

Leadership Practice in a fast growing Kenyan Bank

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by

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ABSTRACT

The realm of professional and practitioner doctorates involves middle to senior executives delving to action research aimed at generating actionable knowledge (Coghlan, 2007) and developing their practitioner-researcher capabilities (Jarvis, 1999). They use their work roles as the basis of their research; driven by a topical applied management issue rather than an academic question as is the case for a PhD (Lockhart & Stablein, 2002; citing Cranfield School of Management, 2001). This is the context in which I engage in this research, wherein I examine introduction of a customer-centric approach in a fast growing bank in Kenya - Family Bank Limited, informed by theoretical perspectives on the practice of leadership. First, I consider the multiplicity of concepts in the expansive field of leadership. I distil two units of analysis – leader-centric approaches vis-a-vis distributed leadership (Gronn, 2000; 2002) as the field of play for my research. I explore how leadership is enacted within the Bank in the context of the literature whilst implementing an action research project aimed at transforming the Bank to a customer-centric organisation. The research commences with an exposition of an amorphous phenomenon termed internally as '*kiundutho*' that fascinated my research curiosity right from the onset. '*Kiundutho*' is an expression borrowed from one of the 42 languages spoken in Kenya that literary means ad hoc or without structure and the research explores its use within the context of how leadership is enacted in the bank. The objectives of the research were to (1) bring about change and make the organisation more customer-centric, using literature on leadership practice to inform the process, (2) understand and articulate how leadership is enacted within the organisation and (3) generate actionable knowledge that is relevant for academic and practitioner communities. Working with a team of 17 co-researchers, (1) four action research cycles (Coghlan & Brannick, 2010) were enacted in implementation of the change, (2) an espoused theory and theory in use (Argyris & Schon, 1974, 1980) conceptualisation of leadership practice is delineated and implicit contextual dynamics made explicit, and (3) a re-conceptualisation of leadership practice is proposed for consideration by the organisation. The contextual setting of the research is an individually-established-fast-growing-Kenyan bank that is transitioning from an entrepreneur-owned-and-managed entity to a corporate entity. Limitations of the study and opportunity for future research are delineated for anybody who may wish to extend the findings of the research. The research concludes with a brief reflection and synthesis of a recalibrated view of my own leadership DNA.

LIST OF ABBREVIATIONS

| | |
|-------|--|
| AACSB | Association to Advance Collegiate Schools of Business (formerly American Assembly of Collegiate Schools of Business) |
| APA | American Psychological Association |
| AR | Action Research |
| ATM | Automatic Teller Machine |
| BG | Blame Game |
| BM | Branch Manager |
| CBK | Central Bank of Kenya |
| CEO | Chief Executive Officer |
| CSF | Critical Success Factor |
| DBA | Doctor of Business Administration |
| EXCO | Executive Committee |
| FBL | Family Bank Ltd |
| ICT | Information & Communication Technology |
| KES | Kenya Shilling |
| MBA | Master of Business Administration |
| MD | Managing Director |
| MWB | Must Win Battle |
| PhD | Doctor of Philosophy |
| SKY | Siyo Kazi Yangu (It's not my Responsibility) |
| UK | United Kingdom |
| US | United States of America |

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DEDICATION

This research is dedicated to three individuals who have played a very significant role in my journey of climbing the academic tree to the top – my late wife Catherine Wangechi, my late father Harris Thuku and my uncle Perminas Kagwa. You each nudged me on at different points along this journey from the time I stepped into my first institution of formal learning at Gatuya way back in January 1972 and the results are self-evident.

How great it feels to finally perch at the top of the academic tree; and to reflect on the role you each played for me to get here. This is dedicated to you.

Twi hamwe Tuko Pamoja Together we soldier on.

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I extend a big appreciation to the Family Bank family for opening up the organisation for me to dig intrusively into the core of the Bank's fabric during this insider action research. The Board of Directors, executive team and all staff of the Bank were indeed the lifeline of the project. I single out the chairman, Dr Wilfred Kiboro; the founder, Mr T. K Muya and former chairman of the Board HR committee, Dr Kabiru Kinyanjui for their unwavering support and encouragement throughout the project. To the team of evangelists and stewards that we worked with over the one year period, no words can adequately capture my appreciation of your support.

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Asanteni sana (Thank you) and May God bless you all in a big way.

CHAPTER 1

Purpose, Rationale and Context

“Executives who undertake an action research project in and on their own organization do so while a complete permanent member, by which is meant, that they want to remain a member within their desired career path when the research is completed (Adler and Adler 1987). Insider action research has its own dynamics which distinguish it from an external researcher approach (Coghlan and Brannick 2005). The researchers are already immersed in the organization and have built up knowledge of the organization from being an actor in the processes being studied” (Evered and Louis 1981; cited in Coghlan, 2007; p. 294)

1.1 The Academy-Practice Divide

Business practitioners are operating in a rapidly changing and competitive world that puts them under high performance pressure; which in turn makes them receptive to ideas of how to navigate through their challenging landscape (Pfeffer & Sutton, 2000). They are constantly battling with real issues that call for solutions that take account of existing practitioner knowledge. The academic community on the other hand are engaged in producing and growing the body of knowledge that sustains intellectual inquiry and ongoing development of a discipline; with the shared objective of advancing such knowledge and grounding education in solid conceptual frameworks (AACSB, 2003). Relevance of the research conducted by the academic community is of primary concern to the business community, especially considering the increasing funding role the practitioner community is playing for such research (Abrahamson, 1996; Banerjee & Morley, 2013; Lockhart & Stablein, 2002).

Business education at university level is relatively recent, with undergraduate studies in the field traced back to the 1890s and post-graduate studies in 1900 (Lockhart & Stablein, 2002). Doctoral education in business is less than a century old; having began at Harvard Business School in 1922 primarily to provide faculty to the increasing number of business schools. This position has remained unchanged and the challenge of not addressing the needs of the business practitioners has continued to hold true over the years (Banerjee & Morley, 2013; Lockhart & Stablein, 2002; Rynes et al 2001). The PhD programs in business schools are challenged for almost exclusively being focused to the academic community (Dick & Greenwood, 2015) without addressing practical day to day issues in the work place (Banerjee & Morley, 2013; Lockhart & Stablein, 2002).

It is within this context of reframing knowledge as a source of productivity, rising criticism about the relevance of the PhD programs to practice, as well as the changing context and content of knowledge in the new economy that professional doctorates emerged and experienced considerable growth over the last 20 years (Banerjee & Morley, 2013). Professional doctorates are typically found

in the fields of business administration, education, public administration, clinical psychology, medicine, nursing and engineering among other fields (Bourner, Stevens & Bareham, 2000; Taylor, 2008).

The Association of Business Schools' guidelines for the DBA degree explain the DBA as "a professional practice doctorate ... concerned with researching real business and managerial issues via critical review and systematic application of appropriate theories and research to professional practice". A DBA research project will typically be a live business or managerial problem being experienced in the organisation or organisations; and the DBA candidate is expected make a contribution to knowledge of practice and demonstrate that their research has had an impact on their professional practice (Bourner, Stevens & Bareham, 2000). Acknowledging the tension between the DBA and the traditional PhD, Bourner et al (2000) distinguish key career focus of the DBA and traditional PhD as senior managers and lecturers respectively.

On their website, the University of Liverpool summarise their DBA as:

"A programme designed for senior business professionals looking to enhance their knowledge and skills, while undertaking significant research in their field ... equal in challenge and status to a PhD ... uses the Critical Learning and Action Research learning methods to bring real-world challenges to the classroom making it highly relevant..."
(University of Liverpool, n.d.)

This is the background from which my research emerged. It is a study of how leadership is enacted within one of the fastest growing banks in Kenya. Kotter (1990) makes the point that leadership is about coping with change and involves setting the direction, aligning people and keeping them motivated and inspired so as to keep moving in the right direction despite the many obstacles along the way. While implementing a change initiative to address a specific organisational issue, the project taps into extant literature on leadership to inform implementation of the change as well as bring to conscious awareness how leadership is enacted within the bank.

The next section introduces the organisational issue that the research project sought to address, while a review of the extant literature relevant to the research is covered in chapter 2.

1.2 The Organisational Issue

Action research serves as a bridge to the academic-practitioner divide with benefits to academic researchers, practitioners and researchers working in organisations as well as external consultants (Zhang, Levenson & Crossley, 2015). Insider action research, in particular, provides an opportunity for insider researchers to conduct important and interesting projects arising in the organisation where they work full-time as part of their existing work roles and established internal and external relationships (Holian & Coghlan, 2013). Suitable issues for action research projects (i) are real events which must be managed in real time, (ii) provide opportunities for both effective action and learning, and (iii) can contribute to the development of theory of what really goes on in organizations (Coghlan, 2007).

For my action research, I settled on an important and interesting live issue (Bourner, Stevens & Bareham, 2000) that was being experienced in the bank at the time. The low standard of customer service had been isolated by the board of directors and executive management as one of what were termed as five *must win battles* (MWBs) within the implementation of the organisation's five year strategic plan. Addressing this specific issue was the focus of the research project. The project to transform the bank to a customer centric organisation presented a good opportunity to explore leadership practice within the organisation whilst implementing a change management initiative to address the specific organisational issue. The contextual setting of the issue is re-visited in more detail in section 1.4 below.

1.3 Purpose and Rationale of the Study

While donning a scholar hat, my focus was not on the technical details or what I would term the nuts and bolts of customer service; but more on exploring how leadership would be enacted as the change initiative was being implemented to address the issue. This is reflected in my literature review whereby I explored literature on theoretical perspectives on the practice of leadership that informed my research as opposed to reviewing literature within the customer service field.

The research addresses itself to a strategic issue for the organisation and was worth doing from the perspective of the board of directors, executive management, staff and customers who seek services of the bank; as well as leaders within the organisation who aim to be successful and effective in the discharge of their leadership responsibilities, or prospective leaders considering joining the Bank. In addition, it was worth doing from the perspective of management scholars as well as practitioners in organisations or circumstances similar to Family Bank.

The research does not seek to create universal knowledge for application in a generalised context, but instead seeks to contribute to the realm of practical knowing by directing attention to the successful performance of routine tasks and solutions that work (Coghlan, 2011) within the specific context of Family Bank. This set the practical and academic case for my research.

1.4 The Context

In the sections below, I capture three dimensions along which my research was contextualised. First, I capture the commercial banking scene in Kenya and locate Family Bank within it, then provide an overview of Family Bank and conclude by building the academic context of my research in the domain of leadership practice within Family Bank.

1.4.1 The Commercial Banking Scene in Kenya

The Central Bank of Kenya (CBK) is the apex of the Kenyan financial system; and is charged with a primary mandate of fostering the liquidity, solvency and proper functioning of a stable market-based financial system in Kenya. As at June 2015, the financial system under the regulation of CBK comprised of 43 commercial banks, 10 microfinance banks, 86 foreign exchange bureaus, 14 money remittance providers, 2 credit reference bureaus and 8 representative offices of foreign banks.

Appendix 1.1 summarises the various categories of players in this financial system. CBK classifies the commercial banks into three categories based on a weighted composite index of their net assets, capital and reserves, customer deposits, number of loans and deposit accounts (Figure 1.1).

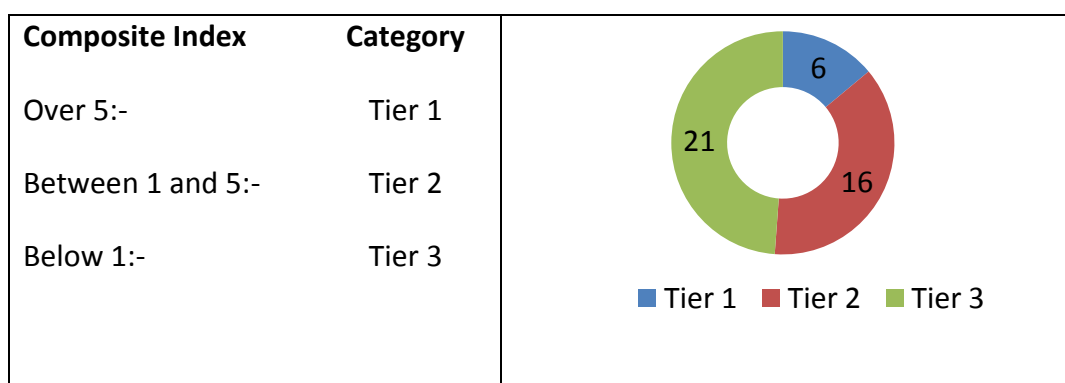


Figure 1.1: Categorisation of Commercial Banks by CBK
Source: Central Bank of Kenya; June 2015

In an unpublished 2002 MBA thesis on ownership structure and bank financial performance in Kenya, I studied various forms of ownership structure in relation to the extent of (i) foreign vs. local ownership, (ii) institutional vs. individual ownership, (iii) government vs. private ownership, (iv) listed on Nairobi Securities Exchange (NSE) vs. unlisted (Thuku, 2002). At the time of the study, only

foreign vis-a-vis local ownership was found to have a significant relationship with financial performance of the banks in Kenya. Though the reasons or explanation of the findings were outside the scope of the study, leadership practice within the different organisations was thought to be a major contributor and explanation. The seed of intrinsic curiosity to explore the subject of leadership practice within banks in Kenya was therefore planted in my mind many years ago.

1.4.2 Organisational Context

Family Bank is one of the 43 commercial banks licensed and regulated by CBK falling within tier 2 category. It was established in 1984 as a building society, Family Building Society, by a career civil servant, Titus K Muya (often referred to simply as TK), who had resigned from government employment after about 20 years' service to follow his dream and entrepreneurial passion. Obtaining a full banking licence from CBK took a long time; and the initial licence granted was to operate a building society which had less stringent pre-licensing requirements. It is instructive to note that a wave of building society collapses swept across Kenya in the 1990s; and 10 such institutions collapsed resulting in big losses of customer deposits. Family Bank was among the few building societies that survived that wave of collapse.

It was not until 2006 that CBK granted the building society a full banking license and the institution converted to a commercial bank in 2007. At the time of conversion, the bank had an asset base of Kes 9 billion, customer deposits of Kes 6 billion, loans and advances of Kes 5 billion and 34 branches mainly in Nairobi and the neighbouring county of Kiambu.

The bank has since grown to an asset base of Kes 80 billion as at September 2015, customer deposits of Kes 63 billion, loans and advances of Kes 53 billion, a customer base of 1.5 million served by a footprint of 87 branches spread across the country, 120 ATMs, over 3000 agents and other alternate channels like mobile banking and internet banking. From the 5 staff at inception, the employee numbers have grown over the years to a headcount of 1840 staff as at September 2015.

The founder has over the years occupied, and still occupies, a pivotal role in the contextual setting of the organization. In this regard any research on leadership practice within the organisation would be incomplete if it did not take into account this contextual reality. He served as chairman and CEO until 2007 when, in compliance with CBK Prudential Guidelines, he relinquished his CEO role and remained only as chairman. In December 2012, he retired from the chairmanship role and handed over to Dr Wilfred D. Kiboro, who had resigned as chairman of the Kenyan business of a global bank to take up the Family Bank Board chairmanship role.

1.4.3 Leadership Practice Context

The period 2011 to 2015 forms a significant context within the bank for my research. This was a period characterised by rapid internal change and transition; providing a rich context for scholarly exploration of the cultural, structural, social and political forces at play in driving the change and transition within the organisation. Examination of these forces to identify their sources, potency and the nature of demands they place (Coghlan & Brannick, 2010) on the practice of leadership and the entire organisation sits at the core of the research. Key dynamics over this period include the entry of a new CEO who joined the Bank in June 2011; retirement of the entrepreneur founder from chairmanship at the end of 2012 and entry of a new chairman who took over in January 2013. These events add onto the Bank's historical foundations to provide a rich context to deeply explore the shifts in power dynamics and evolution of the organisation's leadership practice. I examine the current power dynamics, politics, intrigues and how they interface to form the context of how leadership is enacted within the organisation.

I joined the organisation at executive level in January 2013 in the midst of the transition; an important dynamic for my insider action research project. I soon realised that I had joined what I refer to in my reflections as a "highly charged" corporate leadership atmosphere. In my initial months, the atmosphere felt so charged that similar to the combustion chamber in a petrol engine, a single spark felt enough to cause a big explosion that would potentially consume the organisation. Such a symbolic spark could have been anything from mere perception to differences in opinion amongst organisational members.

This context was a great opportunity for my thesis project as it provided practical settings for reflective navigation through the political intrigues, power dynamics as well as the covert and overt conflicts between the key players in the highly charged organisational ecosystem. I was, and still remain, conscious of my 'complete member' status (Adler & Adler, 1987). As a member of the bank's executive team, I was cognisant of my intention to remain within the bank throughout my research and thereafter; and hopefully build a career within the organisation.

It was therefore important to navigate my practitioner responsibilities in a way that I wouldn't, hopefully, get negatively impacted by the organisational political intrigues and power play as I carried out the research. The organisation had made a public declaration of its strategic intent of transforming from tier 2 to tier 1 over a 5-year planning horizon. As the executive responsible for the business segment carrying about 90% of the business portfolio, delivery of the customer centric transformation was of intrinsic importance to me. Additionally, I had a scholarly obligation to (i)

capture and put structure to how leadership is enacted within the organisation, (ii) juxtapose the '*kiundutho*' way of doing things to locate the enacted leadership practice within the existing body of knowledge (*kiundutho*, which literally means ad hoc, is a unique phenomenon that captures a unique modus operandi within Family Bank and is explained further in section 1.3.4 below), and (iii) synthesise my dual scholar-practitioner role to recalibrate my beliefs, attitudes and gain a deeper insight of what I conceptualise as my leadership DNA.

1.4.4 Contextualising Myself within the Organisational Issue

Although the customer centrist change initiative in the organisation formally began in October 2014; the foundational roots of my research go much earlier to January 2013 when I joined the bank. Having built a career spanning over 22 years in multi-national banks, I was least prepared for the difference in culture that I encountered when I made the career switch to join the 100% indigenous bank. I had only been exposed to the working environment within global banks that were centuries old; with well established systems, processes as well as structures that clearly defined the modus operandi of the institutions. Nearly all aspects of the day to day operations of the institutions were pre-determined, clearly defined and documented, with clear assignment of roles and responsibilities to different individuals and departments within the organisation.

My new world was more fluid and was in the process of evolving its foundational pillars, owing to the relatively short history of the institution. Having been in existence as a bank for slightly over 5 years, many aspects of the day to day banking operations were in formative stages. Policies and procedures were emerging as the bank found its bearings within the banking space in the country. The founder often described the prevailing modus operandi as being '*kiundutho*'; a Kikuyu word that loosely translates to *ad hoc* or 'without structure'. In the day to day discourse, he positioned it as the leadership *modus operandi* that characterised the organisation over the twenty seven years that he was at the helm.

Whereas many stakeholders within the institution often cast negative aspersions on the *kiundutho* way of doing things; I was attracted by some aspects of the *modus operandi* that I found refreshing and emancipative. The characteristic bureaucratic decision making practices I was used to in the global organisations; in many instances requiring reference to a head office function domiciled out of the territorial boundaries of the country, were absent in my new world. Decision making could be much faster; and decisions as well as action plans were more aligned to local contextual realities. I felt that there were positive aspects of *kiundutho* that were being overshadowed by the negative aspersions cast on the phenomenon. There were significantly loud voices from as high as the board

of directors and the executive team calling for an overhaul of the *kiundutho* way of doing things. Though the call for change was evidently hanging in the air, the exact nature of the desired change was, in my view, far from being crystallised. I was experiencing internal dissonance around how the modus operandi was being criticised as the cause of many shortcomings within the organisation without any validation of such claims and I felt a scholarly need to address this internal dissonance. Torbert & Taylor (2007) present four choices of dealing with such dissonance (i) deny or externalise the dissonance, (ii) treat the dissonance as single loop feedback, or (iii) double loop feedback, or (iv) triple loop feedback. My choice vote went to the latter 3, and therefore was intent on interrogating the '*kiundutho*' way of doing things further.

Meanwhile as I acclimatized to my new world; I was at the phase of my DBA program where I needed to settle on a research topic and an organisational issue to resolve for my thesis project. Whereas I remained clear throughout the DBA program that I would settle for a topic within the wider area of leadership in the corporate domain, it was time to narrow down my scope to the specific aspect of leadership that I was going to research on. This '*kiundutho*' phenomenon in my organisation became increasingly attractive to me as an area of study and featured prominently during my thesis proposal stage.

There was however one challenge. The more I attempted to design my research around this phenomenon, the more I realised that the phenomenon was more amorphous than I initially visualised. I found it difficult to design my research around the phenomenon. Further, I later acknowledged that *kiundutho* may have been a transitory phenomenon at the stage of growth that the organisation was at. I felt the need to settle for a more long term concept for my scholar-practitioner interest even beyond the DBA program; and in this regard settled for the way leadership was enacted within the organisation as my area of research interest. The organisation was transforming fast, and I felt *kiundutho* was soon going to be more of a historical relic than a contemporary topic of relevance in the foreseeable future. As an insider scholar-practitioner, I felt the need to make my contribution to the practice of leadership that would aid in the transformation journey that the bank had embarked on towards tier 1 status.

The strategy of transformation to tier 1 is founded on 9 Critical Success Factors (CSFs) and 5 Must Win Battles (MWBs) as detailed in Appendix 1.2. One of the MWBs, transformation of the bank to a customer centric organisation provided a good opportunity to explore how leadership is enacted within the bank whilst bringing about change in the organisation.

CHAPTER 2

Literature Review

“Leadership isn’t mystical and mysterious. It has nothing to do with having “charisma” or other exotic personality traits. It is not the province of a chosen few” (Kotter, 1990; p. 103)

This section reviews literature on leadership; though the intent is not to undertake an in-depth review of literature on the concept of leadership as the concept is so wide that such a review is way out of the scope of this study. The intent is to review literature on specific themes of theoretical perspectives that informed implementation of the change program that is the subject of this research project. I start with a brief exploration of the concept of leadership, review the concepts of leadership and followership, and narrow down to the conceptualisation of leadership along the leader-centred - distributed leadership dichotomy. The related concept of leadership-as-practice is also briefly explored. I complete the review by exploring a conceptual framework that I worked with through the change management project that explores in tandem the dynamics of leadership practice within the organisation.

2.1 Meaning of Leadership

What is leadership? Is it a characteristic ability of extraordinary individuals (Zaccaro, 2007), or something done to, or for, other inferior people (Gronn, 1996) or what really is leadership? Within the context of academia, is leadership a discipline on its own or a topic of study within other disciplines (Riggio, 2011)? The concept has indeed been a topic of scholarly interest for a long time (Billsberry & Meisel, 2009; Pfeffer, 1977) and has been an area of focus for many historians, political scientists, organisational sociologists, psychologists, business management theorists, educationists, journalists and social commentators (Gronn, 1999). It is probably the most extensively researched social influence process known to the behavioural sciences (Brungardt, 1997; Lynham & Chermack, 2006; Meindl & Ehrlich, 1987; Sheard et al, 2011). Rost (1993), for example, came across over 200 definitions of the term. Professor Bass published over 400 journal articles and 26 books on leadership and related concepts. A Google Scholar search on *scholar.google.com* for literature on “leadership” yielded 3.02 million results on 20th December 2015.

