

**INFLUENCE OF CROSS-CULTURAL DYNAMICS ON
PERFORMANCE OF BARCLAYS BANK IN KENYA**

BY

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DECLARATION

This research project is my original work and has never been submitted for examination to any other University.

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This project has been submitted for examination with my approval as a university supervisor.

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DEDICATION

This project is dedicated to my parents for their love, support and encouragement when I was pursuing my studies.

ABSTRACT

One of the greatest challenges is how to manage human resources in global level. Human resource management needs to understand cross-cultural issue in holistic manner in order to maximize the potential of each employee. This study was set out to examine factors influencing cross-cultural dynamics at Barclays bank and to establish the influence of cross-cultural dynamics on performance of Barclays bank. The study was conducted through a case study design; this kind of design was considered suitable for this research because it involved a complete observation of Barclays bank. Primary data was used to collect using an interview guide. Data collected was analyzed using content analysis. The raw data was collected from the Heads of Departments in Marketing, Human Resource, Finance, Administration and Operations. The study concluded that the factors that influenced cross-cultural dynamics at Barclays bank were sharing of knowledge and ideas, unity of purpose, flexibility, top management support, cooperation and communication between the employees. Cross-cultural dynamics allowed employees to explore and learn new skills and ideas which were considered key in enhancing their efficiency and effectiveness in their contribution towards the organisation. This gave employees patience and resilience in handling issues and solving problems. The top management was motivated to effectively support the employees to contribute towards the realization of set goals and targets. The study further concluded that through cross-cultural dynamics, the employees learnt new ideas and skills which were maximized to achieve banking innovations. The study further concluded that cross-cultural dynamics gave employees some level of efficiency which improved their concentration and efforts in their work and this improved their productivity and performance. Having a different pool of talents from diverse backgrounds enabled the employees to have a shared vision, this increased their focus and commitment towards achieving set goals and objectives. The study recommends that Barclays bank of Kenya should hire employees from different parts of the world to improve inter-cultural team building this will promote intercultural competencies which will create a favourable environment for the employees to work towards improved bank performance. Further, the study recommends that Barclays bank should formulate a policy that provides equal chances for all the employees across the world by recruiting and hiring employees on the basis of their qualification and competence for the job. This will provide an opportunity for Barclays bank to attract a large pool of talents and select the best. The major limitation of the study was time and cost constraints the study limited itself to a case study of Barclays Bank of Kenya. This implies that the findings obtained in this study are unique to this bank and hence cannot be applied directly to another commercial bank or to make generalization of all the commercial banks in Kenya. The study suggests that a similar study should be carried out targeting commercial banks in Kenya to establish whether there are common factors that influence commercial banks to cross-cultural dynamics then findings can be compared and a reliable conclusion can be drawn based on concrete facts.

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CHAPTER ONE

INTRODUCTION

1.1 Background

The increase in globalization of the world needs new strategies for businesses if they are to do well in the global market. The current information society, increasing world trade due to market integration and increase of foreign direct investment. (Beardwell, 2004.)

Globalization is a major trend in the business environment, with organizations increasingly looking to penetrate global markets. Business has become more international because employees play a major role in the implementation of global strategies for organizations by filling a skill gap in global business operations, transferring management skills and coordinating global activities. (Beardwell et al 2004.)

Human capital theory has been explored in relation to the area of this research study on cross-cultural dynamics. The study can be analyzed using human capital theory which points out that “international migration” relies on, such standard components of individual capital as age, gender, education, skill, experience, marital status, as well as on personality features such as ambition to succeed and entrepreneurial spirit, or a willingness to take risks by changing language, culture, and social environment. (Morawska 2007: 5.)

According to Freeman, the concept of the human capital theory is that education is an investment of current time and money for future pay (Oosterbeek 1992: 5). This argument is reasonably objective when one considers any job-related training, workshops, courses and overseas assignments in scope of education. Oberg acknowledges Freeman's opinion and further adds that (human capital) will increase for

individuals with the length of their education and experience in working life. This process could continue for individuals in most occupations until the age of 45-65. This is the essence of human capital theory. (Oberg, 1997).

1.1.1 Concept of International Business

Global mobility is a reality and a necessity in the current international business environment (punnet, 1997). This causes a need for organizations to manage global operations effectively. One option is to post an employee to the foreign location to perform duties as an expatriate manager. Business expatriates are people sent to a foreign country by companies with foreign branches with the intent to control the company activities and to provide technical and administrative duties (Torbiorn, 1982).

Business has become more increasingly international; expatriates play an important role in the global strategies of many companies by filling a skill gap in a foreign business operation, transferring management expertise or corporate culture, starting new operations and coordinating global activities (Beardwell et al., 2004). In order to effectively compete against major international competitors, global firms need world class managers in the global business environment (Harvey, 1997). It can be a difficult situation in trying to fit in to a new cultural environment and not all expatriates succeed when accepting the relocation assignment.

Adjustment of the expatriate at the host site seems to be important elements because when expatriate adapted well to host site culture benefits of the relocation objectives can be attained effectively. In today's global economy, the number of multinational businesses and organization are constantly growing. To stay competitive in a global

market, international companies often send their employees abroad on temporary assignments. In order to gain global competencies and new cultural and business perspectives, it is important for one to be absorbed in a new culture for an extended period of time (Adler, 2008).

