECTION C: THE EXTENT TO WHICH CBA CONSIDERS CROSS CULTURAL ISSUES AND THE NECESSITY OF THIS

9. Are there any consideration made on cross cultural issues when undertaking the evaluation?

10. What are some of the cross cultural considerations made on clients when designing the banks products?

11. What measures are in place to ensure that the products designed within the bank match its clients cultural background?

12. How would you describe the commitment of the product development department in taking into Consideration the cross cultural issues of clients?

13. What challenges do you face when undertaking cross cultural considerations when coming up with the products the bank offers?

14. How is the bank empowered to make sure that the products it comes up with are accepted by the targeted group?

15. In your opinion how would incorporation of cross cultural issues in product design help improve the banks competitive position within the industry?