A single definition of leadership does therefore not exist (Pfeffer, 1977) and any attempt to offer a definition of the concept is bound to reflect the presuppositions of the person offering the definition (Gronn, 1996). Some have approached the concept by defining what leadership is while others have opted to define what leaders do (Summerfield 2014). Some offer what Meindl & Ehrlich (1987) refer to as a romanticised conception of leadership that denotes a strong faith in the importance of leadership in the functioning or dysfunctioning of an organised system. In an attempt to come up

with a simple definition of leadership, Summerfield summarised the following three thematic elements that run through many definitions of the concept:

- *“A democratic component – conveying that the leader works to achieve a common goal, one that is jointly conceived or, at least, jointly agreed on,*
- *A collegial component – the notion that the leader influences rather than dictates throughout the process, imparting a respectful and unifying approach, and*
- *An enhancement component – conveying that the results represent an improved current state”* (Summerfield, 2014; p. 252)

Some words and themes appear frequently in many definitions and explanations of the concept of leadership. The word *influence* is one such example. Yukl (2012), for example, explains the essence of leadership in organisations as being to influence and facilitate individual and collective efforts to accomplish shared objectives. On his part, Hunt (1991) describes leadership as a form of direct or indirect influence. Gronn (1996) identified influence as being among two core attributes that best define leadership, the other one being identification. In this context, influence “entails a significant effect on an individual or group’s well being, interests, policies or behaviour, and its exercise is usually thought of as legitimate by those subjected to it” (p. 9). Identification “expresses the emotional connection between leaders and followers ... the leader is the person with whom the followers (for a variety of motives) identify, the one whom they would prefer to imitate, who inspires them or who represents their deep-seated aspirations and hopes” (p.9). Another common theme that runs in leadership literature is the dualism of leadership and followership; and this is explored further in the next section 1.4.2 below.

Leadership is woven onto the very fabric of civilisation and has a long history dating back to the ancient Greek and Latin classics, the Old Testament of the Bible, the Hindu religious texts and in the Canons of Confucianism (Riggio, 2011). Despite the long history and central place occupied within civilisation over time, leadership studies is yet to emerge as a distinct discipline within academic circles. Leadership has, instead, been studied through the lens of other disciplines with the result being a bias in the areas of focus and methodologies that align with the particular discipline (Riggio, 2011). Within the discipline of political science, for example, the focus has been on the elites like leaders of kingdoms, nations and political movements and how they have shaped and navigated political processes and outcomes. In psychology and psychiatry, the focus has been on the inner workings of the leader’s personality and how the leader’s characteristics and behaviour influence followers; while historians focus on historical context and the push and pull forces that galvanise the leader into action. The study of leadership through the lenses of various disciplines focusing on

different aspects of leadership, using different methodologies, and speaking different languages (p. 4) has at times created a degree of incoherence and fragmentation in the field of leadership studies.

There have, however, been notable milestones in the field of leadership studies in recent history. These include the Ohio State leadership studies in the 1940s, Michigan studies of leadership in the 1950s, and McGregor's Theory X and Theory Y as well as Blake & Mouton's (1964) Managerial Grid in the 1960s. By the 1970s, fragmentation in the field was causing disillusionment amongst many scholars. Sashkin & Garland (1979), for example, claimed that "by any objective measure, the study of leadership has failed to produce generally accepted, practically useful, and widely applied scientific knowledge" (cited in Alvesson & Karreman, 2015; p. 1).

Alvesson & Karreman (2015) review the field of leadership studies in the recent years and especially over the last three decades and paint a more positive and optimistic picture than that portrayed by many in the 1970s. They took particular interest in seeking to provide insight into how the shift happened from the sad state of failure and misery in the field to one of success and optimism in a fairly short period of time; concluding that the explanation was a mystery hidden more in non-obvious explanations than in self evident good ideas and results.

They make two specific contributions that are of relevance to my study. Firstly, they show the ideological nature through which leadership studies are carried out. The tendency has been to lay more emphasis on detailed investigation of specific theories with the aim of adding to the literature, in most cases neglecting the underlying ideological nature of the entire organisation. The "black-boxing of what actually happens in leadership ... (is) seldom directly studied as an influence-process carried out in interaction within a specific context" (p. 11).

Their second contribution is a guideline for scholars of leadership to resist ideological and normative appealing ideas, formulations and research designs that are skewed towards *do-goodism*. They challenge researchers in the field to go "beyond the sphere of questionnaire filling and interview responding behaviour, saying more about available leadership ideologies than specific leadership practices and relations". They advocate for more engagement with the real world for "a qualified understanding of leadership and contribution to valuable knowledge in an imperfect world, with imperfect people ..." (p. 11).

I revisit these two contributions in later chapters, in particular chapters 4 and 6. The next section reviews the concept of leadership and followership that runs as a common theme in leadership studies.

2.2 Leadership and Followership

Professor Manfred Kets de Vries has researched widely on what really goes in the mind of leaders (Coutu, 2004), and the relationship with their followers. He posits that there exists a mysterious bond between leaders and followers; and explores this mysterious relationship using psychoanalytic theory and clinical practice. He summarised the sources of the many dimensions of this mystery to four categories – (i) psychological defensive processes, (ii) transference relationships, (iii) primitive group processes, and (iv) dysfunctional ways of managing anxiety and aggression (Kets de Vries, 1988). He challenges the basic assumption that leaders are rational beings and holds that irrationality is part and parcel of human nature and as such leaders, being human, are not always rational (Coutu, 2004).

Psychological defensive processes are mental operations occurring primarily outside a person's awareness, initially conceptualised by Freud as basic unconscious mechanisms serving to shield the conscious mind from painful truths. The American Psychological Association (APA) defines defence mechanisms as “automatic psychological processes that mediate individuals' reactions to emotional conflicts and to internal and external aggressors ... are not a specific attempt to solve a problem but the use of a mental mechanism to lessen uncomfortable feelings of anxiety and to prevent pain. They protect individuals by allowing them to deny, distort, or restrict full awareness of unpleasant thoughts, feelings, and feared impulses” (Thobaben, 2005; p. 330).

The concept of transference consists entirely of irrational attitudes towards another person and also dates back to the times of Sigmund Freud (Thomson, 2014). Citing Breuer & Freud, Kets de Vries (1988) describes it as some kind of false connection, or confusion in time and place whereby “a person perceives and responds to someone else as if that person were mother, father, sibling, or another important figure from the past (p. 270). Unconscious fantasies from a leader's early life often distort their present day perceptions and interactions, and often result in irrational reactions which can affect leaders and followers in a number of ways (Kets de Vries, 1988).

Perceptions of followers play a key role of legitimising a leader, and through attributional projective processes, leaders may become imbued with mystical qualities which may turn them to master illusionists who keep fantasies of followers alive; fantasies which maybe far from reality (Kets de Vries, 1988). Fantasies are “basic mental scenarios that evolve in complexity as an individual matures ... very central themes that ultimately determine an individual's character and personality” (Kets de Vries & Miller, 1984; p. 112). Culture has a big role to play here. How people perceive, what they do, mean and say varies from one culture to another (Coutu, 2004). Transference reactions serve as the

crystallisation of what Kets de Vries refers to as “primitive and unstable identifications” (1988; p. 270), followers may endow their leader with mystical powers which may set in motion the slide to grandiosity ascribed to the leader, both by the followers and by the leader him/herself. I pick up this school of thought in some of my reflections during the change management project.

Kets de Vries (1988) explores how the cycle of the primitive idealization of the leader by the followers often mutates to disaffection and covert as well as overt aggression by the same followers.

“Followers are fickle; they will easily change their minds. There seems to be no middle road. Thus, subordinates will unload their anger onto their leaders, who, for their part, may not be able to “contain” this anger, and therefore counter-react. Hence, given the pressure placed on them, leaders may feel persecuted. Unable to control their aggressive feelings, they look for victims and retaliate. They themselves will “split” the world into those who are with them and those who are against them. If they take this route, it will make for a delusionary world filled with saints, heroes, victims, and scapegoats. No wonder that paranoia is considered to be one of the major “diseases” of leadership” (p. 274).

In conventional cause-effect relationship between leaders and followers, leadership is seen as “something performed by superior better individuals rather than groups, located in top positions, and as something done to or for other inferior, lesser people” (Gronn, 1996; p. 12). Gronn further argues that this deeply engrained romanticised conceptualisation of leadership arises from cultural conditioning over a long period of time fuelled by self-serving sanctioning by the elites of leader archetypes like heroism and greatness. Some of the manifestations of this heroic leader highlighted by Willner (1984) are (i) the perception of the leader by the followers as being somehow superhuman, (ii) blind belief of leader’s statements by the followers, (iii) unconditional compliance with the leader’s directives for action, and (iv) unconditional emotional support.

The often cited charismatic/transformational leaders (Burns, 1978; Bass, 1985, 1990; Conger & Kanungo, 1987; House, 1976) fall in this space. Such leader-centrism has been referred to as the sheep view on leadership where “the leader leads, the others follow almost mindlessly and without much will or ability” (Alvesson & Karreman, 2015; p. 3). The word charisma is derived from the Greek word “charismata,” meaning “gift from the gods,” (Campbell et al, 2008). Charismatic leadership models position charismatic leadership as “extraordinary ... a gift of grace possessed mainly by prophets or religiously inspired reformers who appear at historical moments of distress ... are regarded with a sense of awe and mystery and are expected to perform heroic deeds” (Kets de Vries, 1988, p. 265).

Max Weber defined charisma as:

“A certain quality of individual’s personality by virtue of which he is set apart from ordinary men and treated as endowed with supernatural, superhuman, or at least specifically exceptional powers or qualities. These are such as not accessible to the ordinary person, but are regarded as of divine origin or as exemplary, and on the basis of them the individual concerned is treated as a leader” (Marx Weber, 1947; cited in Kets de Vries, 1988; p.265)

The late professor Bernard M. Bass spent many years researching on the theory and practice of leadership. Part of his early research interest included seeking to provide explanation of who attempts, who is successful and who is effective as a leader (Bass, 1985). He later articulated the shift from the earlier leadership narrative of dependence on manager’s legitimate or coercive power to get results from people, to transactional leadership whereby managers engage the employees to work in exchange for a benefit (Bass, 1990). “The leader gets things done by making, and fulfilling, promises of recognition, pay increases, and advancement for employees who perform well. By contrast, employees who do not do good work are penalised” (p. 20).

At its prime, the transactional leadership narrative was seen as characteristic of effective leadership. Bass (1990), however, was to challenge it as being a prescription for mediocrity in many instances, and provided transformational leadership as the prescription for superior performance management. Transformational leadership “occurs when leaders broaden and elevate the interests of their employees, when they generate awareness and acceptance of the purposes and mission of the group, and when they stir their employees to look beyond their own self-interest to the good of the group” (p. 21). Table 2.1 below lists the characteristics of transactional and transformational leadership.

| TRANSACTIONAL LEADERS | | TRANSFORMATIONAL LEADER | |
|---|---|--------------------------------------|---|
| <i>Contingent Reward:</i> | Contracts exchange of rewards for effort, promises rewards for good performance, recognises accomplishments | <i>Charisma:</i> | Provides vision and sense of mission, instils pride, gains respect and trust |
| <i>Management by Exception (active):</i> | Watches and searches for deviations from rules and standards, takes corrective action. | <i>Inspiration:</i> | Communicates high expectations, uses symbols to focus effort, expresses important purposes in simple ways |
| <i>Management by Exception (Passive):</i> | Intervenes only if standards are not met. | <i>Intellectual stimulation:</i> | Promotes intelligence, rationality, and careful problem solving. |
| <i>Laissez-Faire:</i> | Abdicates responsibilities, avoids making decisions. | <i>Individualised consideration:</i> | Gives personal attention, treats each employee individually, coaches, advises. |

Table 2.1: Characteristics of Transactional and Transformational Leaders
Source: Bass, 1990 p. 22

Transformational leadership was defined primarily in terms of leadership effect on followers and the behaviour used to achieve this effect, where “followers feel trust, admiration, loyalty, and respect towards the leader, and they are motivated to do more than they originally expected to do” (p. 286). It assumes that the leader has “significant influence on followers’ self-confidence, enthusiasm, identification with the group/organisation, and voluntary compliance” (Alvesson & Karreman, 2015; p. 2); and followers are changed from being self centred individuals to being committed members of a group (Sashkin, 2004). Transformation leadership received its fair share of glory, with transformational leaders being cited as making the difference between success and failure (Bass, 1990). Contemporary examples of Jack Welch of General Electric and Lee Iacocca of Chrysler Corporation were often juxtaposed to legends like Napoleon who made the often quoted declaration that “an army of rabbits commanded by a lion could do better than an army of lions commanded by a rabbit” (p. 24).

Similar to the transactional narrative before, the transformational narrative was not to remain unchallenged for long. While acknowledging the shift in the 1970s from leadership models that emphasised process or transactions to those that emphasised outcomes or transformations, Gross (1996) identifies deficiencies even with the ‘new’ models owing to what he referred to as “an impoverished understanding of the context and process” (p. 8). Van Knippenberg & Sitkin (2013) challenged (i) the lack of a definition of charismatic-transformational leadership that is independent of its effects, (ii) lack of theory to explain why it consists of the dimensions proposed and how the dimensions share a charismatic-transformational quality that differentiates them from other aspects of leadership, and (iii) lack of a theoretically grounded configuration model to explain how the different dimensions combine to form charismatic-transformational leadership.

Yukl’s (1999) critique of transformational leadership points at (i) ambiguity about underlying influence processes, (ii) overemphasis on dyadic processes, (iii) ambiguity about transformational behaviours, (iv) omission of important behaviours like consulting, delegating and sharing sensitive information among others, (v) insufficient specification of situational variables, (vi) insufficient identification of negative effects, and (vii) heroic leadership bias.

Alvesson & Karreman (2015) build on Van Knippenberg & Sitkin’s (2013) critique on transformational leadership with particular reference to (i) incoherent constructs – for example the arbitrary and incoherent combination of key elements like charisma and transformational leadership, arbitrary co-existence of constructs like idealised influence, inspirational motivation, intellectual stimulation, and individualised consideration, (ii) arbitrary exclusion of important behaviours like articulating a vision and strategy for the organisation, mutual trust and cooperation,

etc. (iii) leader-centrism, (iv) denial/minimisation of social setting – neglecting context, (v) disregard for social dynamics – often ignoring how managers and subordinates influence each other, (vi) tautology in description and explanation – input and outputs are simply combined; and a behaviour, ability or practice is simply defined by the effect it creates, and (vii) do-goodism – defining leadership by its good deeds and leaders by qualities like “confidence, integrity, connection, resilience, and inspiration” (Jackson & Parry, 2008; cited in Alvesson & Kärreman, 2015; p. 4) and characteristics like “genuine concern for others, empowers and develops potential, integrity, trustworthy, honest and open, accessibility and approachability (Alimo-Metcalfe & Alban-Metcalfe, 2001; cited in Alvesson & Kärreman, 2015; p. 4)

With the foregoing criticisms and in particular the criticism on the heroics-of-leadership (Spillane, 2005) conceptualisation in which focus is primarily on the deeds of individual leaders (Gronn, 2000; 2002), it is necessary to explore alternative conceptualisation of leadership. Distributed leadership is one such alternative conceptualisation and this is reviewed in the next section.

2.3 Distributed Leadership

Distributed leadership means different things to different people, a chameleon type quality that is both a strength and weakness (Harris et al, 2007). It is “a lens to understand leadership practice ... a conceptual and analytical framework for studying leadership interaction” (Harris, 2009; p. 4).

Contemporary definitions of distributed leadership offer both theoretical and the normative interpretations (Harris et al, 2007). Spillane et al (2001) offer a theoretical framework that positions distributed leadership as “practice distributed over leaders, followers and their situation and incorporates the activities of multiple groups of individuals” (p. 20). This view emphasises the social distribution of leadership whereby the task is accomplished through the interaction of multiple leaders and this interaction is core to the leadership activity (Harris et al, 2007). Spillane (2005; p. 144) views distributed leadership as being “more about the leadership practice as opposed to the leaders or their roles, functions, routines, and structures”. It embraces an alternative view from the long held view of leadership as an individual property or personality to more focus on social interactions and behavioural change within organisational life (Raelin, 2011).

Rather than being viewed as an individual trait resident within the personality of heroic individuals, leadership is conceptualised as a practice (Raelin, 2014). A practice as used in this context is “a cooperative effort among participants who choose through their own rules to achieve a distinctive outcome” (Raelin, 2014; p. 196). The leadership-as-practice proposition is very close to the distributed leadership proposition. It views “leadership in its activity rather than through the traits

and heroics of individual actors” as propagated within the great man theory (Raelin, 2014; p. 195). Like distributed leadership, there is less emphasis on what one person thinks or does and more emphasis instead on what people accomplish together (Raelin, 2015).

From a normative perspective, distributed leadership is concerned with active distribution of leadership authority and agency (Harris et al, 2007). It is “a shared process of enhancing the individual and the collective capacity of people to accomplish their work effectively ... Instead of a heroic leader who can perform all essential leadership functions, the functions are distributed among different members of the team or organisation” (Yukl, 2002; p. 432). In this perspective it is not the attributes or characteristics of the person or people at the top that matter but the direction-setting and influence practices enacted by people at all levels across the organisation (Fletcher & Kaufer, 2003). Leadership is positioned as a concerted action where people work together and the practice of leadership is shared amongst organisational members, and decision making is governed by interaction of individuals (Gronn, 2002).

Proponents of distributed leadership advocate for a shift from accrediting leadership activities into the hands of a sole individual to sharing of the same between a number of people within the organisation or team (Storey, 2004). The heroic or hierarchical structures are rejected and instead embraced “leaders who can design a culture which is distributed in an emergent and benevolent way – so the community engages in robust dialogue, in an evidence-informed and experience-grounded manner” (Hargreaves & Fink, 2008, p. 232). Further, Spillane (2005; p.145) argues that it is inadequate to equate leadership with only those in leadership positions for following three reasons. First, leadership practice involves multiple players with or without formal leadership positions. Secondly, leadership practice is not about something done to followers as followers are one of the tri-partite elements of leadership practice expounded on further in Section 1.4.4. Thirdly it is the interactions among individuals that are critical in leadership practice and not the actions of individuals.

Gronn (2000) advocates for a re-think of the division of labour, as well as on the traditionally defined leadership-followership dualism in organisations. Following this trail of argument, he argues that leadership needs to be reconceptualised as part of a model of jointly performed and tool-mediated activity. This, he argues, calls for shift in focus from the deeds of individual leaders espoused by conventional constructs of leadership to patterns or varieties of distributed leadership (Gronn, 2002).

Other close terminologies find their way into discourse on distributed leadership. Storey (2004), for example, positions the usage of the term “shared leadership” as an equivalent to “distributed leadership”; while Harris (2009) views distributed leadership as a broader concept that focuses on the nature and form of leadership practice and the particular configuration of interactions between the leader, followers and the situation (Spillane, 2005). Its key concern is co-performance of leadership practice and the nature of interactions that contribute to the co-performance. Spillane emphasises the special place occupied by the ‘situation’ arguing that situation is not just “important to leadership practice, but it actually constitutes leadership practice – situation defines leadership practice in interaction with leaders and followers” (Spillane, 2005; p.145).

Converse to Harris’ view, Crawford (2012) sees distributed leadership as a subset of shared leadership. On their part, Woods et al (2004) distinguish distributed leadership from democratic leadership arguing that democratic leadership is concerned with much deeper philosophical values. They discuss distributed leadership as being spontaneous and fluid, with expertise rather than hierarchical position being the driving factor for distribution. Bolden (2011) makes the observation that most of the literature in distributed leadership is in the field of education and education management, and concentrated more within the UK than the US. He attributes this mainly to the establishment of the National College for Schools Leadership in 2002 which wholly embraced and propagated the idea of shared leadership within the UK.

So, is distributed leadership an antithesis for the superhero genre of leadership conceptualisation? Gronn (2008) warns against positioning the two as polarised alternatives. Embracing the view that leadership is a form of direct or indirect influence (Hunt, 1991), Gronn acknowledges that sources of influence are at times concentrated or dispersed and agents of influence are similarly concentrated or dispersed at different times (Gronn, 2008). My core action research project is implementation of a change program to introduce a customer centric approach in the organisation. To do so, I make use of existing literature to inform the process. Effecting the change from within a conceptual framework provides an opportunity to understand the internal dynamics of leadership practice within the organisation, bring about change and produce actionable knowledge about the change process and how leadership is enacted within it.

2.4 Towards a Theory of Leadership Practice: A Distributed Perspective

The heading of this section is borrowed directly from a paper by Spillane, Halverson and Diamond (2004) from which I borrow heavily in the conceptualisation of this research project. Though Spillane et al’s paper focused primarily on school leadership, the conceptualisation is applicable to my

research in a non-school set up. Within the school leadership discourse, for example, at the apex of the organisational structure is the principal whereas the apex in the bank is a CEO. The constructs of leader, followers and the situation exist though referred to by different terminology within the two spheres.

Baumard (2001) posits that organisations are often inundated with information but in many incidences are incapable of formulating knowledge or, if capable of formulating knowledge, are unaware of the knowledge they have. The concept of awareness, both self awareness and collective awareness, therefore serves an important role of establishing the relationship that the organisation has with its environment (p. 11). In particular, my study aims to bring to conscious awareness how leadership is enacted within the bank to various stakeholders in the organisation. This is a broad undertaking and if pursued without a guiding framework may become amorphous and run the risk of not achieving much for internal stakeholders, management practitioners or the academic community. It is in this context that I turned to the work by Spillane et al (2004) for such a guiding framework.

Acknowledging the existence of expansive literature on the *what* of leadership and limited literature on the *how* of leadership, Spillane et al consider an account of the *how* of leadership, grounded in the day-to-day practice of leaders, and develop a conceptual framework for investigating leadership practice. Their proposed framework – a distributed perspective on leadership – frames a programme of research that analyses leadership activity and generates evocative cases for practitioners to interpret and think about as part of their ongoing leadership practice.

Their framework is grounded on the theoretical foundations of distributed cognition and activity theory. Distributed cognition is a theoretical and methodological framework developed by Edwin Hutchins and his colleagues to explain cognitive activities as embodied and situated within the work setting in which they occur (Rogers and Ellis, 1994; p.121). The framework is explicitly cognitive and takes a social-technical system rather than the individuals mind as the primary unit of analysis (Hutchins, 1995). The system is essentially a collection of individuals and artefacts and their relations to each other in a particular work practice (Rogers & Ellis, 1994).

Recent studies in human intelligence and cognition acknowledge the importance of situating thinking within the context in which it occurs (Lave & Wenger, 1991). Thinking does not take place independent of the context or action in which it is exercised because “intelligence is not encountered apart from the occasion in which it is displayed (Spillane et al, 2004; p. 9). Cognition is therefore not merely a mental activity but a sense-making activity enabled or constrained by the

contextual situation (Resnick, 1991). The individual and the environment are therefore co-joined, making human activity distributed in the interactive web of actors and artefacts (Spillane et al, 2004). Human cognition is not only distributed situationally in the physical environment but also socially through other people in collaborative efforts to complete complex tasks (Latour, 1987). This study includes exploration of some of the ways cognition is distributed across some material and cultural artefacts including language and other shared symbols within the organisation.