Doing business abroad has challenges as well, one of the most challenging aspects is global human resource management. According to Pires (2006) international human resource management is increasingly seen as important factor in determining success or failure in international assignment. Organizations may see expatriation assignment as an important strategy in order to bring over business to next stage.

1.1.2 Cross- culture as a Perspective of International Business

Cross cultural dynamics can be described as the level of psychological comfort with various factors of a host country. (Black, 1988; Oberg, 1960; Nicholson, 1984). Being knowledgeable about the way of life and the way of thinking determines ones norms and values. When cultural backgrounds are close, better cultural adjustment happens and it is highly likely that the expatriates would want to work in the foreign environment. According to Stone (1991), knowing the capacity for cultural adjustment should be the most important aspect in expatriate selection, since expatriates will not perform effectively and need to extend the relocation time if they are unable to get used to the host site culture.

Harzing (2004) suggested that expatriate failure is complicated than just going back home before an international assignment contract has ended. He says that expatriates who fail

to perform adequately, are those assignees seen to cause more loss to the organization than those who return when the assignment duration is not over. Literature points out that the major cause of expatriate failure is related to adjustment problems experienced by the expatriates (Brewster, 1995; Harzing, 2004; Adler, 2008).

1.1.3 Organizational Performance

Organizational performance is defined as an organization's capability to obtain and use its scarce resources and valuables as effectively as possible when trying to achieve the organizations goals and objectives (Griffins, 2006). Those giving the resources will only lend them to the Company provided that they are comfortable with what compensation they are getting in terms of rewards.

The repercussion is that the objective of performance is value creation to the company provided the value created by use of the contributed assets is equal to or greater than the value expected by those committing the assets.

1.1.4 Banking Industry in Kenya

The banking sector is an integral part of the economy of Kenya as so plays a major role in the well-being of the country. A bank is an organization that performs banking operations and in Kenya this involves all banks except the Central Bank of Kenya (CBK). Thus the banking functions can broadly be summarized as: deposit taking, lending function, payment system management, foreign exchange services and trustee functions. The reality of todays' business environment is that it is continually changing.

The rapid changes in the business environment, calls for innovative approach to strategic management. Evaluating the cross-cultural dynamics process for banks is necessary to determine whether any changes are effective enough in terms of the mission, it helps to see how the organization is performing. Cross-cultural dynamics review needs to be performed continuously to keep up with the changes in the environment to enhance performance. (McKinsey, 2008).

1.1.5 Barclays Bank

The organization is a global Bank and a provider of financial services with its head office located in London. The Bank has operated in Kenya for 90 years plus. Its financial reputation and enormous local and global assets have enabled the Bank to be an excellent provider of its services in Kenya. It has developed a huge network of more than 117 branches and 231 ATMs across Kenya. Its financial results and performance has boosted trust and confidence to its 48,000 shareholders by being one of the top organizations on the Nairobi Stock Exchange.

The Bank has made excellent progress in the implementation of the highly efficient banking system, this demonstrates its focus as a bank on delivering cutting-edge customer service based on a robust banking system. The new system incorporates world-class technology, the key competitive advantage is the staff and how well they leverage the capability to serve its customers better and attract new customers using the system. The staff jobs were expected to be much easier as the aim of the new system is to accelerate further growth of the business which inevitably will require more staff working

smarter and in a better controlled environment that focuses on the customers; hence the need for an effective cultural adaptation system.

1.2 Research Problem

In efficiently performing its international operations, an international organization has certain level of options in the control relationships it has with every foreign subsidiary. Since no company in the globe is an “ideal type”, all organizations administer a combination of both cultural and bureaucratic control mechanisms (Hofstede, 1983).

Managing human resources in global scale is a major challenge for international organizations. Human resource management needs to know cross-cultural problems in holistic manner in order to increase the capability and potential of each employee.

Many organizations are concerned with the budget, return on investment, duration of assignment, benefits and assignment objectives, few organizations pay attention on how employees are adjusting themselves when they are at the host site (Ong & Ward, 2005). Barclays bank engages staffs for foreign assignments, but there is no documented study carried out on the influence of cross-cultural dynamics on performance of Barclays bank. This study therefore seeks to establish how cross-cultural dynamics influence performance of Barclays bank as an international bank. Employee efficiency is the performance to completion of a foreign assignment with good levels of productivity during the assignment. The costs of an unsuccessful assignment are not easy to quantify, given that it goes further than the actual costs of the assignment and salary of the staffs (Jack and Stage, 2005).

The major reasons for assignment failure include, culture shock, differences in work-related norms, isolation, and schooling, differences in healthcare, housing, homesickness, cuisine, language, customs, gender roles and costs of living (Morley, Burke & Finn, 2004, p. 204). Other factors within the organization will influence the accomplishment of the assignment. Common factors are, insufficient selection criteria, training and organisational support and poor compensation packages (Andreason, 2002, Beitler, 2005; Kraimer, Wayne & Jaworski, 2001; Liu & Shaffer, 2005).

Productivity suffers when employees from different cultural backgrounds and management styles experience conflicts as a result of differing norms, languages, hierarchical relationships, and communication styles among employees (Brett et al., 2006). In this way, workers' ability to get used to other cultures is necessary when they work in the multicultural teams' common in doing business today (Brett et al., 2006; Vodosek, 2005).