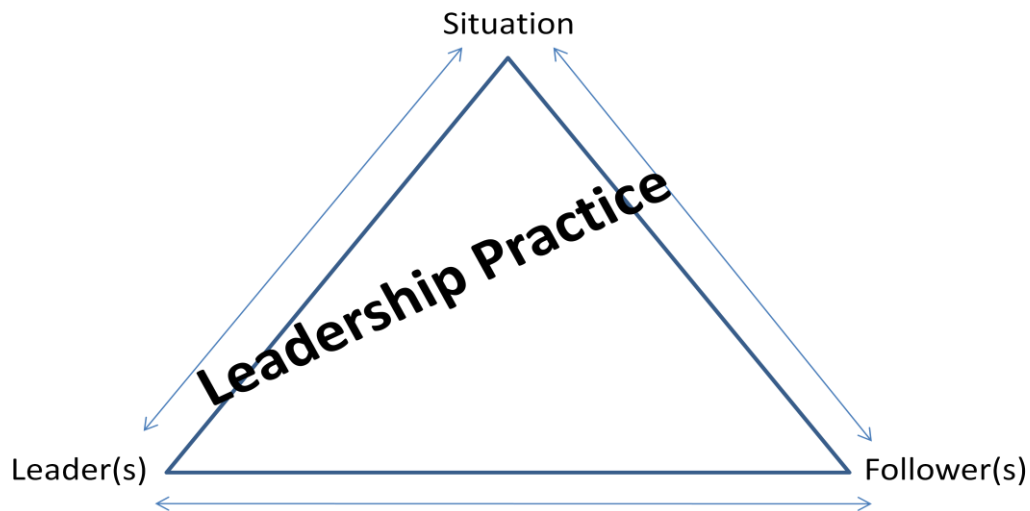


Figure 2.1: Constituting Elements of Leadership Practice
Source: Spillane et al, 2004; p. 11

Within this theoretical foundation, Spillane et al's framework focuses on leaders thinking and action in situ; de-emphasising leaders and what they do and adopting leadership activity as the unit of analysis. They argue that "leadership activity is constituted – defined or constructed - in the interaction of leaders, followers, and their situation in the execution of particular leadership tasks" (p. 10). Each of the three constituting elements of the framework - leaders, followers, and situation – is a prerequisite for leadership activity and leadership activity does not reside in any one of them (Figure 2.1).

2.5 Role of Local, Indigenous Cultural Context

In the previous sections of this chapter I have reviewed literature on leadership that is contextualised in the western world. Within the body of my thesis, I have blended this with oral literature from my local indigenous and cultural context with a view of offering an alternative lens of understanding leadership in a localised Kenyan context.

There are 42 cultural communities in Kenya, each with their own cultural way of how leadership was enacted. Whereas the influence of other local and global cultures continue to influence and mutate the original leadership practices of the respective communities, the extent of external cultural influences differ from community to community. Further, whereas there are some differences in the way leadership was enacted in the different communities, such differences were minor and there were common themes, some of which are still in operation amongst many communities. These include:

- **Role clarity**:- everybody was very clear of their roles and responsibilities. Though there were no written job descriptions, everybody's roles and responsibilities were clearly defined and understood. The roles were clear for the man of the house, his wives, boys, girls, young men, young women, middle aged men, middle aged women, elderly men, elderly women, elders, ancestral spirits and God. Other roles in the community included elders, medicine-men and mediators who interacted with the metaphysical world on behalf of the community, traditional midwives, warriors etc.
- **Role of elders**:- leadership responsibilities were mainly discharged by a council of elders. These were elderly men whose duties included allocation of resources, dispute resolution, disciplinary processes, enforcing discipline, custodians of culture and cultural practices, dissemination of knowledge, etc. They were accountable to the tribal chief or king. The elders were responsible for ensuring that there was order within the community and that knowledge and resources were handed over from one generation to the next
- **Head of the family**:- the man was the head of the family. His duties as head of family included ensuring that there was order and decorum in his homestead, equitable distribution of resources amongst his wives and children, liaison role with the clan and wider community, discipline etc.
- **Respect for authority and hierarchy**:- Authority was respected across the various hierarchical structures. There were mechanisms of ensuring that all members of the society respected authority and the hierarchical structures.
- **Defined cultural systems and structures**:- Community life was quite structured with systems that connected all aspects of life among the living and the departed members of the community. The ancestors who were long dead members of the community played and continue to play an active role and influence the way of life amongst community members. There is interaction between the living and departed members of the community and the latter play a significant role in ensuring that there is law and order amongst the living. To date, for example, elders of a particular community in Western Kenya are buried in a sitting

position when they die so that they can continue overlooking the affairs of the community even in their life in the world of spirits.

I offer the view that the way leadership is enacted in Kenyan organisations is influenced by this contextual reality that may not be documented in current leadership literature from the western context. This is the situational reality that has a significant impact on leadership practice in Kenyan organisations. This study extends the view by Spillane, Halverson & Diamond (2004) that leadership practice is best understood as a practice distributed over leaders, followers, and their situation by embedding the local cultural context into the situation element of this tripartite conceptualisation of leadership practice.

CHAPTER 3

Methodology & Methods of Inquiry

The central purpose of action research is to carry through some form of change in practice, so that an action research report necessarily describes a sequence of events developing through time; its form is, therefore, essentially that of a narrative. (Winter, 2002, p. 143)

Kothari (2004) explains research methodology as a way to systematically solve a research problem; and research methods as the techniques that are used in conducting research. This chapter seeks to build a justification for the methodology I settled as well as highlighting the methods of inquiry that I adopted for the research project. I start with a discussion on my epistemological disposition before venturing into the theory and practice of action research within the context of my research.

3.1 My Epistemological Position

The choice and adequacy of a research methodology embodies a variety of assumptions regarding the nature of knowledge and the methods through which that knowledge can be obtained as well as a set of root assumptions about the nature of the phenomena to be investigated (Morgan & Smircich, 1980). Surfacing my epistemological position and underlying ontological commitments is therefore a worthwhile entry point to presenting my choice of research methodology and methods of inquiry.

Scientists and philosophers have debated epistemological questions since the time of Plato and Aristotle. Following these debates on epistemological questions over time; threads of discussion have morphed to the current scenario where scholars attempt to draw distinctions between positivist and interpretivist traditions of how social science research should be conducted (Easterby Smith et al, 2008).

A precise and generally accepted definition of positivism in social sciences does not exist (Ryan, 2015). Positivists embrace the separation of the observer and the observed, the knower and the known and the subject from the object (Johnson & Duberley, 2000) and thus use scientific research methods like observation, measurement, experimentation as well as the formulation, testing, and modifications of the assumptions initially stated (Guba, 1990). Positivists are driven by the quest for objective knowledge and aim for generalisation of research findings.

Auguste Comte, often regarded as the father of positivism, held strongly to the view that “there can be no real knowledge but that which is based on observed facts” (Easterby Smith et al, 2008, p.57). Two important assumptions spring from this view – (i) an ontological assumption that reality is given and exists independent from individuals who observe it (Rodela et al 2012); and (ii) an

epistemological assumption that knowledge is only of significance if it is based on observations of this external reality (Easterby Smith et al, 2008). Positivists hold the view that human experience of the world reflects an objective, independent reality that provides the foundation for human knowledge. The quest to explain how and why things happen heavily relies on rigour, quantitative analysis incorporating measurement, correlation, statistical logic, verification and control of variables as the cornerstones of the corresponding scientific methods including surveys, questionnaires and random sampling (Rodela et al 2012).

Interpretivism, on the other hand, is a relatively recent paradigm developed by philosophers largely in reaction to the application of positivism in the field of social sciences. It rests on the view that reality is not objective and exterior, but rather is socially constructed and given meaning by people (Easterby Smith et al, 2008). Proponents of interpretivism argue that reality cannot therefore be captured by single interpretations that all observers share as the observers attach different interpretations to their observations. The researcher's task therefore is to unveil the interpretations that different groups have on an object, phenomenon or issue (Rodela et al 2012). The paradigm rejects the difference between the subject and the object and highlights the relevance of discerning where the subject comes from in order to know how they go about abstractions, rationalisations and theoretical constructions (Ricoeur, 1981). A key epistemological assumption of the interpretivism paradigm is that knowledge is socially constructed and as such rather than testing assumptions, the researcher acts as an observer seeking to identify the many interpretations available and to understand if and how these influence each other, and the object of interest (Rodela et al 2012).

The positivist-interpretivism discourse is much broader than the brief discussion above and the simplified summary in Table 3.1 below. The foregoing is largely a self reflection and attempt to locate my considered position within this debate and its impact on my choice of research methodology.

| | <i>Positivism</i> | <i>Interpretivism</i> |
|---|---|--|
| The observer | Must be independent | Is part of what is being observed |
| Human Interests | Should be irrelevant | Are the main drivers of science |
| Explanations | Must demonstrate causality | Aim to increase general understanding of the situation |
| Research progresses through Concepts | Hypotheses and deductions | Gathering rich data from which ideas are induced |
| Units of analysis | Need to be defined so that they can be measured | Should incorporate stakeholder perspectives |
| Generalisation through Sampling requires | Should be reduced to simplest terms | May include the complexity of whole situations |
| | Statistical probability | Theoretical abstraction |
| | Large numbers selected randomly | Small numbers of cases chosen for specific reasons |

Table 3.1: Contrasting implications of positivist and social constructionist approaches
Source: Easterby Smith et al, 2008; p. 59

Burrell & Morgan (1979) suggest that all approaches to social science are based on interrelated sets of assumptions regarding ontology, human nature, and epistemology. Table 3.2 below provides a general overview of these relationships and research methodology in contemporary social science (Morgan & Smircich, 1980).


| |  | | | | | |
|---------------------------------------|--|---|--|---|-----------------------------------|-----------------------------------|
| | Subjectivist Approaches to Social Science | | | Objectivist Approaches to Social Science | | |
| Core Ontological Assumptions | reality as a projection of human imagination | reality as a social construction | reality as a realm of symbolic discourse | reality as a contextual field of information | reality as a concrete process | reality as a concrete structure |
| Assumptions about Human Nature | man as pure spirit, consciousness being | man as a social constructor, the symbol creator | man as an actor, the symbol user | man as an information processor | man as an adaptor | man as a responder |
| Basic Epistemological Stance | to obtain phenomenological insight, revelation | to understand how social reality is created | to understand patterns of symbolic discourse | to map contexts | to study systems, process, change | to construct a positivist science |
| Some Favored Metaphors | transcendental | language game, accomplishment text | theatre, culture | cybernetic | organism | machine |
| Research Methods | exploration of pure subjectivity | hermeneutics | symbolic analysis | contextual analysis of Gestalten | historical analysis | lab experiments |

Table 3.2: Basic Assumptions Characterising the Subjective-Objective Debate within Social Science
Source: Morgan & Smircich, 1980; p. 492

My choice of research methodology aligns with my jaundiced view about what constitutes warranted or scientific knowledge and how the stock of knowledge advances (Johnson & Duberley, 2000). I do not engage in the research as an impartial and value free observer; but a learning agent engaged in a reflexive inquiry as well as an activist committed to issue driven research (Rodela et al 2012) that results into issue resolution action within the course of my research. I tilt towards an interpretivist, subjectivist (Easterby Smith et al, 2008; Morgan & Smircich, 1980) lens through which I perceive phenomena or issues. One's lens of perception is as a result of many variables including

past experiences, cultural socialisation, physical environment, mental state and such experiential factors and I share some insights in Chapter seven on some of my early life experiences that have a bearing on my lens of perception.

3.2 Research Methodology

The study of leadership practice in Family Bank adopted a qualitative case study methodology to facilitate understanding of the concept and bring to conscious awareness of stakeholders within the organisation. Dooley (2002, p. 335) defines case study research as “scholarly inquiry that investigates a contemporary phenomenon within its real life context”. It is “an inquiry that focuses on describing, understanding, prescribing and/or controlling” (Woodside, 2010; p. 2) the individual subject of research interest. It is especially effective in addressing complex problems and “phenomena that are little understood; ... ambiguous, fuzzy, even chaotic ... and includes a large number of variables and relationships which are thus complex and difficult to overview and predict” (Gummesson, 2008; p. 38). It “involves the study of an issue explored through one or more cases within a bounded system” (Creswell, 2007; p. 73).

Case study research takes interest in a specific phenomenon with the aim of understanding it completely by observing all of the variables and their interacting relationships as opposed to controlling the variables (Dooley, 2002). To this extent, case study research is criticised for the limitation of generalisation of findings (Gummesson, 2008). Flyvbjerg (2006) counters this criticism and places forth the argument that case study research produces context dependent knowledge that allows people to develop rule-based beginners to virtuoso experts (Bourdieu, 1977) and human experts (Dreyfus & Dreyfus, 1986). Flyvbjerg argues that such experts operate on the basis of intimate knowledge of several thousand concrete cases in their areas of expertise and that context-dependent knowledge and experience are at the heart of expert activity.

The organisational contextual setting articulated in section 1.3.3 and 1.3.4 led me to adopt the case study methodology for the study. I felt that the methodology was best suited to not only explore the phenomenon of *kiundutho* that intrigued me from the time I joined the organisation, but was also going to facilitate generation of context-dependent-knowledge that would raise the level of expert activity in enacting leadership within the organisation.

The notion of ‘data generation’ as opposed to data collection is more appropriate in case study research as data in the context of social processes are rarely collectable objects but more of cues like words, actions, and symbols (Gummesson, 2008). Further, Gummesson singles out access to the object of study as a pivotal guideline for successful case study research; and an action research

approach as providing a superior opportunity for such access. It is in this context that I adopted an action research approach for the case study research. As an insider action researcher, I had the opportunity to be actor, decision-maker, scholarly researcher and through this close involvement got superior access to the object of study (Gummesson, 2008).

3.3 Action Research

Action research (AR) is anchored on Lewinian roots in the scholarship of practice, and as Schein (1988; p. 239) opines, “there is little question that the intellectual father of contemporary theories of applied behavioural science, action research and planned change is Kurt Lewin”. Lewin first coined the term action research in 1946 and conceived it as a two pronged process which (i) emphasises that change requires action, (ii) recognises the need to analyse the situation correctly, identify all possible solutions and choose the most appropriate action for the action to be successful, and (iii) requires ‘felt need’ or individual’s inner realisation that change is necessary (Burnes, 2004). He stated that AR “...proceeds in a spiral of steps each of which is composed of a circle of planning, action, and fact finding about the results of the action” (p. 984).

Kurt Lewin occupies a foundational place not only in action research discourse but in a much wider scope of disciplines. He challenged the dominant paradigm propagated at the time by Freudian psychology that all behaviours could be explained by deep-seated aspects of personality, arguing instead that human behaviour is influenced by its environment or context within which it occurs (Reason & Bradbury, 2008). He was clear that working to change human systems often involved variables that could not be controlled by traditional research methods developed in the physical sciences; and human systems could only be changed if one involved the members of the organisation in the inquiry process (Coghlan & Brannick, 2003; Coghlan & Shani, 2014). This is the foundation on which action research rests.

This powerful notion of involving members of a human system in the inquiry process in order to understand and change the system was first used by Lewin after the second world war and later in other areas including group dynamics and collective behaviour, organisation development programs, socio-technical school of work design, appreciative inquiry, sustainability and redefining the role of business in society (Bradbury et al, 2008). The definitions of action research available today are in this context many and for purposes of this paper, I capture a few of them which articulate the key themes of action research. Harris (2008) defines action research as:

“an informed investigation into a real management issue in an organisation by a participating researcher, resulting in an actionable solution to the issue, ... the

researcher may bring new knowledge to organisational members, and discover a workable local theory of benefit to the organisation, which may also inform the research community” (p. 17).

On their part, Reason & Bradbury (2008) define action research as:

“a participatory, democratic process concerned with developing practical knowing in the pursuit of worthwhile human purposes, grounded in a participatory worldview” (p.1).

Greenwood and Levin (2007) define it as:

“social research carried out by a team that encompasses a professional action researcher and the members of an organisation, community, or network (stakeholders) who are seeking to improve the participant’s situation”. (p.3)

Shani & Pasmore’s (1985) definition of action research well captures these core characteristics:

Action research may be defined as an emergent inquiry process in which applied behavioural science knowledge is integrated with existing organizational knowledge and applied to solve real organizational problems. It is simultaneously concerned with bringing about change in organizations, in developing self-help competencies in organizational members and in adding to scientific knowledge. Finally it is an evolving process that is undertaken in a spirit of collaboration and co-inquiry (p. 439).

As a collaborative, democratic partnership; the researcher and stakeholders are co-joined and walk along together through the research process. They jointly define the problem to be studied, cogenerate relevant knowledge about the issue as well as themselves, learn and execute social research techniques, taking action towards resolution of the jointly defined problem and interpret the results of actions based on what they have learnt (Greenwood & Levin, 2007). As Argyris (1993) observed, Lewin changed the role of stakeholders from being mere subjects or objects of the study to active participants who are actively engaged in the process of changing their organisation or system whilst learning as the process of research takes place. Similarly, the researcher is not a detached outsider but is also immersed in the research as an active participant and not a disengaged entity. This is a distinctive contrast with traditional research approaches where such disengagement of the researcher with the process is expected. Action research is specifically useful when researching process-related problems in organisations, for example learning and change and especially suitable when the research question is related to describing an unfolding series of actions taking place over time in a certain group, organization or other community (Eriksson & Kovalainen, 2008).

It is not easy to find general overviews of action research (Greenwood & Levin, 2007) because action research comprises a family of approaches operating in a broad range of settings as opposed to one clearly defined approach (Reason & Bradbury, 2008). Encompassed therein are multiple paradigms and methodologies, each with its own distinctive emphasis (Raelin, 1999; Adler et al, 2004) and different lineage through which they have evolved. In all these approaches, action researchers are engaged in two activities simultaneously; that of improving a work practice through active action and at the same time generating data for research purposes. Data in this sense is a wider concept relative to what would comprise data in a positivist sense. In this sense, action research represents a transformative orientation to knowledge creation in that action researchers seek to take knowledge production beyond the gate-keeping of professional knowledge makers (Bradbury, 2010, p.93).

Greenwood & Levin (2007) positions action research as an approach to living in the world as opposed to a research method or technique; a philosophy of life that finds expression in collaborative modes of relating and inquiring into issues judged to be worthwhile (Reason & Bradbury, 2008). It is a useful approach to study social reality without separating (whilst distinguishing) fact from value (Riordan, 1995). For a process to be labelled action research, three elements need to be present (Greenwood & Levin, 2007) – (i) action, (ii) research and (iii) participation. The action is aimed at altering the situation of the group, organisation, or community in the direction of a more self-managing, liberated, and sustainable state. The research is aimed at generating new knowledge while participation places a strong value on democracy and control over one's own life situations.

Further, action research addresses itself to three voices and audiences – (i) first, (ii) second and (iii) third persons (Coghlan & Brannick, 2010). First person research addresses itself to the researcher's inquiry into their own life so as to act out of awareness and purposefulness; and to assess effects in the outside world while acting. Coghlan & Brannick (2010) refer to upstream self inquiry whereby the researcher inquires into their basic assumptions, desires, intentions and philosophy of life; and downstream self inquiry whereby they inquire into their behaviour, ways of relating and action in the world. Second person inquiry sits right at the centre of action research. The researcher engages in joint inquiry with others through face to face dialogue, conversations and joint action in a collaborative and democratic process into issues of mutual concern. The third person voice and audience has been the focus of research traditionally (Coghlan & Brannick, 2010). It aims at creating communities of inquiry involving people beyond the direct second person action, is impersonal and is actualised through dissemination by reporting, publishing and extrapolating from the concrete to the general.

It has not been smooth sailing for action research; and it has received considerable criticism and disrespect from conventional social science researchers. One such criticism has been the accusation that action researchers merely “tell stories” while orthodox researchers do “science” (Greenwood et al, 1993). It has been accused of lacking prior theorising, owing mainly to the relative newness of the phenomena (Harris, 2008). There is also the accusation of bias because it involves the researcher analysing his or her own practice (Kelly et al, 2000). The scepticism arises from the concern that the role of the researcher in the research process may lead to undue influence on the outcomes by the researcher (Harris, 2008). But does a neutral-value-free reference point from which ‘proper’ research may be conducted exist? Action research proponents actively negate this position and instead hold that reality can only be known through our constructions; which are in turn subject to constant revision and we thus have no way of accessing interpretation-free-reality (Zuber-Skerritt, 1992).

Action research is also criticised as producing findings which cannot be replicated owing to the context and timing of the phenomenon observed. The difficulty in building robust theory from a single intervention in a single organisation is often cited as a problem by critics of action research (Harris, 2008).

In settling for an AR approach, I avoided adopting a ‘good vs. bad’ approach to making my choice and settling for a more synergistic approach; acknowledging the enhancement yielded to my life and practice by selecting the best from available options rather than creating artificial dichotomies (McLean, 1996). So, in place of the traditional ‘problem-solving’ element of action research, I borrow from appreciative inquiry and embrace the more progressive ‘issue-addressing’ terminology (Cooperrider & Srivastva, 1987) whilst adopting the shared stakeholder involvement and collaboration.

3.4 Methods of Inquiry

Bentz & Shapiro (1998, p. 128) point out that early action research studies “were more concerned with changing the behaviour of persons or organisations in a specific direction than in using action research as a means of participant problem solving”. Subsequently from the time of Freire (1972) stakeholders are more involved in the research design, data gathering, data analysis and implementation of action steps resulting from the research (Bentz & Shapiro, 1998). The following simplified summary observations about the action research methodology I settled on for my research had an impact on the methods of inquiry for the research:

- It is cyclical, proceeding on a plan-act-evaluate-reflect cycle, and also spiral where actions from one cycle spin off to a subsequent cycle,
- It is collaborative; and the researcher plays a facilitation role with the participants being co-researchers,
- It is reflective,
- Aims to address an issue and contribute to the body of knowledge

This methods section addresses how I actually conducted the research with regard to the content and process of how issues were framed and selected, how the collaboration and participation was developed and sustained, how data were accessed and generated, captured and analysed, how the action research cycles were enacted to address the identified issue whilst contributing to the body of knowledge.

As highlighted earlier, Cooperrider & Srivastva (1987) caution against framing issues as problems to guard against such language labels contributing negatively by, for example, people shying away from getting involved with the problem resolution or stepping into the project with a sense of loss with little confidence in the organisation's ability to resolve the issue hence remaining detached and uncommitted (Coghlan & Brannick, 2010). To this end, I was conscious not to phrase the research issue around addressing a problem of poor customer service which was prevalent at the time I was commencing the research. Framing the issue in the more positive narrative of transforming the bank to a truly customer centric organisation had a higher likelihood of positioning the participants mind in a future oriented (Susman & Evered, 1978) mode than the blame game, witch-hunting mode of looking for scapegoats (Coghlan & Brannick, 2010).

During the offsite strategy review session that agreed on adoption of the issue of customer centricism as a must win battle; a heated plenary debate on why the level of customer service and engagement in the bank had deteriorated to unprecedented level had taken place. My view was that not much was achieved by the debate in terms of surfacing what the real issues were and the actions that needed to be taken to address the root causes of the issue. I felt strongly that participants were not being genuine in their contribution but were instead echoing what was safe to say in the presence of the chairman, founder, CEO and other Board members. I held the view that the poor customer service was likely to be a manifestation of a deeper issue or issues which, I felt, with a critical and collaborative inquiry aimed primarily at resolving the issue could be surfaced and addressed at the core. By the end of the 'debate' I was assigned the responsibility of being the designated 'action driver' for the must win battle and as such it was my responsibility to think through and implement 'the how' and track the results of the implementation over the time horizon of the strategy.

How was I going to use the customer centricism must-win-battle to not only solve the practical issue of poor customer service but also make change and learning a self-generating and self-maintaining systemic process in the bank? (Eldem & Chisholm, 1993). I had a view and pre-understanding (Coghlan & Brannick, 2010) about what the causes of poor customer service were likely to be as well as some sketchy ideas of how to go about changing the situation. How was I going to put my assumptions to the test? What was actually the state of customer service at the time? Was there actually a problem with the level of customer service and if so what was the evidence of existence of such a problem? What was the desired go-to state that was envisaged as being truly customer centric? What actions needed to be implemented to change from the current state to the desired customer centric state? How was the change going to be implemented across the whole bank? Who needed to be involved in the change?

These questions are addressed in the next chapter on the research design. I conclude this chapter with a discussion of the ethical issues I had to contend with.

3.5 Ethical Issues

Holian & Coghlan (2013; p. 399) define insider action research as “the process when a member of an organisation undertakes an explicit action research role in addition to the normal functional roles they hold in an organisation”. Such an action researcher is “a full member of an organisational system, rather than one who enters the system as a researcher and remains only for the duration of the research” (p. 400). Such ‘complete member’ (Adler & Adler, 1987) role presents specific advantages but equally so some specific challenges. One advantage is the ability to tap into ‘understanding in use’ rather than ‘reconstructed understanding’ (Coghlan & Brannick, 2010) of organisational situations and incorporating such ‘at hand’ knowledge or expertise to turn familiar situations and timely events into objects of study (Riemer, 1977).

The unique challenges emanate from the human interactions as this is research on ‘human objects’ whose existing roles, relationships, positions within the organisation, intentions of the researcher, participants and other stakeholders present ethical issues that the researcher has to contend with (Holian & Coghlan, 2013). Guillemin & Gillam (2004) filter out two dimensions of ethics in research – (i) procedural ethics, and (ii) ethics in practice.

With regard to procedural ethics, I went through the formal process of obtaining approval from the DBA Research Ethics Committee ethics before commencing any fieldwork. The procedural rigour included seeking explicit authorisation from the Bank’s board of directors (Appendix 2.1); and

obtaining individual consent from each research participant (Appendix 2.3) after going through the Participant Information Sheet (Appendix 2.2) together in detail.

I now turn to the second dimension, ethics in practice, which pertains to the day-to-day ethical issues that arose in the course of my research and the ethically important moments (Guillemin & Gillam, 2004) that confronted me. As Holian & Coghlan (2013, p. 412) observe “insider action research can be seen as subversive and radical, advocating unnecessary change, a form of internal whistle blowing, discussing the un-discussable (Argyris, 1990), opening a can of worms, pointing out the elephant in the room or saying that the emperor has no clothes (Moore, 2007). These observations became alive on many occasions in the course of my research; and presented several ethically important moments.

The most notable was during what came to be known as *confession moments* that were incorporated within the “evangelism sessions” (see chapter 5 for details). Some of the confessions were of activities that were contrary to prescribed banking procedures; and some were bordering on criminal activities. A few staff, for example, confessed having solicited for incentives from customers to process their loan applications faster. This is actually criminal in Kenyan Jurisprudence as it amounts to engaging in corruption; and confession of such criminal activity presented a real ethical dilemma. My role duality was stretched beyond my responsibility as a member of senior management (and a member of the Bank’s disciplinary committee) to my civil duty of reporting criminal activity as a responsible citizen of my country. Other confessions included staff who had deliberately frustrated other staff “to teach them a lesson”; in the process frustrating customers.

It was a great effort on the part of ‘evangelists’ to get the evangelism sessions to a level where trust was high enough to allow discussion on the un-discussable and frank confessions. This included a firm commitment that nothing confessed during the sessions would be used against the staff making the confession; and that they would be fully forgiven for past mistakes on their promise of complete transformation and living a new life henceforth devoid of the “sins they had confessed and been forgiven” (see Chapter 5 for details). Such were true ethically important moments. Honouring the commitment to safeguard all confidentiality of information gathered within the course of the research was an important ethical commitment on my part. In return, I sought a firm commitment from the participants that any of the confessed omissions or commissions would not recur in future and any such recurrence in future would be treated outside the commitment given during the research period.

CHAPTER 4

Research Design

“... the collection of data in a natural setting sensitive to the people and places under study, and data analysis that is inductive and establishes patterns or themes. The final written report or presentation includes the voices of participants, the reflexivity of the researcher, and a complex description and interpretation of the problem, and it extends the literature or signals a call to action” (Creswell, 2007; p. 37).

As highlighted in chapter 3, the distinguishing feature of action research in comparison to other forms of organizational research is the tight coupling of research and action and deliberate involvement of the researcher in changes to the situation being researched (Huxham & Vangen, 2003). This chapter addresses itself to how this research was designed with regard to (i) gaining access to the research site and participants, (ii) framing the research questions, (iii) data gathering and analysis - enactment of the action research cycles, (iv) evaluation and reporting (Eriksson & Kovalainen, 2008). I structure these along the action research cycle (Coghlan as Brannick, 2010) for ease of presentation.

4.1 Constructing the Initiative

Gaining access to the research site was relatively easy; being an insider in the organisation. Identification of a team of research participants was among my first major tasks. I needed a team of participants with whom we could explore, challenge and discuss approaches, findings and explanations in an open and objective atmosphere. Herein lay the first challenge of role duality whilst undertaking an insider action research (Coghlan & Brannick, 2010). As a senior member of staff, I could not escape the reality that I already had pre-existing relationships with colleagues and other stakeholders within the bank. Coupled with these were the ethical issues as highlighted in chapter 3 by virtue of my position as a member of executive management undertaking collaborative research with participants in lower ranks within the organisation.

The process of settling for a team of research participants was as follows. First, I listed down staff members whom I perceived to possess certain characteristics - passionate, self-driven and a positive attitude towards the organisation, themselves and life in general. The individuals were drawn from various departments within the Bank, different ranks as well as different gender and age profiles. Embracing reflexivity, I was conscious that the qualities I described of these team members were based on my own assumptions with regard to the specific individuals; assumptions that I got to reflect on in the course of my study.

I approached my targeted participants by sending out an email request (Appendix 4.1) to each of the individuals I had listed, requesting them to volunteer as part of a team that would undertake a

change program to transform the Bank to a customer centric organisation. I worked with those who responded positively through the action research cycles to clearly articulate the issue and frame the research questions.

Eriksson and Kovalainen (2008) emphasise the need for the action researcher to bear in mind that they have a primary task to solve or help solve the organisational issue. The research project needs to address the specific issue at hand. My research needed to address the issue of poor customer service in the bank. What was meant by 'poor customer service' in the organisational context? What was the root cause of the poor customer service? What was meant by customer centricism as aspired for? What action plan was going to be adopted to move to the desired state? What was going to be learnt along the way? The team addressed itself to these questions by adopting a brainstorming approach.

4.2 Planning Collaborative Action

A key characteristic of action research is the collaborative and democratic approach (Coghlan & Brannick, 2010) that is adopted in carrying out research. Embracing this characteristic approach, I worked actively with the team of research participants in the action planning for the project. In my role of action researcher, I facilitated sessions for the team to - (i) define the starting point of the change initiative, (ii) define the desired go-to state and (iii) come up with a roadmap to move from the starting point to the collaboratively defined go-to state. In addition, the team collaboratively surfaced their sense-making of how the organisation had slipped to the low level of customer engagement that the action research was seeking to address. They sought to answer the question "how did we get here" in reference to the low level of customer service that was being addressed by the project. Subsequently collaborative action planning continued throughout the project as the plan-act-evaluate-reflect action research cycles were enacted. Playing a facilitative role, I exposed the team to the key action research concepts so that we could move along in the same pace. Whereas the team members were largely aware of the plan-act-evaluate concepts, the concept of reflection was not alive to most of them and we had to consciously develop understanding and application of the same over time.

How was data generated and analysed? The term data in the context of action research is quite wide. As Merriam (2014) highlights, "data are nothing more than ordinary bits and pieces of information found in the environment. They can be concrete and measurable ... or invisible and difficult to measure ... Whether or not a bit of information becomes data in a research study depends solely on the interest and perspective of the investigator." (p. 85). In our case, the

understanding of what comprised 'data' was taken in this context. The main data sources comprised of minutes of meetings and brainstorming sessions, sample customers 'horror stories', photos, peoples behaviours, emails and internal company records. I used several methods to capture data during the period of field work. First, I maintained a research diary (See Figure 4.1) which helped me capture events and experiences as they took place. This was a particularly helpful tool as it also served as a data analysis and reflection tool. I endeavoured to make the entries as close to the

| |
|---|
| <p><u>Day & Date</u></p> <p>What happened: (describe the event, experience, situation, or new knowledge)</p> <p>Feelings/reactions: (what I felt about it, how I reacted)</p> <p>Evaluation: (what's good/useful, what's bad/not so useful, what did I learn?)</p> <p>Analysis: (what can I do with this information? What might I keep, use or bear in mind? What might I disregard?)</p> <p>Conclusion: (is there anything I might have done differently with this event / experience / situation / new knowledge? Is there anything I've missed? Is there more I need to do?)</p> <p>Action step: (are there any practical action steps that flow from this?)</p> |
|---|

Figure 4.1 Research Diary Template

event as possible, though this was always not possible. In some incidences I made sketchy notes in a notebook which I later captured in the research diary, often at the end of the day at the office or late evening at home. The research diary was a major source of data.

Secondly, observation was a major method I used to gather data. This was mainly during the meetings with research participants. In addition, I would be conscious of the contents of the discussion in such meetings and making conscious observations in other settings to validate the same. In addition to the analysis I did and captured in my research diary, we also engaged in collaborative data analysis with the research participants, jointly reflecting on the key themes and previously uncontested assumptions.

4.3 Enacting the Action Research Cycles

How were the spirals of action research cycles enacted? We leaned on the Coghlan & Brannick's (2010) construct-plan-act-evaluate cycle (Figure 4.2) framework in the research design – (i) constructing the initiative with research participants and systematically generating research data about the bank relative to the stated objective of transforming to customer centrism, (ii) engaging with the participants in reviewing the data generated, (iii) conducting a collaborative analysis of the data, (iv) planning and taking collaborative action based on shared inquiry and (v) jointly evaluating the results of that action, leading to further planning.

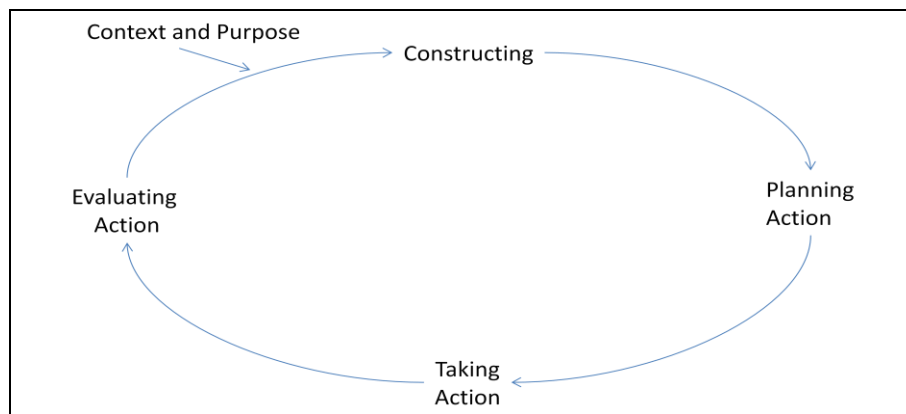


Figure 4.2 The Action Research Cycle
Source: Coghlan & Brannick, 2010

We managed to enact four action research cycles during the research period as depicted in Figure 4.3 and discussed in detail in chapter 5.

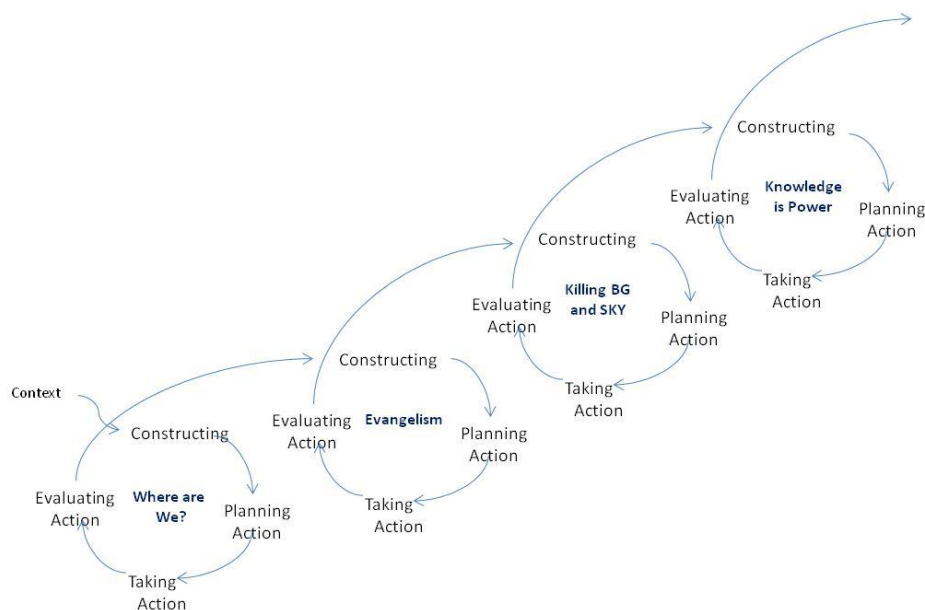


Figure 4.3: Enactment of the action research cycles (adapted from Coghlan & Brannick, 2010)

Action research is not a one-size-fits all and data as well as knowledge produced is linked to the context (Greenwood & Levin, 2007). From the onset of the research, we held regular meetings with the research participants to review emerging data along the way; embracing a wide appreciation of what comprised 'data'. We reviewed the outcomes of our action, both intended and unintended leading us to further cycles of action research (Coghlan & Shani, 2014). Some of the outcomes surprised us, some were as expected and in some cases outcomes were disappointing to us. The story of how we navigated through the research from the beginning to the end and the outcomes is shared in more detail in the next two chapters.

In telling the story, I adopt the action research cycles spiral (Figure 4.3) as the skeleton on which I construct the story, capturing the significant moments and narratives in the course of the action research (Coghlan & Brannick, 2010). To distil the two separate aspects that Coghlan & Brannick identify - (i) the story itself and (ii) its sensemaking, I adopt the following approach in chapter 5. The main text captures the story itself while any reflection and sensemaking is captured in text boxes and placed close to the part of the story that the sensemaking relates to. Further on, chapter 8 is dedicated to a comprehensive reflection on the entire story, while chapter 9 captures my self-reflection and learning.

The outcomes of the research are captured in chapter 6, while chapter 7 highlights the implication of my research for knowledge and practice.

CHAPTER 5

The Story

Similar to many African traditional societies, story-telling among Kenya's Kikuyu community to which I belong is an art that one is expected to start perfecting from an early age. Some of such story-telling skills include the ability to move the audience mentally through the story and involving them in telling the story by, for example, breaking into song and dance within the story. Though not documented as such, to some extent story-telling mirrors action research as a collaborative engagement with the stakeholders. I have made an effort to deploy this skill as I tell the story of my action research project by, for example, introducing and adopting a shared language that evolved amongst the research participants and to some extent across the organization in the course of the project, weaving the shared language into the story and hopefully carrying my audience along. Reflexively, I am an integral part of the unfolding story and I attempt to bring in my audience into the story as well whilst remaining true to my action research obligation. I present the story of my action research as a narrative capturing what happened, what it was like and what the meaning and implications may be; with as much richness as my narrative skills allow.

Traditionally, the experienced storyteller was expected to end the story in a way that they, or someone else, could continue telling the story from that point at a later date. In a sense they ended the story with a comma as opposed to a full stop. From a scholarly perspective, the body of knowledge keeps getting extended by subsequent researchers. Similarly, I end my action research story with a comma. I, or someone else, will hopefully pick up from that point and continue telling the story as it evolves in subsequent phases of the bank's transformation journey or even across a similar organisation or set up.

5.1 – Synthesis and Integration

“Action researchers are often surprised at what happens during the writing of a dissertation ... Experience shows that the writing up period is a whole new learning experience. It is where synthesis and integration take place. From what hitherto have been isolated masses of details of meetings, events and organisational data, notes on scraps of paper and disks, notes from books and articles, a new reality emerges. Things begin to make sense; meanings form. For many researchers, this is the time they realise what they have been doing all along. Writing the story is key to synthesis” (Coghlan & Brannick, 2010; p. 146)

A high degree of relevance for action research emanates from the focus on solving pertinent problems (Levin, 2012). The challenge to lead the customer centric strategic initiative presented an opportunity to combine scholarly work and resolution of an important work based issue of relevance to both internal and external stakeholders. Text box 5.1 below captures my initial reflections upon taking up the responsibility.

As I drove back to Nairobi after the 3-day strategy review session, I reflected on the huge responsibility that had just been placed on me. Many questions were going through my mind. Was the dream of transforming the bank to a truly customer centric organisation achievable? Why was I the one assigned to run with this particular MWB? How was I going to approach the MWB? Where was I going to start from? Who was I going to work with? How was I going to get staff across the organisation to buy in to the ambitious dream? How long was it going to take before some results could be seen? What challenges was I likely to face along the way? The list of questions was endless and were almost overwhelming me over the subsequent week.

During the plenary discussion before adoption of this MWB, it was unanimously acknowledged that the level of customer engagement across the bank was at the time way below expectation. It was further acknowledged that transforming the bank to become customer centric was a great challenge. As I arrived back in Nairobi that evening, I was clear that we needed to adopt some out-of-the box thinking approach if the expected transformation was going to be realized.

What was that out of the box thinking going to be? Where were we going to start, proceed and end? This struck me as a good opportunity to adopt this as my DBA action research project so that I could collaboratively work with others through the challenge. It presented an opportunity to weave first-second and third-person action inquiry into resolution of the organisational issue and enactment of leadership within the organisation. It was also an opportunity to learn about myself as a leader and enhance my leadership capability, my colleagues, the specific issue and organisation at large as we worked collaboratively to learn and take action that would transform the organisation.

Text Box 5.1
My initial reflections

In the following sections I narrate how we enacted the four action research cycles. The format of capturing the story is not a mere recount of facts and experiences, but endeavours to capture the

attendant emotion, poetic embellishment, cohesiveness, plotted with a beginning, middle and end (Gabriel, 2000).

5.2 Action Research Cycle 1 – Where are We?

Having made the decision to adopt the change to customer centricism as my research project, I proceeded to the actual work immediately. Zuber-Skerritt (2007) advises activating the core action research project with a team of research participants and facilitate the whole process of (i) team planning, (ii) acting (implementing the plan), (iii) observing (evaluating and documenting the innovations, interventions and evidence for successes and failures, and (iv) reflecting on the above process, on the results, and on their own and their organisation's learning. This process may be repeated and the plan revised several times until the team is satisfied and ready to report to stakeholders. This is the path I took with a team of research participants.

Upon obtaining the necessary approvals from the board of directors and management to undertake the insider action research (Appendix 2.1), the first task was putting together a team of research participants as explained in chapter 4. We held our first meeting on Wednesday 19th November 2014. This was largely an introduction and brainstorming session for the members to get to know one another better and build rapport amongst themselves in preparation for the expected interactions ahead. The team was drawn from various departments of the bank and therefore the initial meeting had the characteristic team formation dynamics at play. It was therefore largely exploratory, seeking to get a sense of the starting point, initial thoughts on a possible work plan as well as starting to paint a picture of the anticipated end point.

Prior to the first meeting I had reviewed some literature on team dynamics, especially on the process of creating high performance teams. The four stage model evolutionary process of forming-storming-norming-performing drawn from the 1960s classic book by Katzenbach and Smith came in handy. During the first meeting, I allowed time for elaborate introductions by each team member to introduce themselves and also highlight their thoughts on customer centricism. The safe pattern behaviour where people initially play safe that is characteristic of teams during their forming phase (Tuckman & Jensen, 1977) were displayed. Many, for example, captured the important role played by customer centricism as the true differentiator for any organisation:

“competitors can copy any product and offer it in the market. The only differentiator is how the product is delivered to the customers. I believe being customer centric is the only way to win the game” (Christine)

“This meeting is quite timely ... the only way to differentiate ourselves is how we deliver service to the customer. We have very good products, the differentiator is service. ...

talking theoretically will not take us anywhere, let us come up with specific measures as what gets measured gets done..." (Emily)

Some expressed a feeling that poor customer service had become accepted within the bank and some sense of 'don't care' attitude had more or less gained acceptance within the bank. Titus, who had worked in the bank for a relatively short period, observed as follows:

"My observation since I joined the bank is that we seem comfortable with our problems... for example when the system goes down in a branch, we have gotten used and don't even see the need to escalate the matter ... This topic is a wake-up call that all staff need to embrace the change... no one should treat the customer the way they feel like... what brought Family Bank to where it is today is not what will take it to the future..." (Titus)

Judy captured the observation that staff appeared comfortable with the status quo, noting that:

"there is a culture of being comfortable with the way things are. For example we know the network will be down at 8 am every morning and we are comfortable with that ... I am hoping that we can finally crack it ... we need to equip our staff to be able to see the customer as a total person ..." (Judy)

With regard to the decision by the bank to engage in the must win battle of transforming to a truly customer centric organisation, there was excitement amongst the team that this was a timely thing to do and was actually long overdue. Some of the comments by team members were:

"This exercise has been long overdue ... our customers are very loyal to the bank not to have left us a long time ago. ... but this is great. The fact that we have realised that we have an issue is a great starting point..." (Lucy)

"This is a very exciting moment to me in the life of Family Bank. For the first time we have come together and acknowledged that we are not doing what customers expect of us... we must become very uncomfortable with the status quo ... Businesses are there because of clients and we must acknowledge the dynamic environment we are in " (Washington)

Reason and Marshall (2001) position action research as being a personal, political and social process; and consider the personal process from three interrelated perspectives (i) existential – calling on us to identify our existential concerns, life issues and choices; (ii) psychodynamic – viewing our current patterns of experience and behaviour as rooted in unresolved distress from our earlier experiences; and (iii) transpersonal – we view our individual experience as a reflection of archetypal patterns of collective unconscious and integrate our intuitive knowledge with our intellectual and experiential knowledge. The state of customer service was of existential concern to the stakeholders and there were choices that needed to be made at personal and organisational level. We needed to locate ourselves as research participants and as a bank in general with regard to the state of customer service.