Few local studies have been done on cross-cultural dynamics. Mato (2013) carried out a study on factors influencing cultural adaptation in NGOs in Kenya: a case of Kenya Red Cross society. The study established that the most significant aspects of cultural training were that staffs are satisfied with the cultural training provided by the organization, staffs are satisfied with participation in many local community events and that they are satisfied with the duties of the job during the assignment. Muriuki (2012) did a topic on factors influencing expatriate cultural adaptation at Aga khan university hospital, Kenya. The study established that majority of the respondents stayed with their spouse / partner during the assignment. This depicts that the majority of the expatriates valued their

families and thus opted to stay with their spouses / partners during the assignment to enhance the cultural adaptation.

The above studies focused on a different context as well as concepts that the current study intends to adopt, thus the research gap. The research aimed to answer the following research question, what is the influence of cross-cultural dynamics to the performance of international Banks taking a case study of Barclays Bank.

1.3 Research Objectives

- i. To examine factors influencing cross-cultural dynamics at Barclays Bank
- ii. To establish the influence of cross-cultural dynamics on performance of Barclays Bank.

1.4 Value of the study

The study may be relevant for the management of Barclays Bank in the sense that it will increase the awareness on the cross-cultural dynamics at Barclays Bank in Kenya and increase awareness on the basis that success in Kenya is determined by cultural adjustment based on several factors leading to the overall performance of the bank. Proper management of staff may enhance competitiveness in Barclays Bank. The results may also affect the way the Bank designs the assignment of various duties to employees and provide recommendations for improvement.

The study will also be of great importance to scholars and other researchers since the findings may be used as points of reference and indeed to further research in this area. Thus, the findings of this study may contribute to the available literature on cross-cultural dynamics by going deeper into the subject with cultural adaptation at Barclays bank as its

particular focus and provide implications for management. Therefore; this study has both academic and managerial relevance.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Chapter two includes the research framework and the relevant literature on issues in expatriate adjustment. This research focuses on identifying the dependent variable; cross cultural adjustment and independent variables: job satisfaction, family support, reward and compensation systems and cultural training.

2.2 Theoretical Foundation

This research will be guided by the following theories which include the Human Capital Theory and Social Identity Theory.

2.2.1 Human Capital Theory

This theory has been studied in relation to the area of this research study on cross-cultural dynamics. This study can be done by using the human capital theory which states that “international migration” depends on such standard components of individual capital as skill, gender, education, age, experience, marital status, and also on personality features such as ambition to succeed and entrepreneurial spirit, or a willingness to take risks by changing language, culture, and social environment (Morawska 2007: 5). For Freeman, the essential idea of the human capital theory is that education is an investment of current time and money for future pay (Oosterbeek 1992).

2.2.2 Social Identity Theory

The proponent of this theory was John Turner. It states that there are three cognitive processes relevant to a persons’ being part of an in-group, or of an out-group. Social

identity theory has been mostly analyzed in connection to involvement with social groups and local cultures. Global identity implies that, people develop a sense of belonging to a worldwide culture, by acquiring practices, styles, and information that are part of the global culture (Arnett, 2002).

In contrast, individuals still hold on to their native identity. Self-identity distinguishes one person from the other, whereas social identity is based on the groups in which one participates (Tajfel and Turner, 1979). Social identity theory is relevant to the current study as it helps the researcher to identify various people cultures and how to integrate them in the activities of the business or organization.

2.3 Elements of Cross-Cultural Dynamics at Barclays Bank

The world has become a global village. The stable co-existence of deep-seated culture is a crucial part in the operation and management of organizations.

Its individuality and uniqueness are not fundamentally changed in the midst of this convergence. In the International market, different cultural exchanges and conflicts are a common. An organization is the basic economic unit of production and management. How to maintain the benefits and features of local culture while absorbing the essence of foreign culture is necessary for the survival of companies in this era of globalization.

2.3.1 Cultural Training

By facilitating adjustments to the host culture, cross cultural training increases job performance, reduces the number of incorrect attributions of behavior, increases understanding of ones' own culture, reduces stereotypic thinking, helps in intercultural

team building, decreases the social ambiguity that can lead to culture shock, develops cross-cultural competencies, and generally leads to fully accomplishing ones' professional objectives. A big part of understanding the host culture is the language skills of the employees (Ferraro 1998).

Organizations can train the employees in a language course to help them adjust properly, understanding a foreign language is very advantageous. The benefits come not only from the ability to communicate and understand the native colleagues but also from their appreciation when seeing the employees' willingness to learn the language and it even makes them more confident in their skills as a whole (Dickmann et al. 2008).

2.3.2 Job Satisfaction

Job satisfaction can be viewed as the overall attitude. Individual job performance is a function of knowledge, skills, abilities, and motivation directed at the role prescribed behavior, such as formal job responsibilities (Campbell, 1999). Therefore, Organizations should make sure that the expatriates are well taken care of in terms of Job security, good rewarding systems, full appreciation of work done and also promotion and growth in the organization. By ensuring that the assignees are satisfied, the organization is sure that job performance will be effective and efficient and thus the set goals and objectives will be easily achieved since the employees are adequately motivated.