5.2.1 – Constructing the Research

Campbell (2000; cited in Coghlan & Brannick, 2010) posit that organisations are socially co-constructed and comprise multiple meanings arguing that (i) there is no single truth to be discovered, (ii) there is no one right way to organise that is independent of the people who make up a particular organisation. As an action research team, our first task was to distil out what our existential issue, concerns and choices were at that period in time and establish where we were starting from. We adopted a brainstorming approach to document the level of customer service in the bank at the time, explanations and the anticipated future state. The following four questions guided the brainstorming:

1. *On a scale of 1 to 10, where would you rate the level of customer service in Family Bank today?*
2. *How would you describe the current level of customer service in Family Bank in not more than 3 words?*
3. *Why is the level of service in Family Bank the way it is today?*
4. *How would you describe the GO TO level of customer service for Family Bank?*

Each participant was provided with a pack of stick-on pads to jot their thoughts which were then displayed on four flipcharts for the respective questions. The brainstorming was not rushed and sufficient time was allocated for each reflective question, including time for a plenary discussion to exhaustively deliberate on the various views.

On a scale of 1 to 10 (1 being worst and 10 being best) the average score by the team was 3.47; with the majority scoring it at 3. The highest score was 6; with none of the team members rating the level of service above 6 while the lowest score (by two members) was 2. The numerical scoring of the level of service was contextualised by short descriptions of the state of customer service at the time. Various words were used to describe the level of customer service at the time. Some sample verbatim descriptions from the team are captured in text box 5.2 below:

- *It is horrible*
- *Very unprofessional*
- *Casual*
- *Poor*
- *Sio kazi yangu (Kiswahili for “it is none of my business”)*

Text Box 5.2:- Initial description of the level of customer service by action research team members

The word ‘mediocre’ was mentioned severally during the plenary discussion, and was eventually adopted as the most appropriate single word descriptor of the level of customer service prevalent in

Family Bank at that point in time. A sample 'horror story' in text box 5.3 obtained from the Customer Service department was shared and discussed as a context setting starting point.

From: xxxxxxxx [mailto:xxxxxxx.com]

Sent: Thursday, October 23, 2014 1:15 PM

To: xxxxxxxx

Subject: Poor service.

Good afternoon madam,

I have an account with Family Bank in the names xxxxxxxx. I am very disappointed by the service at your xxxxxx branch, Till 2. And by the lady seated at the customer service supervisor desk. I walked in to draw money, the officers behind the till were busy chatting and laughing. No one seemed to care that there was a customer, I asked the officer behind the till if he/they are working. He answered that, he has seen me! On keying in my account he asked me for my passport which I didn't move with but I told him I had a valid ID which I gave him. He asked me many questions about my account and other accounts I have with the bank. I didn't know his motive, hence asking if I would access my money instead of the many questions. This is now 20 minutes later. He tells me he won't pay me. And points to the Customer service desk. I move there and this lady says, wait there. She disappears to a desk at the corner for another 10 minutes, at this time I am frustrated and ask her if I am going to be paid. She looks at me with an attitude and hands me my ID and says you go to the counter. Hehe... I ask her if I have to go through this the next time. She could not care to explain. I told her I would like to close my account if this is the procedure I have to go through to access my account. She says, "okay, close it." I had sought help from another account holder but even that process of approving whatever it was even seemed worse.

Kindly close my account as advised if indeed this is how your staff behave. I am not being done any favor when I ask about my money, my time spent as people act like it's not valuable to me. Neither do clients appreciate bad attitude. She owed me an explanation about my account and why it had to take so long not to mention the chit chats behind the till with no help.

I am indeed disappointed, no service was offered me. I am most likely speaking for other clients who have just kept quiet about poor service by your staff. Any help or advice regarding this concern is appreciated.

Yours sincerely,

XXXXXXXXXX

Text Box 5.3:- Sample of an actual customer complaint that had been received at the customer service department

The team sought to identify the forces behind the mediocrity and their sources and potency (Coghlan & Brannick, 2010). Sample verbatim reasons put forward by the research participants included:

- *Leadership failure*
- *Disconnect between Family Bank brand values and employees*
- *Some of the staff just don't care*
- *No ownership*

- *Untouchable staff whom you cannot hold to account*

Harris (2008) advises action researchers to draw on the tacit knowledge of participants to not only make sense of data but also ensure internal validity. To give a voice to all the research when analysing the data, the brainstorming technique of each participant individually writing their thoughts on a stick-on poster was used severally. The research participants would then stick the posters on a wall and then collectively group together related themes. In this way, two research activities would simultaneously be taking place – data generation and data analysis. The stick on posters contained data on the specific questions of inquiry. The process of categorisation of the data was a data analysis process that resulted in data categorised into themes. Further, my observation of the research participants as they went through the process of generating and categorising the data was data in itself that I would use in my reflection and learning.

With regard to the question of why the level of service in the Bank was mediocre, the following three themes emerged as the most likely causes - (i) leadership related issues, (ii) organisational culture issues and (iii) IT system related issues.

Personal Reflection

I observed great enthusiasm to run and start ‘fixing the problem’ immediately. There was a passionate discussion on how we should immediately put an action plan in place, capturing what Gregory referred to as a “*By-Who-By-When Matrix*” and *severe consequence management for any staff caught compromising on the level of service offered to customers*. There were, however, counter views on this approach. Team members who had worked in the Bank longer recalled a previous initiative beforehand which had been rolled out across the bank to improve customer service. Posters and flyers had been displayed across the organisation, t-shirts donning customer service messages had been printed and distributed to all staff and several memos and email messages on the initiative had been shared from head office to all staff in the bank. What went wrong? Why did the initiative not achieve the desired results?

There was heightened excitement on why we should move with speed and immediately get working to fix the mediocrity. I observed that the words ‘consequence management’ were mentioned repeatedly by several team members. A suggestion that the CEO should write a tough email to all staff warning of dire consequences for anyone caught compromising on customer service was also shared.

Could I tap into this excitement and ‘strike when the iron was hot’? But if the previous initiative was equally emotive yet the effects were not currently being felt; what would make our initiative different? How would we make it sustainable?

I picked several themes for further reflection and interaction with literature. (i) The three categories of issues – leadership, organisational culture and IT related issues, (ii) the much repeated

“consequence management” narrative and (iii) the enthusiasm to run and start ‘fixing the problem’

Leadership Related Issues:

I reviewed the list of reasons for poor service that were grouped together under the ‘leadership related issues’ with a view to inferring the teams view of what constitutes leadership. The full list is captured below verbatim:

- *Leadership failure*
- *Poor/missing connection*
- *Failure to prioritize service strategically.*
- *No consequence for poor customer treatment*
- *Lack of emphasis as regards customer service*
- *No reprimand or documented way to deal with poor customer service issues*
- *Poor leadership*
- *Poor leadership in some branches and departments*
- *Leadership position as customer service failure.*
- *Reward and recognition for excellence in customer service*
- *Mindset of customer service as a department*
- *Sanctions on poor service*
- *Indecisiveness on IT related issues*
- *Lack of clear strategy on customer service (measurable goals)*
- *Empowerment not shared by staff*
- *Top management not supporting junior management in enforcing policies*
- *Fear of consequences in case one makes certain decisions*
- *Poor induction process where a common agenda is not well communicated at inception.*
- *Branch managers have tolerated poor service.*
- *Lack of a customer survey and action system*
- *Attitude*
- *Employee dissatisfaction*
- *System/leadership*
- *Disconnect between the FBL brand values and employees*
- *Our communication has fallen down to blame game*
- *The staff are not afraid of being caught with service lapses - it is normal*
- *Lack of product knowledge makes it easy to toss customers from one person to another.*
- *Some staff do not understand what other departments have got to do with their BSC e.g. if I am in credit, what has customer service got to do with me?*

The term ‘leadership’ was used in the discussion as an obvious and uncontested construct. I probed the research participants for their understanding of what was meant by the term ‘leadership’. The following are sample verbatim responses from the participants:

- “leadership is providing direction to the troops on the ground to achieve the organisational

objectives”

- “leadership is top management and members of branch management teams, including branch managers, operation managers, credit managers and supervisors”
- “... it is about motivating the staff to willingly follow the leader and work together to deliver results. And for those who don’t hack it, it is the leaders responsibility to invoke consequence management... in our case in Family Bank there are some untouchables who the boss cannot reprimand because they are well connected”
- “ ... defining the vision and strategy and providing the resources and support to the team to implement the strategy and realise the vision”

From the feedback, there was varying conceptualisation of what constituted leadership. Some captured it as individuals/bosses at the top, others as a process, others as an activity etc. The diversity of answers was not unexpected, leadership being the wide concept it is. Cognisant of my reflexivity, my research ear was listening and picking out the responses skew on the leader-centric vs. distributed leadership dichotomy.

In my analysis of the emerging definitions, I was looking out for how leadership has been conceived within the bank. Leadership being a very wide concept, my perspective was narrowed down to looking out for whether the perceptual bias leaned more on a leader-centric conceptualisation of leadership or distributed leadership conceptualisation (Bolden, 2011; Gronn, 2000; Spillane, 2005).

I was intent on capturing two important threads in my reflection. What was the team’s conceptualisation of leadership? What was my pre-understanding conceptualisation of leadership in the bank?

5.2.2 – Planning Action

“Creating and acting the script” (Coghlan & Brannick, 2010; p.69) as we went along was part of my role as an insider action researcher and actor-director, acting and directing the cast at the same time. Before settling on an action plan; I reflected on the importance of getting the team to think through the previous customer centrist initiative and why it never yielded the anticipated results. Some of the team members, including myself, were not in the bank when that initiative was implemented and relied on the memory of those who were in the bank to paint the picture of how it had been implemented. We adopted a plenary discussion approach, with one of the research participants recording the feedback on a flipchart.

The following were put forth as the main reasons as to why sustainable results were not realised by the previous initiative:

- The staff across the bank did not ‘connect’ with the initiative. It was considered a head office campaign and no buy-in was earned from the staff on the ground who were supposed to implement it and cause the desired change,

- A “tell approach” had been used to roll out the initiative; using a cascade approach. Head office “told” the staff what to do and staff did as they were told during the campaign period as a compliance requirement that died off immediately head office presence was withdrawn. While the initiative was being monitored, non-compliance attracted relatively severe sanctions from head office,
- There was no involvement of staff in the process of identifying why the campaign was necessary or in the change process itself and staff therefore ended up being indifferent to the campaign despite its good intentions,
- The staff were also not involved in the process of setting the vision for the desired state and hence did not connect with the vision and aspiration of the change program.

What lessons could be drawn from the previous initiative so as to avoid falling into the same or other pitfalls that would jeopardise achievement of the desired objectives of the *must win battle*? It was agreed that whatever action plan we were to draw, the stakeholders on the ground needed to be actively engaged throughout the process, from exploring the existing state of affairs, defining the desired state, and the game plan to get from the current to the desired state.

The team engaged in reflections on their experiences and lessons learnt thus far. Jacob’s reflection incorporated a narrative of confession, forgiveness and living a new life, stating that:

“we need to confess our sins of the past, including why we killed the other baby of customer centricism before it could grow to maturity. We will then forgive each other and endeavour to live a new customer centric life (Jacob)”.

Similarly, Miriam introduced an interesting concept she called “wet sinners” which she explained as follows.

“within the Christian doctrine, when sinners acknowledge and confess their sins and seek forgiveness, they are taken through a process of baptism to mark the beginning of a new journey whose destination is eternal life in heaven after they die. The symbolic ritual of baptism is immersion in water after which one is expected to lead a new life henceforth devoid of sin. Some people, however, do not get out of the habit of sinning after baptism despite the immersion in water and these are the people described as wet sinners (Miriam).

Jacob and Miriam led the team to what was called a “confession moment” where each team member confessed “their sins” in the context of customer centricism within the bank. Some confessed that they had been guilty of either turning a blind eye to glaring customer service lapses, blaming others instead of taking ownership to address issues; including some matters well within their own docket, or being indifferent to customer service standards, ignoring picking or returning telephone calls from customers or colleagues and many other such lapses. The team members had by then become more open with each other and had developed more trust amongst one another and could

therefore speak more freely during meetings and day to day interactions. One participant commented that the confession session was very therapeutic. The level of openness positively enhanced the way the team members subsequently engaged with each other; especially after agreeing to forgive each other unconditionally.

“Let us unanimously forgive each other for all sins confessed here today and even those which have not been confessed today or were too ashamed to confess” (Linus).

“this sounds much like being in church where all have sinned and fall short of the glory of God... but when they confess and repent of their sins, they are forgiven and lead a new life from that point on. ... Let us all stand and ask our Bishop to conduct a prayer of forgiveness and re-dedication of the team to the journey of transforming the bank to a truly customer centric organisation” (Washington).

By this time there appeared to be more passion being exhibited by the team towards achievement of a successful transformation:

“come what may, we are going to deliver a successful transformation of the bank to a truly customer centric organisation regardless of the effort and sacrifice that such a bold move will require” (Johnson).

Was the passion genuine or acted on the part of the research participants? As a leadership practitioner, I was consciously moving myself from a leader-centric (Bolden, 2011) enactment of leadership as I worked with the team in the action research. How was the research participants’ apparent passion to be put to practical application? Was it based on an espoused theory of action or a theory-in-use (Argyris & Schon, 1974)? What about Gregory’s famous quote that was to eventually take a life of its own and end up forming the approach that was adopted for the transformation journey? His comments were:

“...now that we are converted, we must be very evangelical and dance fully to the music of customer centrism” (Gregory).

An action plan was agreed whereby each individual was going to pick a team of their choice, either at a branch or head office and engage the selected team in cascading the message of customer centrism and report their feedback in the next meeting.

5.2.3 – Taking Action

Team members engaged in the action as individuals over the subsequent week and reported their action during the subsequent meeting. Sample feedback reported from the activities was as follows:

“I picked on XXX branch and held an early morning meeting with the team to brainstorm on how they can focus on what is within their control to turn the branch to a fully

customer centric branch. Initially the team was apprehensive and suspicious of me being head office staff, but they eventually warmed up” (Titus).

“I picked on two branches, XXX and YYY and tried out what happens when head office adopts a positive vis-à-vis a negative co-descending approach when engaging with branches. In the branch where I adopted a positive approach, the staff opened up more and contributed actively in resolving their issues, whereas in the other branch, people were more closed up and offered no solutions to their problems” (Joyce).

“I picked on two individuals in the office and brainstormed on the current situation and agreed on email communication protocols, ensuring that no email goes unattended to. I also took the customer centric message to branch staff” (Naomi).

5.2.4 – Evaluating the Action

Torbert and Taylor (2007) discuss the concept of second person inquiry on second person practice. In taking the action as agreed in the previous meeting, did the person mechanically undertake the action just to satisfy the condition and report that they undertook the task or did they fully engage in the task mentally and emotionally? What did the individual learn? Action research creates arenas for dialogue as a medium for reflection, mutual learning, and democratization (Greenwood et al, 1993; Gustavsen, 1992).

In addition to giving a factual account of how they had implemented the action plan agreed in the previous meeting, team members reflected on what they had learnt so far since the start of the project. One key learning that was captured by many team members was the realisation of their importance at an individual level to influence and cause change. Some of the verbatim comments by individuals are captured in text box 5.4 below:

“I have realised that individuals have more power to change things than they imagine. There is always something I can do in a situation... Change will start with me - if I don't change; we (organization) will never change”

“Blame game will never help; I am the one to bring change... I am the solution ... Culture change needs personal initiative and deliberate committed effort”

“I have learnt that when I feel appreciated I feel like doing more... but I think I have been a wet sinner. I will now walk the talk”.

Text Box 5.4:- Importance of the Individual's role in the transformation – the action research team's views

Another reported key learning revolved around the ease of making assumptions without validating them or making conscious effort to peel the layers below the assumptions to surface the deeper issues. Text box 5.5 highlights some sample comments by team members:

"I have been making many assumptions without validating them... Make no assumptions"
"We assume a lot - can we just define things and clarify issues"
"I have learnt that the real problem is not always the one most perceived e.g. system is a much smaller problem compared to culture and leadership"

Text Box 5.5:- It is easy to make un-validated assumptions – the action research team's views

A third key learning reported was that change is a reality and was bound to happen anyway. Consciously making change geared to improving current circumstances is better than waiting for the likely negative consequences of not undertaking change whose time has come. Text box 5.6 highlights some of the comments by team members:

"Change is inevitable"
"To dare to change will take you to the next level"
"I have now understood the need to change how we deliver services to the customers"
"There is always a better way of doing things... Change is good"

Text Box 5.6- Change is a reality that will happen – the action research team's views

And the importance and multifaceted nature of the undertaking to achieve customer centricism within the organisation was also recorded as a key learning, acknowledging the critical role played by leadership as the glue to join the different aspects of the undertaking. Some of the comments by team members are captured in text box 5.7 below:

"Customer service is a multifaceted aspect that requires strong leadership to crystallize to end user (staff)... Culture is a leadership issue"
"...importance of customer centricism ... How well we take care of our customers determine how much the customer will entrust to us"
"...importance of living the mission of Family Bank so that others can be impacted by it and be able to follow... There are many positive stories that are being overshadowed by the fewer negative experiences"
"...harmonization/evaluation of bank policies and procedures from a cross-functional team is important"

Text Box 5.7:- The envisaged transformation was multifaceted and important – the action research team's views

Personal Reflection

As team members were sharing experiences of how they carried out the pilot projects with colleagues and in their general interaction, a shared language and terminology was emerging. Common words were acquiring different but shared meaning; well understood by the team members. Jacob, for example, reported as follows:

“I chose to carry out my evangelism within my office and recruited two colleagues as disciples whom I’m spending time with coaching and mentoring so that they act and behave like me as they go out on the great commission to spread out the one message of customer centrism”.

The words evangelism and evangelist had acquired a shared meaning amongst team members. The team had defaulted to referring to themselves as evangelists and the whole initiative as an evangelism mission to preach the good news of customer centrism. This was in reference to the growth of the early Christian church after the crucifixion of Jesus Christ as recorded in the Bible.

How appropriate was this symbolism and language as we went along with the project? Was it going to disenfranchise some team members across the organisation, possibly deeming it discriminatory? How could I steer the team from taking that path? I opted to surface a plenary discussion on this matter in one of the meetings.

Notably 3 individuals did not undertake the task that had been agreed on the previous week. They were put to task by the other participants as to why they did not undertake the task as agreed; an engagement that appeared to make them uncomfortable. They did not contribute actively during the action review meeting and eventually dropped off from the team.

The appropriateness of adopting a messaging approach that borrowed heavily from religious teachings was discussed at length in a plenary session. The risk of disenfranchising staff members who did not subscribe to the Christian faith was identified as a reality and members agreed on a need to use a different narrative going forward.

Personal Reflection

Despite members highlighting the risk of adopting the Christian narrative, they continued to default to this narrative in their discussions and engagements. Even team members who were not deeply entrenched in the Christian faith defaulted to this way of speaking; including common jokes with regard to such actions as being ‘wet sinners’, ‘preaching water and drinking wine’ etc. with regard to perceived errors and commissions pertaining to customer centrism.

The following is a summary of the key takeaways from the first action research cycle:

- The prevailing state of customer service was considered mediocre and ‘leadership’ was considered a key contributor to the unhealthy culture of blaming others and not taking

responsibility. 'Leadership' stood out for me, bearing in mind my phenomenon of interest in the study.

- A bank-wide initiative had previously been rolled out to address the same issue. The initiative was considered a failure, largely because it was perceived to be a head office initiative.
- The culture of not taking responsibility was pervasive, and the team of research participants was no exception. A confession and forgiveness session served as a springboard and an emancipative starting point for the individuals.

These takeaways created the context for the second spiral of action research cycle which was given the name "evangelism". How the 'leadership' issue that was pointed out as the key contributor to the poor state of customer service going to be addressed? What was actually the 'leadership issue? How was the learning from the first action research cycle going to be applicable in the next cycle?

As we ventured into the evangelism cycle, I was intent of paying particular attention to the enactment of leadership within the bank.

5.3 Action Research Cycle 2 – The Evangelism Mission

The second cycle deeply embraced the use of metaphors and other linguistic resources. "Metaphors are forms of language use by which we talk about and hence understand one subject (e.g. an organisation) in terms of another (e.g. a machine) ... and provide particular understandings and inferences about organisations and organisational life" (Cornelissen, 2008; p.128). They are part of a wider array of linguistic resources that include stories and discourses that play a key role and function in organisational life and constructing notions of management, leadership and identity (Calas and Smircich, 1991). Shared meaning sits at the core of language use. In the first cycle of the action research, several words acquired a shared meaning within the team of research participants and informed the language and communication in the second research cycle.

The metaphor of evangelism, borrowed from Christian practice, was one such metaphor adopted and used widely by the team. In the Christian context, evangelism refers to the preaching or proclamation of the gospel, the good news of and about Jesus Christ (1 Corinthians, 15:14). Christianity is widespread in the Kenyan context and weaving of Christianity based metaphors and narrative is common and widely tolerated in most parts of the country.

In this context, the second action research cycle was given the name evangelism and the team of research participants adopted the name evangelists. The agreed action was for the '*evangelists*' to go out and '*evangelise*' the '*customer centrist gospel*' across the organisation. But what were the

‘nuts and bolts’ of the action plan? What was actually going to be evangelised? How was it going to be done? Who would be involved and how? These were among the questions the team had to deal with in the construction step of the evangelism cycle.

5.3.1 – Constructing the Evangelism Mission

That the ‘evangelism’ narrative persisted and could not go away was a surprise for me; and I revisit the subject in my reflections in chapter 8. The evangelist tag gained currency; even beyond the team of research participants. For example, I had random chats with two colleagues on diverse dates during which the evangelism tag was used, one in a complimentary way while the other appeared more sarcastic from the tone of the colleague. I capture the two verbatim comments below; starting with the more complementary one:

“These evangelists of yours are doing a good job. Why can’t you get more staff involved?”

“What is this evangelism business I have been hearing about lately?”

As we got to plan how to carry out the ‘evangelism’ across the bank, one team member volunteered share the foundations of the concept of evangelism with team members, basing his story on the contents of the Bible largely from the second chapter of the Acts of the Apostles. The relevant excerpts are captured in the text box 5.8 below:

“Suddenly a sound like the blowing of a violent wind came from heaven and filled the whole house where they were sitting. They saw what seemed to be tongues of fire that separated and came to rest on each of them. All of them were filled with the Holy Spirit and began to speak in other tongues as the Spirit enabled them

...when they heard this sound, a crowd came together in bewilderment, because each one heard their own language being spoken... Amazed and perplexed, they asked one another, ‘what does this mean?’ Some, however made fun of them and said, ‘they have had too much wine’.

Then Peter stood up with the Eleven, raised his voice and addressed the crowd: ‘fellow Jews and all of you who live in Jerusalem, let me explain this to you; listen carefully to what I say. These people are not drunk, as you suppose. It’s only nine in the morning!... Fellow Israelites, listen to this: Jesus of Nazareth was a man accredited by God to you by miracles, wonders and signs, which God did among you through him as you yourselves know. This man was handed over to you by God’s deliberate plan and foreknowledge; and you, with the help of wicked men, put him to death by nailing him to the cross. But God raised him from the dead, freeing him from the agony of death, because it was impossible for death to keep its hold on him... God has raised this Jesus to life and we are all witnesses of it. Exalted to the right hand of God, he has received from the Father the promised Holy Spirit

and has poured out what you now see and hear.

... Therefore let all Israel be assured of this: God has made this Jesus, whom you crucified, both Lord and Messiah... Repent and be baptized, every one of you, in the name of Jesus Christ for the forgiveness of your sins. And you will receive the gift of the Holy Spirit... With many words he pleaded with them, 'save yourselves from this corrupt generation'. Those who accepted his message were baptized..." (Excerpts from the Bible; Acts Chapter 2)

Text Box 5.8:- Excerpts from the Bible capturing the foundations of evangelism in a Christian concept

In his book, *Leading Change*, Kotter (1996) proposed an eight step process that, as Pollack & Pollack (2015; p.52) summarise, has been recognised as (i) one of the most well known approaches to organisational transformation (citing Mento et al, 2002; p.45), (ii) the mainstream wisdom for leading change (citing Nitta et al, 2009; p.467), and (iii) the most compelling formula for success in change management (citing Phelan, 2005; p. 47). A summary of the eight steps are as follows (Pollack & Pollack, 2015; p.52)

1. Establishing a sense of urgency
2. Creating the guiding coalition
3. Developing a vision and strategy
4. Communicating the change vision
5. Empowering broad based change
6. Generating short term wins
7. Consolidating gains and producing more change
8. Anchoring new approaches in the new culture

The eight steps model was shared with research participants and used as a reference point in putting together what were agreed on as the building blocks for the evangelism mission. The following were the building blocks that were agreed upon:

- (i) To adopt a clarion call around which to galvanise the entire organisation. The Oxford dictionary defines a clarion call as a strongly expressed demand or request for action. The argument put forth was that such a call to action would unify staff towards a common goal and create a unity of purpose.
- (ii) To 'model' the journey into a coherent framework. One participant put it that we should not just do it *kiundutho* but instead we should have a working model of the change.
- (iii) To involve everyone across the organisation. This would guard against the change being perceived as a head office project and therefore fail like the previous initiative.

- (iv) To make the journey sustainable and long term for it to become engrained within the DNA of the organisation.
- (v) To have a unique approach that would incorporate emotive as well as rational appeal across the length and breadth of the organisation.

Personal Reflection

“Reflexivity entails the researcher being aware of his effect on the process and outcomes of research based on the premise that ‘knowledge cannot be separated from the knower’ (Steadman, 1991)... introspective reflexivity involves a high degree of self consciousness on the part of the researcher, especially in terms of how his identity affects the design and process of his work” (Anderson,n.d.; in Thorpe & Holt, 2008; p.184)

What was my role in steering the agreement of the building blocks? What was my theory-in-use (Argyris & Schon, 1974) as we went about the agreement? What double loop and triple loop learning was going on?

At the back of my mind was the awareness that I was undertaking an academic research and as such had wished Kotter’s eight step framework would be adopted for the change. The team, however, thought directly adopting Kotter’s framework ran the risk of rendering our work too theoretical and disenfranchise some organisational members. There were strong views against adopting a text book model but instead just agreeing building blocks as a team. This view eventually carried the day and the stated building blocks, considered simple and pragmatic, adopted.

One observation I made was the initial reaction by the team members when one team member proposed that “we need to model the change”. Some were out-rightly opposed to the idea arguing that we should avoid theorising and remain practical. An interesting debate took place with one side holding the view that “we know what needs to be done and we don’t need to go to theoretical stuff” and the other side arguing that “if you keep doing things in the same simplistic way over and over again, don’t expect different results”. Being an insider, I had some pre-understanding of some of the assumptions that I needed to surface in the course of the research.

As I observed the above debate, I reflected on Argyris & Schon (1974) espoused-theory and theory-in-use conceptualisation. There existed a taboo narrative of ‘new’ vs ‘old’ within the organisation. Though never openly discussed, some team members were considered new to the organisation and others old and there was a tendency for members of the two sides to hold diametrically opposed views. During this debate, I saw what I thought to be the theory-in-use of the two subtle protagonist narratives play out. I needed to follow this thought further as we went on with the research. With an espoused-theory of one cohesive team as the official narrative within the organisation, to what extent was the old vs. new a theory-in-use reality? Was the agreement to adopt a clarion call and a model a true consensus or were there some team members who just agreed so as to move on and maintain peace and harmony within the team?

5.3.2 – Planning the Evangelism Mission

In planning how the evangelism mission was going to take place, the team deliberated and sought to gain agreement on the following four key items:

- (i) basic compliance prerequisites for each ‘evangelist’ ,
- (ii) the actual clarion call to be adopted,
- (iii) the actual model to be adopted,
- (iv) the actual modalities of carrying out the evangelism.

The following questions were deliberated on by a combination of brainstorming and plenary discussion sessions:

1. Were the bank’s vision, mission, core values and tag line (Table 5.1) aligned to the organisational ambition of transforming to Tier 1 status within the targeted time frame?

| |
|--|
| <p style="text-align: center;">VISION To be the financial institution that leads in the positive transformation of peoples’ lives in Africa</p> <p style="text-align: center;">MISSION We positively transform peoples’ lives by providing quality financial services through innovative, efficient and reputable practices</p> <p style="text-align: center;">CORE VALUES Winning Together Self Belief Transparency Humility</p> <p style="text-align: center;">TAG LINE With You for Life</p> |
|--|

Table 5.1: Family Bank’s Vision and Mission Statement, Core Values and Tag Line
Source: Family Bank’s website and Internal Records

2. Were the same aligned to the goal of transforming the bank to a customer centric organisation?
3. If the same are aligned, where is the disconnection with the reality on the ground?
4. If the same were misaligned, would the team be in a position to have them revised and what would they need to do?

The debate on the first two questions was almost unanimous that the vision, mission, core values were powerful, comprehensive and well aligned to the organisation's strategic intent. What was identified as a problem was a disconnection between the statements as defined; and the actual reality on the ground. What was on paper was good but not consistent with what was actually the narrative and reality on the ground.

It is common in the Kenyan context to galvanise teams with a clarion call towards a certain goal or action. On attaining independence in 1963, for example, Kenya under the leadership of Mzee Jomo Kenyatta adopted the clarion call "Harambee" (pulling together). This was used to get alignment and pull the country in one direction in building the young nation. When the second president, Daniel Arap Moi took over upon the death of Jomo Kenyatta, he adopted the clarion call "Fuata Nyayo" (follow the foot-steps (of Jomo Kenyatta)).

It was therefore not difficult for the team to get consensus on the need to adopt a clarion call, what took more time to get consensus on was the actual clarion call itself. Some of the views expressed during the debate on the matter that shaped the final conceptualisation of the clarion call included:

"The clarion call should not just be some boring words only. It should be catchy ... should be emotionally appealing... it should appeal to our Gen Y staff as well"

"I think the message for the other campaign – the buck stops with me – was very appropriate. It is just that it was not implemented properly... I think we should adopt that as our clarion call and now do it properly like true evangelists. Why re-invent the wheel"

"We need to completely cure this cancer of blaming others. This is the root cause of our problems and it is what we need to be addressing. We are spending too much time talking instead of mobilising ourselves to go and preach this message across branches"

A sub-team of 3 was agreed on and entrusted with the responsibility of synthesising all the input shared by team members and come up with a clarion call and a model to be agreed upon in the subsequent meeting. Their proposal, which was adopted as the clarion call for the evangelism mission is captured in Figure 5.1.

The conceptualisation of the clarion call had three significant components

- (i) the words in red "Kill the Blame Game" at the bottom
- (ii) the words in blue "THE BUCK STOPS WITH ME" at the top
- (iii) the graphic of a Caucasian gentleman saying the words "You can't pin it on me! I wasn't told about it."

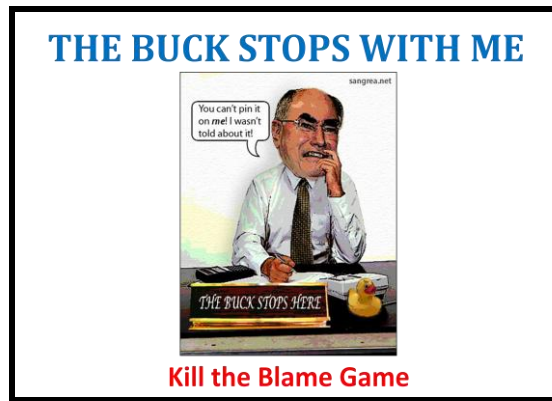


Figure 5.1:- The Customer Centric Clarion Call adopted by Family Bank

Table 5.2 explains the significance of each of these three components as conceptualised by the team of 3.

| | |
|---|--|
| <p>Kill the Blame Game</p> | <p>The culture of blaming others and not taking ownership and responsibility was identified as the root cause of the poor customer service. It was likened to a cancer that was deeply entrenched within the organisation and needed to be completely eliminated. This was the bold ‘call to action’ message. The colour red, which signifies danger in the local context, was specifically adopted to capture the danger of the blame game within the organisation. Placing it at the bottom was also symbolic as it needed to “soon disappear to a bottomless pit down under never to resurface again” as one team member put it.</p> |
| <p>THE BUCK STOPS WITH ME</p> | <p>This was a bold message to remind everyone that they have a personal responsibility to resolve issues that impact on customer service. The choice of colour blue which is one of the bank’s corporate colours was symbolic as was the placement of the message in bold, capital letters at the top. It was anticipated that it would be on top of everybody’s mind that the buck stops with them and it was no longer fashionable just to blame others for any lapses.</p> |
| <p>The graphic with the words “<i>You can’t pin it on me! I wasn’t told about it</i>”</p> | <p>This was intended to depict the irony and contradiction staff members should endeavour to move away from. Despite the gentleman having a bold message that “THE BUCK STOPS HERE” clearly displayed on his working desk, he is falling right into the trap of evading responsibility and blame game. Ideally no Family Bank member of staff should find themselves in such a contradictory position going forward and the graphic endeavoured to paint the picture that the gentleman cannot be a member of staff within Family Bank (hence the choice of a Caucasian face as there are no Caucasian members of staff in the Bank)</p> |

Table 5.2:- Significance of the Components of the Clarion Call

The Oxford English dictionary defines a model as “a three dimensional representation of a person or thing or of a proposed structure, typically on a smaller scale than the original”. What was the conceptual representation of the change program towards customer centrist? Some of the research participants felt that the clarion call adequately covered this need and there was therefore no need to have a change model, while a few thought it was important to model the change.

Eventually a model was proposed by the small team of 3 and agreed on as captured in Figure 5.2. It was agreed that the model would serve as a back-end tool to keep the journey on course and would therefore not feature prominently in the messaging that would be going out across the organisation. The linkage between the two was “kill the blame game” message.

Killing the blame game was at the centre of the implementation model; surrounded by acknowledgement of the need to (i) draw out everyone to take responsibility within their scope, (ii) embrace teamwork, reaching out to each other to offer as well as seek support, and (iii) entrench the discipline of relying on the documented policies and procedures as standard reference points in day to day interactions. The model developed was intended to have a rational appeal while the clarion call was intended to have an emotional appeal.

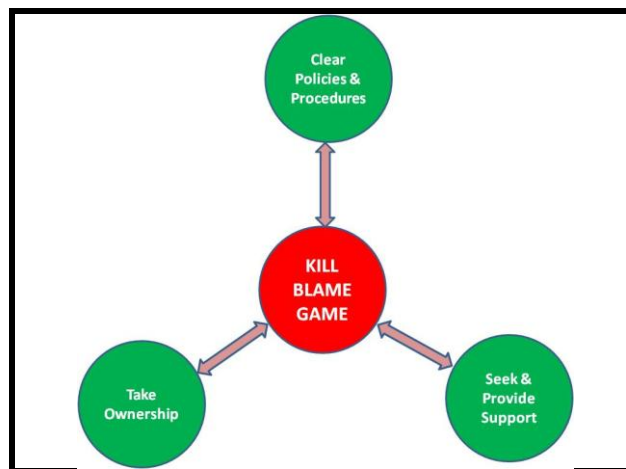


Figure 5.2:- The Customer Centric Transformation Model adopted by Family Bank

Armed with the basic prerequisites, a clarion call and an implementation model, attention shifted to the modalities of carrying out the evangelism. Was it going to be a PowerPoint presentation? Was it going to be a question and answer session? Was it going to be a debate? Would it involve bringing people together in Nairobi? What would be the budgetary implications? Would there be need to do a trial run first? What if people got called together and the team failed to deliver to the expectations? Would EXCO grant approval to proceed in the envisaged way, considering the likely costs?

The questions were many and with no easy answers. There were divergent views; a sample of them as captured below:

I don't support that story of having the MD write to all staff... writing an email from the MDs office announcing the initiative may put people on the defensive... if you tell someone that you are going to preach to them they will run away..."

"This thing is calling on people to change a culture... culture is not a product, you must have a personal engagement. You have to live it yourself... it's about doing it ... the measure of doing it must be from within; otherwise it will just be for compliance..."

".... now that we ourselves are all fully on board and truly converted, how and when did the change happen? The point of change was when we stuck papers up there we must get EXCO to go through the same process ... they need to feel the way we now feel"

" ... the realization has to be at individual level. We are assuming that they (EXCO) know ... EXCO is part of us ... and we need to give them a chance to go through the conversion process like we did.."

"... then we should leave the rock out of the EXCO brief ... it may backfire if he is there ..."

By the end of the session, the following decisions were arrived at – (i) it was necessary to have a session with EXCO; (ii) the MD needed to be briefed separately and his authority sought for the EXCO session, and (iii) the content and delivery mechanism for the EXCO session would be the sole agenda of the subsequent meeting.

Meanwhile, the vocabulary of the shared language amongst the project team continued to increase. As one member joked, it was now possible to 'speak in tongues' amongst the evangelists with a possibility of a non member not being able to easily follow the discussion. One such discussion was when they were discussing whether:

"evangelism should start in Jerusalem or Antioch, whether the rock should be evangelised to within Jerusalem or on his own and if on his own by apostle Paul or Peter"

Basically this was a discussion of whether to start with head office or branch teams; whether to brief the MD separately or as part of the head office team and who would brief him if the decision was arrived at to brief him separately. The consensus was that the MD should be briefed separately and his consent sought to proceed with the EXCO session. None of the team members was comfortable with being allocated the task of briefing the MD and the task was eventually allocated to me.

Personal Reflection

Why were team members not comfortable with taking on the task of briefing the MD? Though the MD maintained an espoused theory that he operated an open-door policy where any employee

would freely go his office to discuss any matter, the theory-in-use was different. Many staff would not go there on their own free will and would only do so if called specifically for something.

This lack of volunteers to brief the MD was significant data for me in my inquiry on leadership practice in Family Bank alongside the leader-centric, decentralised leadership continuum. Was there possibility of bridging the gap between the espoused theory and theory in use with regard to this open door policy for the MD's office?

My brief to the CEO was positively received and he gave full endorsement to the approach and committed to give full support to the implementation across the entire bank. He gave an in-principle budgetary approval and any other resources the team would need to go ahead with the implementation as well as commitment to mobilise the entire EXCO team to drive the initiative. The details of the EXCO session were agreed on during the next meeting. The format would be similar to the initial session the evangelists went through; with Johnson emphasising that *"... the realisation has to be at individual level... we need to give them a chance to go through the conversion process like we did."* A sub-team of four *evangelists* were agreed upon to facilitate the session.

The team was optimistic that the EXCO session would be successful and there would be buy in and approval to proceed evangelising to the rest of the organisation. There was reflection on whether it would be appropriate for the CEO to write an email to the entire organisation announcing the commencement of this great initiative as well as the role EXCO should play in the journey. Should EXCO members thereafter be co-opted into the evangelism mission? Should the CEO and EXCO be adopted as the face of the customer centrist push so that all the teams may know that the initiative has the full backing of senior management?

After a detailed debate, it was agreed that one of the issues at the time was a considerable degree of mistrust of management and misalignment between head office and the teams on the ground. *"... let's not make it a head office thing ... head office is viewed as leadership and not trusted ... there is a disconnection between head office and branches..."* cautioned Naomi. The idea of starting off with an email from the CEO's office was shelved to a later time. Nelly made a quote that was to remain popular thereafter amongst the evangelists that:

"... the apostles did not start by writing letters. They started by doing preaching from house to house ... it was much later that Paul started writing letters to the believers... the time for the MD writing emails to the staff will come much later after we have started evangelising... writing an email from the MD's office now announcing the initiative may put people on the defensive...."

5.3.3 The *Evangelism* Action

The EXCO session took place on Thursday 22nd January 2015 and was attended by all 11 EXCO members including the MD. Like the *evangelists*, the EXCO team individually scored where they each perceived the level of customer service to have been at the time and the distribution of their scores was as captured below.

| | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|----|
| - | 1 | 1 | 2 | 7 | - | - | - | - | - |

Similar to the feedback by the *evangelists*, EXCO narrowed down the reasons of the low level of service to the two broad areas of leadership and organisational culture. With regard to leadership, some attributed it explicitly to poor leadership, while some pointed to some omissions on the part of leadership. EXCO feedback was positive on the content and mode of delivery, but urged the team to accelerate the pace of implementation and target completion by the end of March 2015. Approval was granted for rollout across the entire bank with immediate effect, and the MD even offered to join in the evangelism.

The *evangelism* journey had been taken a notch higher and the *evangelists* met briefly that afternoon and agreed to have the first head office session immediately thereafter on Saturday 24th January 2015. The session brought together 26 staff members who went through a similar brainstorming, reflection, confession and commitment session. On average they rated the level of service at 4.42. The ascribed scores were normally distributed with the majority scoring it at level 4, the highest at level 7 and the lowest at level 2. The short verbal descriptions included average, below expectation, not to standard, not impressive as well as service on paper but not in practice/reality.

Thereafter *evangelism* sessions were facilitated across the entire organisation. The *evangelists* split themselves into several pairs and proceeded to hold sessions in different parts of head office and branches across the entire country. To accommodate some of the teams that work in shift systems or long hours, the *evangelists* agreed with some of the teams to hold sessions on Saturday afternoons as well as some sessions on Sunday mornings.

The structure of the sessions remained the same, incorporating brainstorming, reflection, confession and commitment sessions. The confessions were particularly therapeutic in nearly all the sessions held across the organisation. As the *evangelism* mission gained momentum, the team of *evangelists* became even more closely knit. They committed long hours into the initiative including Saturdays,

Sundays and public holidays as well as late night sessions of planning and administrative work. Their shared language not only became richer in vocabulary by the day but also started permeating across the organisation. Words like *evangelism*, *confession*, *conversion*, *wet sinner*, *evangelists*, *apostle's letters to the believers*, *Jerusalem*, *the rock*, *emperor dancing naked* and other used by the *evangelists* in their manner of speak continued to find space in every day lingua within the bank.

Over time I had faded off into the background with the evangelists taking the lead at the forefront.

5.3.4 Evaluating the *Evangelism* Mission

What was the impact of the evangelism mission? What learning was taking place, both single-loop and double-loop learning (Argyris & Schon, 1978)? What was really going on during the evangelism mission?

There were lots of single-loop learning opportunities. After each *evangelism* session, the facilitating *evangelists* would sit and review the session in detail reflecting on what they had done well, what had not worked well and the key learning points drawn from the session. In this way they kept improving in their delivery of the sessions as time went by. The wider *evangelist* team also met frequently to review progress and adjust the *evangelism* game plan along the way. As a scholar-practitioner, I was deliberating making effort to keep decentralising leadership of the evangelism mission from myself to the team. I was also making observation of the shift in the team members with regard to being able to pick out misalignment between espoused-theories and theories-in-use. To this end the words alignment and misalignment increasingly gained shared meaning in this context. It was becoming common to hear participants calling for “alignment meetings”, many of which were happening without my involvement.

Within the wider organisation, the evangelism mission was aimed at changing the narrative from a blame game narrative to a narrative of taking charge. Kotter (1996) underscores the importance of communication in the success of organisational change initiatives and points out that many times leaders underestimate the amount of communication they have to do in order to develop consistent understanding of the change message. We had already surfaced that the level of trust between the teams on the ground and the members of management was low. We therefore deliberately kept away from the often used approach of having members of senior management being the face of major change initiatives to capture the level of commitment from the top (Pollack & Pollack, 2015). Such an approach in our case ran the risk of creating mistrust and therefore not achieving a successful outcome.

Mid-March was felt to be an appropriate time to release the *'first letter'* to the entire organisation. Ideally the letter was supposed to be 'softer' than the typical emails that staff were used to from head office that tended to be instructional and what one team member referred to as 'authoritative'. As much as possible, the communication was to connect emotionally with the staff, be authentic and believable by the staff. There was a suggestion that the communication should come from the MD's office but that was voted against, and eventually settled on me sending out the communication with input from the team (text box 5.9).

From: David Thuku
Sent: Friday, March 13, 2015 2:19 PM
To: all staff
Cc: Heads Of Departments; Executive Committee; CEO
Subject: Transforming Family Bank to a truly Customer Centric Organization

Colleagues

Having committed to a journey of transforming Family Bank to a Tier 1 Bank, we have in place a very comprehensive strategy underpinned on 9 Critical Success Factors (CSFs) to realize this ambitious aspiration. No doubt if we all focus and operate in total alignment with each other and with these 9 CSFs; the Tier 1 aspiration and related 4B PBT milestone for 2015 is well within reach.

Foundational to achieving each of these 9 CSFs are 5 battles that we must win and win very convincingly. Your branch manager or team leader must by now have shared the 9 CSFs and 5 Must Win Battles (MWBs - if need be you can have a refresher session to remind each other of the 9 CSFs and 5 MWBs so that everyone is fully aligned strategically).

*Must Win Battle No 2 is **transforming Family Bank to a truly customer centric organization**. This holds the key to all the business goals and ambitions we have for the business; granted that it is from the customers that all revenues derive and it is only the quality of our engagement with customers that can differentiate us from our competitors. The products, systems, processes etc. can all be replicated.*

In this regard; I am sure by now you have heard of the customer centric brainstorming and dialogue sessions that we have been holding across the country over the last two months. The cross-functional team of 17 individuals has been actively engaging in face to face dialogue sessions aimed at achieving a complete transformation in our way of thinking with regard to how we engage with each other as well as with external customers. This is the culmination of a two month reflection and soul-searching preparation in a structured way to surface and deal with the deep rooted issues; cleanse our minds of toxic thought processing approaches and re-cast our eyes to a new horizon that defines our truly customer centric Tier 1 organization. Indeed the deliberations have been intense and extremely informative and impactful (and in many sessions very emotional).

As the team leader of the team of 17 "evangelists" facilitating these dialogue sessions, I am

extremely humbled by the magnitude of passion and hunger for successful transformation that has been articulated and demonstrated in the 22 sessions we have held so far across the country. The sessions are ongoing and we hope to have covered everyone within the organization by the end of this month. This is a huge investment in terms of time, financial resources and mental engagement but we are truly convinced that the results will be self-evident and transformational. This weekend part of the team is at the coast (targeting to cover everyone in Coast by the end of the weekend) and some will be in Nairobi.

The transformation is not an event but a journey. It is not a short distance dash but a marathon. It is not for the faint hearted but for the resilient. It is a serious but rewarding commitment requiring an open mind ready to absorb new thinking and new approaches. It calls for continuous re-wiring of the way we think and do things in alignment with the ever changing business dynamics. Fortunately, we are witnessing some great testimonials of transformation to date and the correlation between the transformation and the results achieved is just amazing.