2.3.3 Family Factor

One of the specific challenge that expatriates experience rotates around family adaptation issues. This issues happened more popularly in the case of France and Germany than in Sweden and Britain. Family issues are popular worries as also indicated by Harvey

(1995) for the United States global companies when performing their operations. The family issue was used in a detailed conceptual framework constructed by Black et al (1991), as variable that can clarify the significance of studying the cross cultural adjustment.

2.3.4 Reward and Compensation

Reward is always the most crucial issue when it comes to enticing and maintaining talent. A good salary is the basis of the contractual and implied agreements between employees and employers, the underlying assumption being that, money can influence behavior (Parker and Wright 2001). Organizations mostly give salary packages superior to the markets for major talent. They include, stock options or bonuses and special pay premiums.

Salary and benefits given by employers play an important role in an employees' view on whether to take the assignment or not. Therefore it is always important for companies to offer competitive salaries and remuneration to their staff to keep talent and also motivate the employees to do better in their operations.

2.4 Cross-cultural Dynamics and Organization Performance

Cultural differences influence managerial behavior and practices (Wehrich and Koontz, 2013). How a particular culture identifies to time will greatly influence planning for example, long term plans are best for long term oriented culture which embraces persistence, perseverance and close attention. Some cultures also clearly differentiate gender roles thus in planning it is good to know whether the culture stress on gender equity or dominance of one gender. Implementation of a plan needs team work for it to

be effective and thus in individualistic culture it's hard to effect it while in a collective society it may work magic since team spirit exists and a lot of co-operation too.

Culture will also influence organization, the kind of organizational structure or the attitude towards delegation (Weihrich and Koontz, 2013) and influence assignment of tasks as some culture may value certain task differently. Some signify status regardless of income while others are perceived for society failures.

On co-ordination, the nature of people understanding is critical since a manager must achieve effective departmental and interpersonal reactions for good work performance, different values, perceptions, likes and norms thus a manager will require to use cultural knowledge and skills to achieve maximum benefits resulting from human relations.

Also with a multinationals, selection is much influenced by culture as it has to hire staff from various ethnic and regional backgrounds whose ways of life; language, values, clothing and perceptions differ significantly. Weighrich and Koontz (2013) emphasized on this function by pointing out that some cultures base their staff selection on family relationships rather than professional qualifications. It is worth noting that some cultures are very open while others are very conservative, these differences in the conception of space has a great influence on job design and communication and it may influence how business meetings are conducted whether behind closed doors like British culture or in open like Eastern countries. In conclusion, understanding a cultural influence on managerial behavior does not necessarily mean you must accept all its beliefs and customs, neither does it say that you must change your beliefs or indulge in a cultural practice that you do not believe in. What it means is that you use your understanding of

others' culture to know why they do their things the way they do. This understanding can lead to more positive and productive relationships.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the research methodology that was used to carry out the study. Included in this chapter was the research design, data collection and instruments and data analysis.

3.2 Research Design

The study was conducted through a case study design. Mugenda and Mugenda (2003) argued that, a case study is essential for analyzing information in a systematic way in order to get useful conclusions and recommendations. Also, a case study allowed details to be secured from multiple sources of information and the results were verified through in depth probing (Cooper and Emory, 1995).

A case study was suitable for this research as it involved a complete observation of unit under study. It was also possible to narrow the focus of study in order to achieve a greater depth (Aosa, 1992). The choice of Barclays Bank was because it is an international commercial bank in Kenya that hires employees across the world.

3.3 Data collection

Primary data was used to collect the research data. According to Mugenda and Mugenda (2008), primary data is data the researcher collects from respondents while secondary data refers to data from other sources.

The raw data was collected from the Heads of Departments in Marketing, Human Resource, Finance, Administration and Operations. An interview guide was considered as appropriate because it required several sources of information for verification and comprehensiveness (Cooper and Schindler, 2003). Personal interview was viewed as the most viable primary data collection method considering the strategic approach of the study as well as the complexity and predominant qualitative dimension of the phenomenon under investigation (Kothari, 2004). The interview guide had open ended questions (unstructured) to elicit detailed information from the interviewees. Through the technique, the researcher was able to collect views and opinions and even feelings of the interviewees about influence of cross-cultural dynamics on performance of Barclays Bank in Kenya.

3.4 Data Analysis

Data collected was analyzed using content analysis. This is because the nature of data collected is qualitative in nature. This is a technique of making inferences by systematically and objectively identifying specific characteristics of messages as the basis to relate trends (Nachmias and Nachmias, 1996). It captured a qualitative picture of interviewees, concerns, ideas, attitudes and feelings. In addition, it provided valuable historical and cultural insights through analysis of texts. More so, it is an obtrusive means of analyzing interactions and provide insights to complex models of human thought and language use. Chelagat (2012), and Ouma, (2004) successfully used qualitative analysis in their research studies.

CHAPTER FOUR

DATA ANALYSIS, RESULTS AND DISCUSSION

4.1 Introduction

This chapter covers analyzed data which is guided by the objectives of the study which are to examine factors influencing cross-cultural dynamics at Barclays bank and establish the influence of cross-cultural dynamics on performance of Barclays bank in Kenya. The chapter consists of the following sub-topics: Feedback Analysis, Demographics of the respondents, Factors influencing Cross Cultural Dynamics, Cross Cultural Dynamics on Performance and Discussion of Findings.

4.2 Feedback Analysis

The researcher had targeted to interview five Heads of Department at Barclays bank of Kenya who were deemed to understand the cross-cultural dynamics at Barclays Bank and how it influenced the Banks performance. The interviewer managed to interview all five targeted interviewees at Barclays Bank of Kenya who were the Heads of Departments in Marketing, Human Resource, Finance, Administration and Operations. This response rate enabled the researcher to collect accurate and reliable data which is essential in achieving quality data analysis.

4.3 Demographics of the Respondents

With regards to the gender of the interviewees, the findings revealed that three of the interviewees (Heads of Marketing, Finance and Operations) were male while the other two interviewees were female (Heads of Human Resource and Administration).

Concerning the age of the interviewees, the findings revealed that four of the interviewees were 40 years and above while only one of the interviewees was 35 years of age. This implied that all the five interviewees were mature and thus understood matters of cross-cultural dynamics and its effects on the Bank performance. Three of the interviewees had worked in the bank for more than five years and the other two had worked for three years. This implied that the interviewees had worked in the Bank long enough hence understood the Banks' history concerning cross-cultural dynamics and how it influenced the Banks' performance. Four of the interviewees were married while only one of the interviewee was not married this implied that majority of them had a background of cross-cultural dynamics right from their family and hence understood how it affected relationships between people and their performance. With regards to the highest level of education that the interviewees had achieved, the findings revealed that three of the interviewees were Masters Graduates while the other two were holders of First-degrees. This was an indication that the interviewees had a better understanding of cross-cultural dynamics at Barclays Bank and how it influenced the performance of the Bank.

4.4 Factors Influencing Cross Cultural Dynamics

The findings indicated that the Bank accommodates employees from other cultures. The Bank adopts an organizational culture that is accommodative of employees from different parts of the world this creates an environment for everyone to work towards realizing organizational goals. All the employees felt accepted and respected in the Bank and this contributes positively towards improved performance. The interviewees indicated that they enjoy working with cross-cultural teams since this gives them an opportunity to

interact with people from different cultural settings, learn a few things from them, and to some extent borrow some of their cultural practices that are consistent to the organizational culture to contribute effectively towards improved Bank performance.

The interviewees agreed that Barclays Bank is sensitive to Cross-cultural issues, this is because the Bank accommodates employees across the world which was an indication that the difference in cultural backgrounds is not an impediment in preventing the employees from working in the Bank. The Bank has a policy that promotes cultural diversity by respecting employees from different cultural setting, treating them equally and giving them equal opportunities.

Cultural training influences cross-cultural dynamics at Barclays bank, the interviewees indicated that cultural training improved the employees' knowledge and skills on matters that concerned culture, the employees learn the importance of appreciating other people, interacting with them, respecting them, co-existing with them and working together to realize set goals and targets. These findings are consistent to Brooks (2006) who emphasized on the importance of cultural training on cross-cultural dynamics. The results indicated that cultural training influence cross-cultural dynamics since employees from different cultural backgrounds co-exist together. This is because they learn to respect other peoples' culture and to co-exist with them. These findings are consistent to Arnett (2002) who argued that cultural and development programmes play an important role in educating the employees about cross-cultural diversity, learning about other peoples' culture and understanding their way of life.

Job satisfaction influences cross-cultural dynamics at Barclays Bank, this is because top management is motivated to perform and realize strategic goals and targets. Thus, the management team aligns organizational culture to support implementation of strategic goals and targets. This is not easy to achieve because the top management needs to attract a large pool of expertise across the world to work together with the management to realize strategic goals and objectives. In view of this, organizational culture is essential in accommodating the different cultural needs of the employees.

The findings showed that family factors influence cross-cultural dynamics in Barclays Bank. However, this mainly affects new employees at the Bank who are still trying to adapt to the existing culture of the bank. New employees find it difficult to learn and cope with their fellow employees whose cultural background is different. This affects cross-cultural dynamics where some employees try to resist cross-cultural dynamics that affect productivity and banks' performance. However, this is not sustainable in the long-run since majority of the employees adapt with the cross-cultural dynamics which contribute positively towards improved Bank performance.

The findings revealed that Barclays Bank is able to address cross-cultural difference issues by institutionalizing training and development programmes at the Bank, this gives the employees an opportunity to learn cultural diversity and respect other people. The significance of culture is uniting the employees in sharing common values and working towards achieving set goals and objectives. The findings revealed that the Banks' cultural setting provides a platform where the employees share common goals and objectives in working towards the same direction.

The findings revealed that the areas that are most prone to cultural influence in international markets are modern technology since it affects how the employees execute their roles in the work place. Majority of the employees that work with Barclays Bank abroad indicated that the kind of technology was different from the kind of technology that was utilized locally, this affects the employees' efficiency as they seemingly try to learn and understand the new technology.

The findings indicated that Barclays Bank is very successful in addressing cross cultural differences in the international markets through continuous training and development programmes by educating people to respect each other's culture and being able to co-exist with other people. This makes it easier for local employees to work in other countries because of the various cultural experiences that they have through interacting with employees who have diverse cultural backgrounds. The top management is able to integrate its corporate goals to support organizational culture and accommodate employees from different parts of the world.