In conclusion, I want to thank the team of volunteers that is facilitating these dialogue sessions for their passion and commitment to professionally deliver the transformation; the MD and EXCO for their unwavering support to the cause; and to colleagues who have so far come for the sessions and are living a truly new life henceforth. For the colleagues who are yet to come for the session, we will soon be calling you over the next couple of weeks and when we do; please turn up with an open mind and your thinking cap ready to immerse yourself in the transformation journey.

The train to Tier 1 has left the station and is fast cruising towards its destination. Do make sure that you are safely seated inside.

Looking forward to seeing you soon.

Regards

David Thuku

Text Box 5.9:- First formal communication on the customer centrist transformation sent out to all staff in March 2015

The *evangelism* sessions were eventually completed on Saturday 16th May 2015. A total of 43 sessions were held over a 4 months period, covering each employee of the bank in at least one of sessions.

A random opportunity to test whether there had been some improvement in killing the blame game presented itself by chance in early April 2015. A computer system outage hit the bank and the entire branch network, ATMs, internet banking, mobile banking and agents were completely down for about a week. The system outage was a practical test of the impact that the evangelism sessions had made so far as it took place during a peak period of the month. There were many customers

going to the banking halls and the staff had to deal with their raw anger in the midst of reverting to manual processes to address as much of the customers' needs as was practically possible.

How did the situation play out and how would it most likely have played out during pre-evangelism era? Whereas in the past there would have been an overwhelming passing of the blame to the ICT team and matter-of-fact informing the customers that "sorry our systems are down and not able to assist", there was observable demonstration of more resilience and taking ownership. The branch teams went out of their way to offer alternatives to the customers. The ICT team worked round the clock to restore the services and there was consistent updates being sent to the teams on the ground to help them manage the customer enquiries. The executive team gave hands on support with the MD personally summoning support all the way from India over the weekend and facilitating emergency flights into the country. The executive team spent long hours with the ICT team offering moral support and being part of the solution seeking brainstorming sessions way past normal working hours. Picture 5.3, for example, taken on a late Sunday afternoon, was taken in one such moment and captures the MD offering some words of encouragement to the team.



Picture 5.3:- The MD encouraging the ICT team during the system outage in April 2015

Reflection

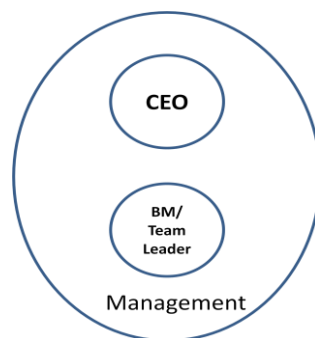
The evangelism action research cycle presented a good opportunity to reflect on how leadership is enacted within the bank. Key reflection questions included:

- Why were the research participants not willing to volunteer to brief the CEO?
- Why were there initial apprehensions that the CEO would not support the initiative?
- Why was the team opposed to the organisation-wide communication to everybody coming from the CEO's office?
- What really was the 'leadership issue' that was identified as the major cause of the poor state of customer service?

Looking through the *heroics of leadership* genre (Spillane, 2005), one key concern that stands out is equating of leadership chiefly to one individual at the top. This traditional conceptualisation of leadership equates leadership to “basically doing what the leader wants done” (Gronn, 2002; p.424). Leadership is seen as “something performed by superior better individuals ... located in top positions” (Gronn, 1996; p.12) and elevates the leader while subordinating the followers (Gronn, 2002). Charismatic leaders in particular are “regarded with a sense of awe and mystery and are expected to perform heroic deeds” (Kets de Vries, 1988; p. 265).

In such leader-centric conceptualisation of leadership, the followers expectation of their leader are high and such endowment of mystical powers to the leader at times sets the leader on a slide to grandiosity (Coutu, 2004). Kets de Vries (1988) refers to the cycle of primitive idealisation of the leader by the followers which mutates to disaffection, covert aggression and eventually overt aggression by the same followers.

We engaged in joint reflection with the research participants on how leadership was enacted in the Bank and had a discussion on the reflection questions. Opinion among research participants was heavily skewed towards a leader-centric enactment of leadership. With regard to what the term ‘leadership’ was contextually equated to within the bank, we surfaced broadly three levels – (i) the CEO, (ii) the branch manager/team leader, and (iii) the management team in the branch/team/bank



Though we framed poor ‘leadership’ reason for poor service as identified during the evangelism sessions in this perspective, I noted that there was a number of team members who held the view that leadership was more decentralised within the organisation, but these were the minority. I was among the few who had been assuming that a decentralised leadership conceptualisation was more widespread in the organisation, an assumption that I came to realise was flawed. The heroic leader conceptualisation was more prevalent. Further, second-person inquiry also surfaced two heroic individuals placed at the apex of the organisation around - the MD and the founder. This was, however, a taboo-not-overtly-spoken about subject within the organisation.

Trying to change the leader-centric conceptualisation of leadership by ‘devolving’ leadership and empowering the teams to take charge was considered a necessary strategic shift. The concept of devolution was topical in the Kenyan context as the country had just changed the model of government from a centrally controlled government structure to a devolved government structure as per a new constitution enacted in 2012. This provided a good entry point to conceptualisation of distributed leadership that we wanted to test in the next action research cycle.

Gronn (2000) advocates for such re-conceptualisation of leadership from a leader-centric to a distributed conceptualisation involving joint performance and tool-mediation. We wanted to try and reposition leadership as “a shared process of enhancing the individual and collective capacity of people to accomplish their work effectively” (Yukl, 2002; p. 242). Our view was that this would be a good antidote of the culture of blaming others and not taking responsibility that was identified as being pervasive across the organisation during the evangelism mission.

5.4 Action Research Cycle 3 - Killing BG and SKY Mentality

A total of 43 evangelism sessions were conducted across the country. A self assessment by the research participants felt that 37 sessions went well, 3 were described as fifty-fifty, 2 did not go well and 1 session was considered ‘a complete disaster’. Why did the 6 sessions not go as well as the 37? The team narrowed down to two main reasons – (i) trust level i.e. participants not having full trust and buy-in for the facilitators of the specific sessions; and (ii) level of preparation i.e. facilitators not being adequately prepared for some of the identified sessions. These areas needed to be considered in the next phase of the journey.

Personal Reflection

The old vs. new theory-in-use within the organisation appeared to present two conceptualisations of leadership within the organisation. On the one hand was the heroic-leader conceptualisation and on the other hand a decentralised leadership conceptualisation.

At the middle and lower levels of the organisation, the heroic leader conceptualisation was more widespread than I had ever imagined. I had, for example, assumed that combined evangelism sessions for branch teams would be more practical to have, bringing together all members of the respective teams, both managers and their staff. The evangelists, however, advised against such an approach and instead split the branch managers to have their own sessions with peer branch managers, the second tier managers in branches to have sessions with peer second tier managers from other branches and the clerical staff similarly to have sessions with their peers.

5.4.1 - Constructing

Gronn (2002) argues for more close understanding of the realities of workplace practice in the conceptualisation of leadership. In addition to the leader-follower dichotomy that dominates leader-centric conceptualisation of leadership, the situational context as well as the interaction between the three, leader-follower-situation, is central to conceptualisation of leadership (Spillane et al, 2004). One situational reality we surfaced during the evangelism sessions was the low level of trust that teams on the ground had for ‘leadership’ as per their theory-in-use conceptualisation of the term. Secondly, we also surfaced a view that there were some managers within the organisation

who still relied on coercive power to get results from their teams (Bass, 1990) and that the legitimate power was being abused by some of the managers.

This contextual reality was a central dynamic in the action planning and implementation in the third action research cycle.

Personal Reflection

The journal entry I recorded as we were preparing to move to the next phase was as follows:

“We now have a diagnosis and we believe the diagnosis to be accurate. As we move to the next phase of treating the condition; we need to synchronise the activities of the ‘doctors, nurses and all caregivers’ so that we can achieve complete cure. I take cognisance that some of the ‘doctors’ involved in handling this case don’t enjoy total confidence and trust of the patient and other parties (why?). I think this is quite material.

Where do I lie on this trust-confidence scale? Am I in the category of doctors where the patient can never start taking my medication before they have consulted another doctor for second opinion?

With respect to my leadership practice, do I conduct and carry myself in a manner that my team members can ask me questions or make clarifications where necessary without fear of reprisals?

5.4.2 – Planning Action

One decision we made with respect to the third phase of the project was that we were going to change tact and involve the teams much more actively than was the case during the evangelism phase. This was informed by the need to attain sustainability and ownership; whilst addressing the issue of ‘trust’ that was identified as a concern in the previous phase. An initial suggestion to use branch managers and department heads to facilitate the activities was dropped due to the situational reality highlighted above. Volunteers drawn from the teams were agreed on as the better option so as to get buy-in across the organisation. The teams were encouraged to choose their own volunteer with no interference from management.

This was a conscious attempt to introduce conceptualisation of distributed leadership by ‘devolving’ leadership and empowering the teams to take ownership and responsibility at their level. In this regard the following differences stood out during the action research cycle:

- (i) the leadership role was decentralised from the evangelists to volunteers based within the respective teams,
- (ii) the volunteers were to be agreed on by the teams on the ground, and not appointed. In most cases they were not members of management. Evangelists on the other hand were

- drawn from head office and were mainly members of management requested by myself to volunteer themselves to take part in the change project,
- (iii) activities were synchronised for all teams across the organisation as opposed to the evangelism activities which were carried out at different times for different teams,
 - (iv) there was scope to be creative and contextualise the activities for the respective teams as opposed to the evangelism activities which were more standardised,
 - (v) the focus was curative while the focus in the previous phase was diagnostic,
 - (vi) the volunteers adopted the name stewards in reference to themselves while the facilitators in the previous cycle referred to themselves as evangelists.

5.4.3 – Taking Action

The first task by the branch and head office teams was to identify their champion and communicate the name to the evangelists. Most teams sat together and discussed before agreeing on the champion. A few team leaders nominated a champion without consulting, and in isolated cases the manager unilaterally appointed a champion.

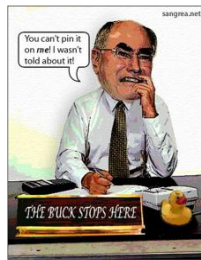
Once the champions had been nominated, the next task was to lay out their role for them. Being spread across the whole country, bringing them together was not deemed feasible and an email brief was considered sufficient. The evangelists mutated to a secretariat that would be providing a weekly brief to the champions for activities that would be running across the bank simultaneously. An email group was set up for the champions to ease communication, and a welcome email note sent out to all of them welcoming them aboard. The email appreciated their volunteering to be champions, articulated what the journey ahead entailed and their specific role as champions

For the subsequent 8 weeks, a weekly briefing note for the week's activity would be emailed to the champions. The activity brief had a standard look which captured (i) the objective of the activity, (ii) material needed for the activity, (iii) detail about the activity, (iv) the clarion call mascot was carried over from the evangelism phase with the bold messages – the buck stops with me; kill the blame game. The brief for week 1, for example, is captured in text box 5.10.

KILLING THE BLAME GAME

WEEK 1 ACTIVITY

THE BUCK STOPS WITH ME



Kill the Blame Game

OBJECTIVE:

- The objective of this week's activity is to demystify what blame game and SKY attitude really means in your team

MATERIAL NEEDED

- 'Hippo Tooth'
- Hard Cover Register or exercise book
- Creative Mind

INTRODUCTION

During the 'evangelism' sessions that comprised phase 1 of the journey towards customer centricity, a blame game culture and SKY (Siyo Kazi Yangu) attitude was identified as a root cause of the low level of customer centricity across the bank.

DISCUSSION

Facilitate a discussion in your team to break down what really this means for your team. Address yourself to the following questions

- How does the blame game/SKY attitude manifest itself in our team?
- How can we kill these manifestations of that culture in our team?

DAILY ACTIONS THROUGHOUT THE WEEK

Agree on an object that will serve as the "Hippo's tooth". This could be a chain that can be worn around the neck, an arm band etc. Be creative.

As the champion be on the lookout for the first team member to display any manifestation of the blame game/SKY attitude discussed during the team meeting. Once you catch such a person, bequeath the hippo tooth to him or her. The person, from that point henceforth, equally looks out for another team member displaying any of the undesirable manifestations and bequeaths him or her the hippo tooth and the process goes on throughout the week. (Be creative)

Maintain a register of the journey taken by the hippo tooth throughout the week, indicating the names of the holders and date/time when they were bequeathed the hippo tooth. Use a hard cover book or exercise book (not loose papers) for this register.

Enjoy Week 1

Text Box 5.10:- Activity Brief for Week 1

This phase was intended to be fun and the champions were encouraged to be creative and make the activities interesting. The 'hippo' and 'eagle' have shared symbolic meaning within the organisation. The eagle is synonymous with success and being at the top and the hippo as a symbol of being at the bottom. These artefacts were introduced to make it exciting and help in reinforcing good customer centric behaviour and discouraging undesirable behaviour. True customer centricity stars were to be awarded an 'eagle's wing' while those demonstrating traits of not being customer centric were awarded a 'hippo's tooth'. Teams were given the liberty to choose what symbols they would adopt for each of these two artefacts and how they would go about deploying the same to get the right behaviour entrenched in their teams while eliminating the unwanted behaviour. Picture 5.4 below captures a collage of sample artefacts adopted by some teams for the Hippo's Tooth.



Picture 5.4:- Sample Symbolism adopted to represent the 'Hippo's Tooth'

The details of the weekly activities are detailed in table 5.2 below.

| Week | The objective of the week's activity was to: |
|--------|---|
| Week 1 | Demystify what BG and SKY attitude really meant for the different teams |
| Week 2 | Define what customer centrist behaviour really means and exemplify practical customer centrist behaviour within the teams |
| Week 3 | Internalise the foundation of Family Bank – historical roots, vision statement, mission statement, core values, Tag Line |
| Week 4 | Share stories on best and worst INTRA-TEAM service moments |
| Week 5 | Share stories on best and worst INTER-TEAM service moments |
| Week 6 | Internalise the Bank's Strategy – 9 CSFs and 5 MWBs |
| Week 7 | Take stock of the Journey So Far |
| Week 8 | Vote for the heroes and heroines of the Customer Centrist journey so far and celebrate successes |

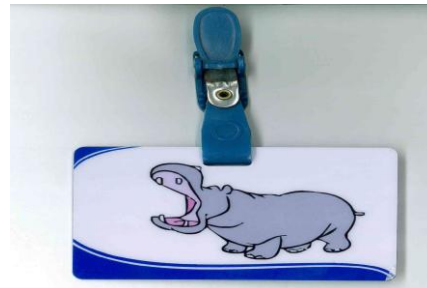
Table 5.2:- Objectives of the weekly activities in 'Killing the Blame Game' Cycle

The stewards would interact about the weekly activities, ask and answer questions amongst themselves, share material on topical issues and once in a while share a joke. They operated largely like a learning set with one of the evangelists serving as a facilitator of the group. I analysed the

exchange of correspondence for emerging themes, tonality and evidence of the organisational shift away from the culture of blaming to that of taking responsibility. I noticed that in the interactions some correspondence would be copied to the evangelists mailing group while other correspondence would not be widely copied, some would be copied to me without the wider evangelists group; and I also learnt that some would neither be copied to me nor evangelists but the facilitator would be copied. The 'eagle's wing' and 'hippo's tooth' became symbolic cultural artefacts for those caught getting it right or wrong respectively.



Eagle's Wing Symbol



Hippo's Tooth Symbol

The cycle ended with a nomination of the true heroes and heroines of customer centrist, as well as some 'hippo's tooth' teams, as voted using a process of a simple majority vote by secret ballot for the categories detailed in table 5.13 below:

| |
|--|
| <p>A. Overall Eagle's Wing</p> <ol style="list-style-type: none"> 1. Overall most customer centric head office team 2. Overall most customer centric branch team 3. Overall most customer centric individual in head office 4. Overall most customer centric individual within branches <p>B. Most Improved</p> <ol style="list-style-type: none"> 1. Most Improved head office team 2. Most improved branch team <p>C. Overall Hippo's Tooth</p> <ol style="list-style-type: none"> 1. Head office team with quite some catching up to do 2. Branch team with quite some catching up to do |
|--|

Table 5.3:- Categories of Winners

The voting created a lot of excitement across the entire bank. There was great eagerness to know the results – who were the true heroes/heroines and who were lagging behind? An award ceremony was held for the winners where they received certificates, a personalised commendation letter from the managing director and a monetary reward. The ceremony was graced by the managing director, human resource director, head of marketing and corporate communication as well as the head of

training and myself. The team of winners is captured on picture 5.4 below with the MD and members of senior management after the award ceremony.



Picture 5.4:- The Customer Centrist Heroes and Heroines

5.4.4 – Evaluating Action

How successfully or otherwise was this phase executed? What were the lessons? What was the way forward post the evaluation?

This phase had a lot of reflection-in-action along the way from the first week of activities. The stewards' communication amongst themselves, for example the one captured below, was a source of both single and double loop learning.

Hallo Team,

I have experienced a lot of changes in both staff-staff and inter branch relations since the roll out of the exercise.

This has been observed in the way the staff/branch responds to the internal issues raised faster than the stipulated TAT. Keep up the spirit.

*Although the positive changes have been noted, one significant section i.e. **phone handling** needs to be streamlined to ensure effective and efficient communication. A lot of us take a while to pick up their calls. (We need to change the norm).*

Kind Regards

XXXX

They were challenging, providing practical feedback and the level of creativity demonstrated was high. There were, for example, poems composed, short skits acted, movies recorded, songs composed and team dances. The winning poem, text box 5.11, whose author was celebrated

amongst the heroines, was widely circulated and celebrated across the bank. It captured a reflection of the change journey.

THE JOURNEY SO FAR

Poem on the journey of transforming FBL to a truly Customer Centric Organization

*I have embarked on a journey,
And through team work, transparency, self-belief and humility,
I will definitely reach my destination,
Though the challenges are there, the must win battles I will fight
Yes, I will jealously guard my brand.
I will be truly customer centric
I will have the best systems and processes
My ABCs will be the envy of the industry
And if you think I cannot make it, wait until you see my capital plan*

*The battles may be tough, but I will not lose my vision,
I will be the financial institution,
That leads in positive transformation
Of people's lives in Africa*

*I have embarked on a journey
I will not crawl, I will not walk
I will mount up with wings like an eagle*

*I can Clearly see the road signs and for sure, am almost there
Behind me is blame game, sky attitude and lack of ownership
On my left is high performance culture, great customer experience and growth in numbers
On my right is high quality asset portfolio, well-coordinated expansion and scalable systems
On my back I carry growth strategy, risk management framework and am executing coherent ABC strategy*

*Do not ask where am going,
The gospel has been preached
But for the sake of slow learners
I will disclose my destination
A few meters ahead I can see, the sign written in bold*

TIER ONE

Text Box 5.11:- The Customer Centricism Poem by a Steward

Working with the stewards to implement the change program aligned with Gronn's (2000; p. 317) definition of distributed leadership as "an emergent property of a group or a network of interacting individuals". Rather than being a change program from and by top management as was the case in the previous unsuccessful program, the current program was intended to adopt a concerted approach where people worked together. The practice of leadership was intended to be distributed and decision making governed by the interaction of individuals in the teams (Gronn, 2002).

One of the decisions made in an interactive manner amongst the stewards was that there was need to equip staff across the organisation with basic knowledge about the bank, target customers and products and services offered to the customers. This was the focus of the next action research cycle that was given the name 'knowledge is power'.

5.5 ACTION RESEARCH CYCLE 4 – KNOWLEDGE IS POWER

5.5.1 – Constructing

One of the primary reasons identified in cycle 3 as being behind the blame game and SKY mentality was a low level of working knowledge on basics like the bank's target customers, their needs, products and services offered to meet these needs and the Bank in general. Aligning to the adage that *knowledge is power*; the stewards worked with the project team to facilitate weekly guided knowledge sharing sessions to build on the foundational knowledge about the Bank's vision, mission, values, historical roots and strategy of transformation to Tier 1. The primary objective was to equip staff across the organisation with a working knowledge of the customers that the bank targets, their needs and how the bank products and services are packaged to meet the specific needs for each customer segment.

5.5.2 – Planning Action

The basic structure adopted in the previous cycle was maintained. The teams were free to decide on whether to retain the same champion or agree on a different champion. Other teams opted to have different champions to handle different sessions of the program.

The highly competitive, complex and dynamic landscape in banking has seen the traditional product-oriented banks increasingly give way to the customer-centred banks (Berli, Martin & Quintana, 2004). The espoused theory on customer service is well captured in the bank's mission statement that "*we positively transform people's lives by offering quality financial services through innovative, efficient and reputable practices*". We reflected on the last part of the mission statement, "*offering quality financial services through innovative, efficient and reputable practices*" with regard to the

theory-in-use. Does the bank truly offer quality financial services? Is the bank innovative and efficient? Does every staff jealously guard bank practices so that a high threshold for reputation is maintained at all times?

We took the decision to shift from a “product” to a “customer” focus. Brainstorming on the prevailing situation within the bank, we acknowledged that this was a fundamental shift from the ‘default narrative’ where “product” was the default starting point preceding “customer”. As one of the project team members put it;

“It will take considerable effort to get people in Family Bank to re-orient their mind from product thinking to customer thinking. It will not be easy ... when you talk about “SME customers” ... what comes to the mind of many people is “secured loan of 5 to 20m” ... that’s the unfortunate truth...”

In this context, the approach agreed was to approach the “knowledge is power” phase from a customer narrative as opposed to a product narrative. The focus was on the customers that the bank targets, their needs and how the bank is positioned to serve those needs.

5.5.3 – Taking Action

Similar to the previous phase, the stewards would receive a weekly brief detailing the week’s activity and how to carry it out. In addition, the stewards received a pack of additional reference notes covering in much more detail the requisite knowledge as necessary for each week.

Cycle 4 took much longer than initially anticipated; 12 weeks whose activities are captured in Table 5.12 below:

| Week | Objective of Week’s Activity |
|-------------|--|
| Week 1 | Laying the foundation for knowledge sharing to support customer centrisism |
| Week 2 | overview of the customers targeted and served by Family Bank |
| Week 3 | Micro-banking customer needs and products/services offered by FBL to this segment to satisfy their needs |
| Week 4 | SME customer needs and products/services offered by FBL to this segment to satisfy their needs |
| Week 5 | Corporate customer needs and products/services offered by FBL to this segment to satisfy their needs |
| Week 6 | Individual customer needs and Consumer Banking products/services offered by FBL to this segment to satisfy their needs |
| Week 7 | Farmers needs and Agribusiness products/services offered by FBL to this segment to satisfy their needs |
| Week 8 | Institutional customer needs and IB products/services offered by FBL to this segment to satisfy their needs |

| | |
|---------|------------------------------------|
| Week 9 | Basic telephone etiquette |
| Week 10 | Basic email etiquette |
| Week 11 | Reflection on the journey thus far |
| Week 12 | Test |

Text Box 5.12:- Objectives of the weekly activities in 'Knowledge is Power' Cycle

The stewards maintained regular dialogue amongst themselves throughout the period. The first week's activity, for example, was generic and different teams put together a "curriculum" of the pillars of knowledge that the team members needed to build on in order to feel fully empowered while engaging with customers. It is from the feedback that we extended the 'knowledge is power' phase from the initially intended eight to 12 weeks.