The Bank has values and principles that guide the employees to work together as a team to achieve set targets. The findings showed that many innovations by the Bank are as a result of having a stable cultural background that unites employees in sharing of ideas and concepts. The interviewees contended that many innovations that the bank has made are products from employees in developed countries. The Bank provides an environment where employees from other countries come to work locally, this allows the employees to share ideas and concepts that lead to innovation of products and services. This enables the Bank to enhance efficiency and improve the quality of products or service offering.

4.5 Cross Cultural Dynamics and Performance

The findings observed that cross cultural management plays an integral role in uniting the employees and having shared values. This creates harmony and unity in the organisation in working towards set goals and targets. Cross cultural management exposes employees on the significance of culture, respecting other people's culture and co-existing with employees with different cultural background. Top management is a symbol of unity in uniting employees from different cultural backgrounds; they encourage employees to learn from their colleagues through sharing of ideas to contribute effectively towards achieving strategic goals. These results are consistent to Human Capital theory which holds that employees obtain international knowledge about complexities of global operations, characteristics of national markets, business climate, and cultural patterns this expounds their way of doing things and thus enhances sharing of ideas in contributing towards organization's set goals and objectives (Selmer, 2006).

The interviewees agreed that the difference in cross cultural dynamics is an enough reason for misunderstanding between the employees in the work place. Some of the employees who are members of Seventh-day Adventist believe that they are not supposed to work on Saturday while the employment letter stipulates that all employees are supposed to work on Saturday. This brought about some misunderstanding since a small group of employees thought that they were discriminated because of their religion. With regard to the aspects of culture that had a significant impact on the internationalization of Barclays Bank, the results found that having shared values and behaviours created a positive image about the Bank and this attracted foreign investors. Foreign investors are

attracted by firms that accommodate and represent the interest of its stakeholders; this enhances confidence and trust to invest in such firms.

Further, employees seeking employment from other countries are more inclined to work in organizations that accommodate employees from diverse cultural settings. In such a firm, the employees feel accepted and hence easily work and interact with other employees in achieving set goals and objectives. In so doing, this attracts international business because these employees travel locally and promote local business through spending in hotels and apartments. Most employees opted to work with Barclays bank because they felt accepted and motivated to work harder and realize the set goals and objectives. The interviewees indicated that talented employees from across the world who were seeking for employment settled on Barclays bank because of their ways of doing things and their cultural setting, the bank accommodates employees from different parts of the world.

Cross-cultural differences influence the outcome of Barclays Bank in international business. Having a difference in cross-culture has a significant influence on the outcome of Barclays bank in its international business and provides a platform for the employees to work in other countries and to fit in the cultural setting of firms in other countries. This promotes international business since employees who have an international exposure prefer to work in international firms and this promotes international business especially in housing and food among others.

Cross-cultural differences equip the employees with skills and knowledge to handle various cultural backgrounds of different people; this makes it easier for the Bank to

penetrate different markets in several countries since the employees understand various dynamics and cultures of different people, their way of life and ways of doing things.

Culture plays an important role in influencing management of organization. Culture influences the kind of strategy that the Bank adopts; this is because, for a strategy to be successful, it has to be supported by the organizational culture because culture creates a favorable environment for strategy implementation. Before arriving at any decision, the top management considers organizational culture because if that decision contravenes the existing culture its implementation becomes a problem.

Generally, culture defines how employees communicate, how they behave and conduct themselves in the organization. Culture also defines how employees communicate with one another and the reporting relationships that exist between employees in the work place. This has a high influence on the management of the organization. These findings are consistent to Dickmann et al. (2008) who contends that cultural diversity allows the employees to communicate and understand the native colleagues and also have the willingness to learn the language which improves communication between employees while enhancing cooperation and coordination of activities in the organization.

Employees learn new ideas and experiences from their counterparts; this creates a think tank in sharing knowledge and ideas that are deemed important to contribute towards innovation. In view of this, employees learn new ways of doing things from each other and this contributes effectively towards realizing set goals and objectives. The interviewees agreed that to innovate, the employees need to share ideas from different people with different experiences and exposure on various aspects of life. Cultural

diversity allows employees to develop a sense of belonging to a worldwide culture by adoption of practices, styles and information which is part of the global culture. In a culturally diverse environment, it is easy for the management to influence the employees and guide them accordingly in the right direction; this is because the employees cannot identify themselves with a specific culture since they are expected to respect the cultural background of other employees through working collectively as a group. These findings are consistent to Arnett (2002) who explained that importance of cultural diversity in enabling employees to share important information and knowledge; this exposes employees to different experiences in life that improve their way of thinking.

Barclays Bank has a bonding programme where the employees undergo through a continuous training and development Programme that exposes them to skills and knowledge in their areas of specialization. The employees learn more about new products, modern technology, market trends and the changing needs of the customers. This Programme is aimed at retaining the employees and making them more effective in their work. This gives them an easy time to work and perfect their skills and thus contribute effectively towards improved efficiency and performance. The other strategy utilized by the Bank to retain its employees is through employment benefits. The Bank offers its employees car loans, mortgage loans, fringe benefits and many more.

These employment benefits are meant to retain the employees by motivating them to continue working for the Bank and to contribute effectively towards the realization of organizational set goals. The other strategy is rewards and recognition, the bank provides rewards and recognition to the employees that record better performances, and they

recognize and reward them to continue working hard and to contribute effectively towards organisational set goals and objectives. This form of recognition motivates the employees to continuously work hard and encourage other employees to work harder and gain recognition.

4.6 Discussion of Findings

The findings observed the factors influencing cross-cultural dynamics at Barclays Bank were sharing of knowledge and skills. The findings revealed that having employees from diverse cultural backgrounds enhances sharing of knowledge and skills. Through cross-cultural dynamics, employees get an opportunity to learn and interact with people from different backgrounds through sharing of ideas and knowledge which contribute effectively towards creativity and innovation that promote increased job satisfaction. To realize organizational goals, the top management needs to unite the employees through norms, values and principles that guide them to work together as a team and contribute effectively towards the Banks' set goals and objectives. Organizational culture provides a level playing field where the employees can work together as a team through sharing common values and working towards attaining the set goals and objectives. To successfully implement strategies, the top management aligns cross-cultural dynamics to the set goals and objectives. Cross-cultural dynamics enhance flexibility and the employees get equal chances to enjoy a favourable environment and work collectively as a team towards achieving the organizational goals. These findings are consistent to Weihrich and Koontz (2013) who indicated that, cross-cultural dynamics enabled the employees to share knowledge and ideas, unity of purpose, shared values and norms,

effective communication between employees and the reporting relationships between the top management and the lower level employees.

With regards to the objective of the study, the findings revealed that cross-cultural dynamics influenced the Banks' performance through increased access to diverse knowledge and skills that contributed effectively towards decision making. The interviewees noted that some of the innovations that are utilized by the Bank are achieved through employee diversity; these Banking innovations contribute effectively towards improved efficiency and cost reduction. Cultural diversity creates an environment of competition and hard work between employees that lead to improved productivity and the Bank performance as a whole. Further, cross-cultural dynamics improve the level of cooperation between the employees; this improves the speed of decision making, efficiency of activities, flexibility and coordination of activities among employees. This minimizes operational costs and enhance efficiency that contribute towards improved Banks' performance. These findings are consistent Meyskens et al. (2009) who indicated that, cross-cultural diversity enhanced sharing of knowledge and ideas, unity between employees, coordination and cooperation between employees and flexibility which contributed towards improved productivity and organizational performance.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter provides a discussion of the major findings and the conclusions that have been drawn from the analyzed data in the previous chapter. The conclusions and the recommendations drawn are meant to specifically address the study objective which was the influence of cross-cultural dynamics on performance of Barclays Bank in Kenya.

5.2 Summary of Findings

With regards to the study objective, the findings revealed that the factors that influenced cross-cultural dynamics at Barclays Bank are sharing of knowledge and skills, hard work and unity, flexibility and top management support. Through cross-cultural dynamics, the Bank is able to attract employees from different parts of the world, with diverse knowledge, skills and experiences. This provides the Bank with a rich pool of skills and competencies to contribute towards decision making and innovations. Cross-cultural dynamics create an environment for the employees to work hard and compete with each other in the organization. This impacts positively towards improved efficiency and realization of employee targets. It also cultivates a working culture which influence the employees to work hard and realize their full potential.

Further, the employees learn to co-exist with other employees and respect their culture. This enhances unity and team spirit and gives the employees a feeling of belonging in working together to realize set goals and objectives. Having similar cross-cultural

dynamics give employees flexibility to work harder and maximize on their core competencies by contributing all their efforts in achieving set goals and targets. Cross-cultural dynamics give the top management flexibility to exercise and execute their mandates effectively by integrating organizational culture to support organisational goals and objectives. The top management gives guidance and direction to the employees on how to contribute towards organizational goals and objectives.

Employees who consider working in other countries get an opportunity to learn and get exposed about other countries and their ways of life. This gives the employees an opportunity to learn and improve on their skills and knowledge which improves their efficiency in performing their duties and their working relationships. This contributes positively towards managerial behaviour and practices. The findings are consistent to Weihrich and Koontz (2013) who indicated that, cultural differences affected managerial behavior and practices. He argued that the main factors that influence cross-cultural dynamics by organizations are sharing of knowledge and ideas, learning and understanding other peoples' culture, flexibility in the work place and persistence in their working environment.

The findings revealed that cross-cultural dynamics influence the Banks' performance in several ways; these include, access to diverse knowledge and innovation, synergy, unity, cooperation, hard work, commitment, top management support and flexibility which contributes to improved performance as a result of reduced cost, improved efficiency in banking operations and speed in decision making. These findings are consistent to

Meyskens et al. (2009) who posited that cross-cultural dynamics influence the Bank performance through sharing of ideas, concepts and innovations and flexibility.

5.3 Conclusion

The study concluded that the factors that influence cross-cultural dynamics at Barclays Bank are sharing of knowledge and ideas, unity of purpose, flexibility, top management support, cooperation and communication between the employees. It was revealed that cross-cultural dynamics allow employees to explore and learn new skills and ideas which are considered key in enhancing their efficiency and effectiveness in the contribution towards the organization. This enables employees to have patience and resilience in handling issues and solving problems. The top management is motivated to effectively support the employees to contribute towards the realization of set goals and targets. Further the study concludes that through cross-cultural dynamics, the employees learn new ideas and skills which are maximized to achieve Banking innovations.

Cross-cultural dynamics give employees some level of efficiency which improves their concentration and efforts in their work and this improves their productivity and performance. Having a different pool of talents from diverse backgrounds enables the employees to have a shared vision, this increases their focus and commitment towards achieving set goals and objectives.

5.4 Recommendations

The study recommends that Barclays Bank of Kenya should hire employees from different parts of the world to improve inter-cultural team building, this will promote intercultural competencies which will create a favorable environment for the employees to work towards improved Bank performance.

The study further recommends that Barclays Bank should institutionalize training and development programmes to educate its employees about cross-cultural dynamics and the importance of appreciating other peoples' culture. This will enhance a good working relationship between the employees and cultivate a culture of peaceful co-existence and hard work.

Further, the study recommends that Barclays bank should formulate a policy that provides equal chances for all the employees across the world by recruiting and hiring employees on the basis of their qualification and competence for the job. This will provide an opportunity for Barclays bank to attract a large pool of talents and select the best.

The study further recommends that Barclays Bank Kenya should align its organizational culture to its set goals and set targets to unite the employees and shape their focus in working towards the right direction, this will contribute effectively towards improved performance.

5.5 Limitations for the Study

Due to time and cost constraints the study limited itself to a case study of Barclays Bank of Kenya. This implies that the findings obtained in this study are unique to this Bank and hence cannot be applied directly to another commercial bank or to make generalization of all the commercial Banks in Kenya.

The other limitation that was faced by the researcher during data collection was that the Heads of Departments were too busy; this forced the researcher to interview their assistants. This is a limitation for the study because the assistants might not have the same experience as compared to the managers who make key decisions that have long-term effects on the bank.

The researcher used a case study research design which uses open-ended questions only. Open-ended questions limited the study from using a questionnaires that incorporates both closed and open questions whereby, closed questions can be used to establish a hypothetical relationship that exists between the study variables.

The other limitation that was faced by the study is that the interviewees thought the process was a waste of time because it was non-paying. The researcher had to make follow-ups and persuade the interviewees to participate in the interview process which took a long period of time.

5.6 Suggestions for Further Research

A similar study should be carried out targeting commercial banks in Kenya to establish whether there are common factors that influence commercial Banks to cross-cultural dynamics and its contribution towards bank performance. Findings can be compared and a reliable conclusion can be drawn based on concrete facts.

A similar study should be conducted in a country that is located within the East Africa region that is similar in terms of size and areas of intervention. This will enable the researcher to compare findings in areas of commonalities and unique factors then a plausible conclusion can be drawn.

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APPENDICES

APPENDIX I: INTRODUCTION LETTER

Dear Sir/Madam

RE: DATA COLLECTION

I am a post graduate student at the University of Nairobi, undertaking a master of business administration. As part of my course I am required to carry out a research project to examine factors influencing cross-cultural dynamics at Barclays bank and to establish the influence of cross-cultural dynamics on performance of Barclays bank. You have been selected to form part of the study and are kindly requested to assist me collect the data by agreeing to respond to this interview guide. I hereby confirm that the information obtained shall be used solely for academic purposes.

Your assistance will be highly appreciated.

Yours faithfully

APPENDIX II: INTERVIEW GUIDE

Instructions: *(Please read the instructions given and answer the questions as appropriately as possible).* It is advisable that you read carefully and correctly fill in each section as provided.

Section A: Demographic Information

1. What is your gender?
2. In which age bracket do you belong?
3. How many years have you worked in the organization?
4. What is your current marital status?
5. What is the highest education you achieved?

Section B: Factors influencing Cross Cultural Dynamics

6. Does your work at Barclays Bank involve working with people from other cultures? Do you enjoy working with cross culture teams?
7. In your view is Barclays bank sensitive to Cross cultural issues?
8. In your view how does cultural training influence cross-cultural dynamics in Barclays bank?
9. How does job satisfaction influence cross-cultural dynamics in Barclays bank?

10. Does family factor influence cross-cultural dynamics in Barclays Bank? if yes, kindly explain
11. Kindly explain how Barclays bank has been able to address the cross cultural difference issue
12. Which areas of business are more prone to cultural influence in international markets?
13. How successful was Barclays bank in addressing cross cultural differences in the international markets?

Section B: Cross Cultural Dynamics and Performance

14. Cross culture management plays an important role? Do you agree, if so kindly explain
15. Do you think the differences in cross culture are a reason for misunderstanding at work?
16. What particular aspects of culture had a significant impact on Barclays Bank Internationalization?
17. How did cross cultural differences in various countries influence the outcome of Barclays Bank international business?
18. In your opinion, do you think culture plays a significant role in influencing management of organization?

19. What are the key benefits that the employees have experienced from a culturally diverse organization?
20. Which strategies do your organization use to retain staff that would be difficult to replace because of skill shortage in the labour market or whose loss would cause serious difficulties for the organization?

THANK YOU FOR YOUR TIME AND PARTICIPATION