5.5.4 – Evaluating Action

Two formal tests were administered to evaluate retention of the content shared; one midway and the other one at the end of the phase (See Appendix 5.3 for the second test). The reception of both tests was positive. Additionally, some stewards took initiative and introduced weekly continuous assessment tests for their teams.

The stewards took full charge of leading knowledge is power cycle and were empowering other team members to take the lead in some of the team activities. Many of them devised mechanisms of engaging their team members in creative facilitation of the sessions. This included using different team members to facilitate sessions. In this way; they avoided monotony of having only one presenter all the time as one of the ways to sustain the momentum. Others handed over the mantle of stewardship to other team members.

The last activity involved getting the teams to agree on a mechanism to sustain the momentum on their own without the weekly steer from a centralised coordinator. This was aimed at ensuring the customer centralism momentum was sustained and engrained within the business as usual life of the bank.

The next chapter reviews the outcomes of the change initiative.

CHAPTER 6

The Outcomes

“... when the history of Family Bank is written, the customer centrist journey will definitely feature prominently. I feel honoured to have been part of that journey and to have made a contribution towards such a positive change ... we managed to move away from a mechanical journey to a transformation journey” (Gregory; one of the ‘Evangelists’)

Spillane’s et al (2004) distributed perspective on leadership offers a relevant framework of analysing leadership practice that informed the conceptualisation of this research project. In this framework, leadership activity is defined or constructed “in the interaction of leaders, followers, and their situation in the execution of particular leadership tasks” (p. 10). The particular situation adopted for the research was a change program towards customer centrist in a fast growing Kenyan bank that took about one year from October 2014 to October 2015. The key milestones and phases are captured in figure 6.1 below.

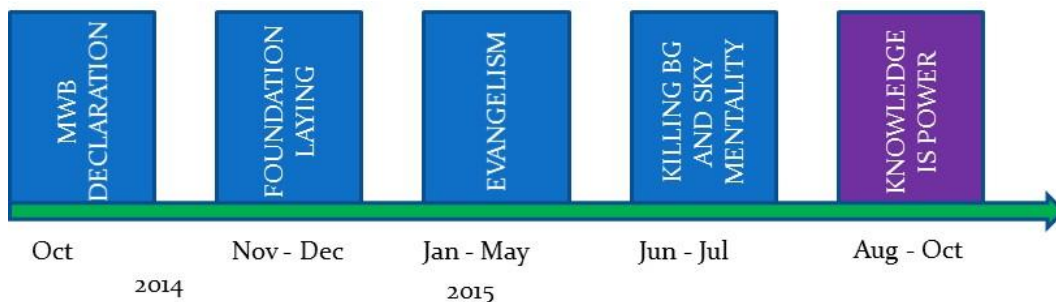


Figure 6.1:- Key Milestones/Phases of the Action Research Project

What were the outcomes of the project? What was actually accomplished? In this chapter I highlight the key outcomes for the organisation and various stakeholders; namely (i) the evangelists; (ii) the stewards, (iii) individual staff across branches and head office departments and (iv) myself as the insider action researcher.

6.1 - Outcomes for the Organisation

Good quality action research needs to be (i) practice-oriented such that it contributes to improving practice; (ii) participative by including in their research all stakeholders and others who will be affected by the results of the research; and (iii) focussed on significant issues relevant not only to themselves but also to their community/organisation or fellow human beings in the wider world Zuber-Skerritt & Fletcher (2007).

The research participants’ reflections on the key outcomes for the bank are as follows:

6.1.1 - Alignment

In the diagnosis of the root cause of poor customer service in the bank, misalignment was identified as one of the key contributors. In this context misalignment was identified as two levels – (i) misalignment across teams, in particular between branches and head office, and (ii) misalignment of staff with the mission, vision and bank strategy. A key contribution of the project was surfacing of the first level and making it a topic of open discussion, and starting to engage in challenging discussions amongst staff when cases of such misalignment occurred. This was previously a taboo subject. Though still early to lay claim that full alignment was achieved, there was acknowledgement that significant improvement had been observed. The tonality of communication between team members especially email communication, faster turnaround time of responding to issues from either side, and fewer incidences of unnecessary escalation of issues to higher offices for arbitration were considered to be indicators of improved alignment.

Secondly more alignment with the bank's vision, mission, core values and the strategy amongst teams was achieved. Whereas initially only a few staff would state the vision, mission and values accurately; by the end of the project majority of the staff were fully conversant with all three and could state them word for word. The first question of the second test (Appendix 5.3) tested recall of the vision and mission and 87% of non-managerial staff got the answer correct while a lower proportion of management staff, 57% got the answer correct. This was a significant observation and I revisit it for more discussion on management vs. staff in Section 6.5.2.

The project created more awareness of, and alignment with, the 9 CSFs and 5 MWBs strategy across the organisation. The research participants, however, felt that this is another area where more alignment still needs to be achieved.

6.1.2 - Sense of Belonging

The team was of the view that the sense of belonging to the organisation improved. There was increasing demonstration of a more positive orientation towards the bank and more willingness to be associated with the brand by staff. BG and SKY mentality was considered to be on a reducing trend and when displayed, it is surfaced more objectively and condemned than before where it would be left to pass quietly. The stewards mailing group served as a good forum to share incidences where lapses were noted with a view to having the steward of the respective unit pick up the matter for resolution.

6.1.3 - Evolution of a New Narrative

A new shared language evolved with a spill over impact of bringing the people closer and enhancing team work. The key vocabulary in this new narrative included the following words and expressions:

- **BG and SKY mentality:-** a negatively connoted attitude characterised by blaming others and failing to take ownership and responsibility of addressing issues
- **Evangelism:-** A positively connoted act of taking personal responsibility to talk to colleagues and share the doctrine of why it is important to discard the BG and SKY mentality for a more proactive attitude of taking charge and owning issues to full resolution
- **Evangelist:-** A positively connoted individual willingly engaged in the evangelism mission as defined above
- **Evangelism sessions:-** Diagnostic sessions facilitated by evangelists across the organisation to establish the initial level of customer centrisism and root cause analysis
- **Wet sinner** A negatively connoted individual who confesses to being an evangelist as defined above but whose behaviour and conduct sometimes espouses some BG and SKY mentality behaviour and conduct
- **Confession** A positively connoted act by an individual to openly admit that they have had a BG and SKY mentality and approach, seek forgiveness for the same from colleagues with a commitment to discard the mentality and lead a new life of taking charge and ownership of issues

The new narrative became instrumental in assisting to enhance more open communication, including surfacing and discussing what were previously taboo topics.

6.2 – Outcome for the Evangelists

The evangelists' feedback was that their participation in the project had the following outcomes for them.

6.2.1 - Learning

The evangelist felt that they had learnt a lot during the project about themselves, the issue that was being dealt with, the bank in general as well as other concepts that were introduced in the life of the project.

6.2.2 - Change Agency

The evangelists felt that they made a positive change within the bank. Gregory summarised it as follows:

“... when the history of Family Bank is written, the customer centrist journey will definitely feature prominently. I feel honoured to have been part of that journey and to have made a contribution towards such a positive change ... we managed to move away from a mechanical journey to a transformation journey”

6.2.3 - Growth in Leadership Capability

The evangelists also felt that their leadership capability was enhanced in the course of the project. Gaining clarity on how leadership is enacted in Family Bank was an eye opener. They also commented about improved presentation skills, ability to reflect, seeing the bigger picture and achieving emotional connection with their audience. They also reported improvement in their levels of confidence.

6.3 – Outcome for the Stewards

Similar to the evangelists, the stewards felt that they had learnt a lot, had actively participated as change agents and contributed positively to the change initiative and had developed more confidence to engage with customers and colleagues. As one steward put it;

“... I can't believe I am the person who stands in front of my colleagues to lead them in the weekly activities... I never thought I could ever do such a thing. I was too scared initially... being a steward has really boosted by self confidence.”

The stewards' feedback was also that they learnt a lot from one other. The email mailing group served like an online learning set where they shared knowledge and engaged each other freely and openly. They developed a good network amongst themselves as well as other team members across the organisation.

6.4 – Outcome for the Action Researcher

What was the outcome for me as an action researcher? I was able to simultaneously bring about change in the bank, develop self help competencies in organisational members, whilst adding to the

body of knowledge; all undertaken in an evolving process of collaboration and co-inquiry (Shani & Pasmore, 1985; cited in Coghlan, 2007).

I expound on these outcomes in subsequent chapters.

6.5 - A Critique

The outcomes of the action research as captured above, may give an impression that everything worked perfectly well like clockwork in a neat and tidy fashion. In reality, however, this was not the case. There were challenges along the way, huddles to be jumped and things did not always work out the way they were anticipated to work.

6.5.1 - Power and Politics

Kakabadse (1983; p.1) points out that “no matter who you are, or what you do, it is impossible to escape the power-politics interactions that take place between people at work”. Organisational power and politics were at play as we enacted the various stages of the action research project. We surfaced several amorphous power axes that were simultaneously at play within the organisation whose impact, though not scientifically studied and quantified in the context of the bank, evidently manifested not only in the way leadership is enacted within the Bank but in the overall effectiveness and productivity across the organisation. The power dichotomies were ‘taboo subjects’ within the organisation which were hitherto only discussed in hushed tones only amongst trusted colleagues. The customer centrist change program created an opportunity to surface such discussions especially during the confession moments.

Politics is not necessarily a bad thing and organisational politics need not be necessarily dysfunctional. In ancient Greece, Aristotle positioned politics as a means of reconciling the need for unity. The original meaning of politics stems from the view that where interests are divergent, society should provide a means of allowing individuals to reconcile their differences through consultation and negotiation (Morgan, 1997; p. 154). In the course of the project, streams of divergent views that have given rise to four amorphous power dichotomies in the bank were surfaced along the way – (i) management vs. staff; (ii) head office vs. branches; (iii) old order vs. new order and (iv) founder vs. CEO. These power dichotomies combined in a variety of configurations that gave rise to ‘us vs. them’ scenarios that presented some challenges along the way. In section 6.5.2 below, I seek to make further inquiry into the significant ‘us vs them’ dichotomies, capturing the key protagonists and their views, the reasons for the ‘divide’ and thoughts on how to bridge the divide.

6.5.2 – Inquiring into the Us vs. Them Dichotomies within the Bank

One significant observation I made in the course of the action research was an emerging theme of “us vs. them” dichotomies. Whereas I attempted to have an open exposition of these dichotomies with the research participants, there is a possibility that the discussions may not have surfaced all that there was to be surfaced, possibly owing to a fifth dichotomy of the research participants vs. myself. Whereas I made every effort to explain myself as a facilitator of the process, the reality that I still had my day job as a director in the bank makes it prudent to assume some level of impact of this fifth dichotomy to absolute freedom in deliberations. In this section, I enquire further into the four dichotomies (i) management vs. staff; (ii) head office vs. branches; (iii) old order vs. new order and (iv) founder vs. CEO

I posit that the explanation to most of the ‘outliers’ or exceptions picked out in the course of the research lay in contextualising the dichotomies. These included the sub-optimal support from some members of top leadership, considerable level of indifference in head office and some incidences of un-authentic evangelism sessions

Table 6.1 summarises the key protagonists and characteristics of the four dichotomies.

| DICHOTOMY | KEY PROTAGONISTS | CHARACTERISTICS |
|--------------------------|--|---|
| Management vs. staff | Members of management including branch managers, department heads and the executives on one side and the none management staff in branches and head office on the other side | Management are perceived by the staff as “wakubwa” (big/senior people) who have powers over them and who can use the powers to get the staff “in trouble”. On the other extreme, staff are perceived by management as being irresponsible and need to be closely monitored so as to keep them away from mischief. |
| Head office vs. branches | Staff in head office departments in Family Bank Towers, Nairobi on one side and staff in all the branches spread across the country | On one extreme, head office staff perceive branch staff as incompetent and lacking in understanding of the bank’s policies and procedures and in a hurry to please the customers at the expense of risk mitigation. On the other extreme, the branch staff view head office staff as conceited individuals |

| | | |
|-------------------|--|--|
| | | who don't appreciate the challenges posed by demanding customers in the frontline and who lack a sense of urgency |
| Old vs. new order | Staff who started their careers in Family Building Society before or soon after it converted to a bank on one hand and the mid career entrants who joined the Bank in or after 2011. | On one extreme the old-order owe allegiance to the founder and often revert to him for support if threatened by the new order. On the other extreme, the new-order owe allegiance to the CEO or their performance or technical capability. |
| Founder vs. CEO | The founder of the organisation on one hand and the CEO on the other. | The founder prefers an organic growth business approach, is intimately attached to the bank, humane and takes personal interest in staff welfare. The CEO prefers a disruptive business approach, is driven by business performance and balance scorecard KPIs, is business focused and staff welfare comes secondary after performance metrics. |

Table 6.1:- Summary of the Identified Key Dichotomies

The key protagonists in each of the dichotomies have divergent views and interests. A consequence of divergent views and interests is politics and power play (Sheard, Kakabadse & Kakabadse, 2011). This is the space in which insider action research takes place as a political and often subversive process that “examines everything, stresses listening, emphasises questioning, fosters courage, incites action, abets reflection and endorses democratic participation” (Coughlan & Brannick, 2010; p. 127). I posit that as we progressed with the action research, the subversive and intrusive nature of the research was causing discomfort to some members within the dichotomies and challenging others to re-orient their thinking. The enthusiasm initially demonstrated by members of the executive and senior management, for example, started fading off during the evangelism phase when we started getting intrusive into some organisational norms and taken-for-granted assumptions. By the time we were winding up the evangelism phase and moving onto the ‘knowledge is power’ phase, overt support amongst a significant number of the top leadership was significantly lower than earlier on in the change initiative.

The less than optimal support from the top echelons was more pronounced in head office. Getting some of the head office teams to participate in evangelism sessions, take part in the knowledge sharing sessions and other activities in the life of the project was at times difficult to achieve. It involved a lot of what Buchanan and Boddy (1992) refer to as back-staging activities by myself and a few of the research participants.

Not all the 43 evangelism sessions flowed smoothly. There were hiccups and disappointments in some of the sessions. One session in particular was actually considered a disaster; and the session ended up being a rich source of knowledge with regard to the object of my study – leadership practice within the organisation.

Reflecting on the success or otherwise of the sessions; the observation was that the successful evangelism sessions enacted leadership alongside the idea of everyone having a leadership role to play; while the unsuccessful sessions had elements of leader-centrism. In one of the most candid reflection moments; some evangelists were singled out as being wet sinners who could not stand on a high moral ground to facilitate authentic evangelism sessions. The session also delved deeper into the taboo subjects of the ‘old-order vs. new-order’ as well as ‘founder vs. CEO’ power dichotomies.

The old-order vs. new-order dichotomy is an amorphous ‘us vs. them’ power-play dynamic that places what are considered ‘bonafide loyalists’ on one end of a continuum and the ‘dream team enthusiasts’ on the other end. The former are generally long serving employees who have a long historical tie with the bank and the founder; while the latter are mid-career entrants with relatively shorter historical tie with the bank and perceived to have a close tie with the CEO. There is therefore some relationship between the old-order vs. new-order and the founder vs. CEO dichotomies.

Peeling the layers of dynamism within these two dichotomies holds the key to unravelling the primary dynamics of how leadership is enacted within Family Bank. The interaction of this situational context with the leaders and followers in the bank defines leadership practice within the organisation. Surfacing the layers of dynamism during the action research process, however, was akin to walking through a land heavily infested with landmines and the danger of stepping on a live landmine was real. Walking that path during the research offers actionable knowledge to others undertaking insider action research in similar circumstances. This is the focus of the next chapter.

CHAPTER 7

Implications for Knowledge and Practice

“By influencing tasks and contexts, practice makes its impact on research. How do we set about understanding these tasks and contexts? ...If we imagine that practice cannot be fully understood in theoretical ways, the idea of the rational, all-encompassing subject evaporates. Practices may need forms of understanding that are, in themselves, practical” (Gustaven, 2003; p. 162)

7.1 – Revisiting the Academy-Practice Divide

As discussed in section 1.1.1, the academy-practice debate has been a subject of many studies and several proposals of bridging the gap have been made (Rynes et al, 2001), the DBA being one of them. In comparing and contrasting a DBA to a PhD, the former is expected to contribute to both theory and practice while the latter is expected to make significant contribution to theory (Lockhart & Stablein, 2002). DBA programs are designed to meet a demand for ongoing formal learning and opportunity to conduct doctoral research on real work-based issues “for the mutual benefit of both practitioners and academics” (p. 195).

Using an action research approach to implement the change program and explore leadership practice within the organisation, the project makes an actionable knowledge contribution as discussed below.

7.2 – Actionable Knowledge

Actionable knowledge is knowledge that is useful to both the academic and practitioner communities (Adler & Shani, 2001; cited in Coghlan & Brannick,2010). It is that knowledge required to implement the external validity or relevance in the world (Argyris, 1996). In this section I share my practical experience and reflections on what I learnt as key takeaways as I implemented the insider action research project within my organisation; especially the key challenges and how I navigated my way round them. I organise the takeaways in three dimensions – (i) managing organisational politics, (ii) role duality and (iii) pre-understanding

7.2.1 Organisational Politics

This was the most difficult challenge for me as an insider action researcher. One of the outcomes of the research was the description of the level service to customers as “mediocre” and pointed to the primary cause as “mediocrity in leadership”. This was a highly political message to deliver as it challenged those at the top of the hierarchical structure, including myself. It posed a real threat to careers of people at the top of the organisational hierarchy. As the insider action researcher, surfacing such a message with political implications was a real threat to my continued existence

within the organisation and put my career under real threat. I noticed attempts to polarise the research process and play it into the existing power dichotomies existing within the organisation.

Further, misalignment and disharmony within and across the different components of the bank was surfaced during the research. These included:

- misalignment between the board and the executives,
- misalignment between the executives and managers below them,
- misalignment between managers and staff on the shop-floor,
- misalignment between the documented strategy and the reality in the ground,
- misalignment between the stated vision, mission and values and the enacted reality on the ground
- misalignment between customer expectations and bank's actual delivery

This misalignment and disharmony resulted in less than optimal results on the critical success factors and must win battles. The research process and how it surfaced the misalignment as well as other outcomes was uncomfortable to some of the leaders. In particular, the following aspects of the research were causing discomfort :

- The research was questioning everything
- The research was stressing listening and engaging with staff across the organisation
- The research was inciting action and empowering teams to gather courage and implement their action plans
- Reflection and democratic participation was being encouraged

All these were disruptive engagements which were threatening the organisational norms of the day. The initial enthusiasm displayed by the executive team when the research started kept reducing over time and mutated to near-hostility by some of the EXCO members in the later cycles of the research.

The board, on the other hand, remained supportive throughout the process. The chairman and founder, in particular, were interested in progress updates throughout the period of the research. This level of support from the board contributed positively to the successful completion of the research. The teams on the shop floor were also supportive of the initiative. I describe the landscape of my project as *"a supportive top, a reluctant middle and an enthusiastic bottom"*. Navigating my way around the reluctant middle was the biggest political challenge for my research; and gaining and retaining support from the board was a key success factor for my research.

7.2.2 Role Duality

Combining my role as Retail Director and action researcher presented unique challenges and dilemmas. It was not easy to balance the demands of the two roles and often times I wasn't clear even to myself which hat I was wearing at some specific times. For example, within my researcher role, we identified mediocrity in leadership as the primary cause of mediocrity in the level of customer service. In my dual role of directorship, I was part of the top leadership team and therefore conflicted and faced with a real ethical dilemma of donning on a defensive hat and defending the top leadership. Some of my colleagues in top leadership thought I was not playing team by exposing weaknesses to too much scrutiny.

Secondly, engagement with organisational stakeholders was also affected by my role duality. My director role had an influence, however small or big, on how much staff could trust me and share information with me in my capacity as a researcher. The temptation to tell me what they thought I should hear was always a reality I could not ignore.

7.2.3 Pre-understanding

By the time I was embarking on my research, I had worked in the organisation for one and a half years. During this time, I had gathered some knowledge on the day to day life within the bank and I knew my way round the organisation. This had its advantages to me as insider action researcher because I could easily approach people for various informational needs, had a general idea about the key issues within the organisation and could generally get my way round without much difficulty.

This pre-understanding presented some disadvantages as well, the key one being the temptation to assume that 'I knew' and not subject my assumptions to alternative re-framing. The risk of presenting my jaundiced view of issues based on my pre-understanding without subjecting them to critical reflection was real.

7.2.4 My Key Takeaways

In the foregoing discussion, I offer my key takeaways to anyone considering or undertaking an insider action research are as follows:

- **Be prepared for any consequences:-** the risk that you could work yourself out of your current job is real; and it is therefore advisable to evaluate that risk consciously before embarking on an insider action research. Do you have options that you can fall back to if the risk crystallises? In my case, I was cognisant of the risk throughout the research period and had identified several

fall back options that I would pursue if the worst were to have happened. Luckily, I did not have to activate any of my fall-back plans.

Conversely, insider action research has the ability to propel your career positively by clearly distinguishing you from your peers and positioning your capacity to solve real organisational issues. As the process involves many internal stakeholders in a collaborative process that tackles real issues for the benefit of the organisation, in doing so it has the potential of building the profile of the insider action researcher within the organisation. Luckily for me this is what happened.

- **Solicit for support at the right level:-** It is difficult for an insider action researcher to succeed without support at the right level within the organisation. If I did not have the support of the board, for example, my research would most likely have been frustrated along the way by the internal political polarities.
- **Confirm organisational readiness for internal action research:-** from my own experience, I posit that not all organisations are conducive to internal action research. Some organisational cultures may not be supportive of the intrusive nature of action research. Further, there are departments within organisations that may be more conducive to internal AR than others. It is therefore in the interest of the internal action researcher to reflect on the state of the organisation readiness for their specific organisation to support internal AR. In my case I had to move to a different organisation that I felt was more conducive to internal AR towards the time when I was due to start my final research for the DBA.
- **Isolate your organisational uniqueness:-** I found it worthwhile to try and identify the uniqueness of the organisation in which one is engaging in insider AR. The endeavour to identify what I consider the unique DNA of the organisation assisted me to navigate my way round the AR and address the organisational problem that I set out to tackle. The uniqueness within my organisation was the phenomenon of 'kiundutho' and the enmeshment of the organisation with the life of the founder. This true DNA of the organisation affects every facet of the organisational reality and gaining understanding of this reality helped me navigate my way round the 'us vs them' tensions within my organisation.
- **Isolate your individual uniqueness:-** I also found it worthwhile to identify one's own uniqueness and leadership DNA. I consider this contribution so important that I dedicate chapter 8 to how I reflected the story of my thesis evolved as I lay the foundation of isolating my leadership DNA; which is the ultimate crescendo on which my insider AR ended as captured in Section 9.5.

7.3 – Limitations of the Study

Though the study achieved the research objectives, the following four limitations are acknowledged and offer opportunity for extension of the study as highlighted in section 8.4 below.

1. Single site:- the research was confined to one organisation, Family Bank. This limits the applicability of findings across different situations; a limitation that is common across action research and in particular case study research (Gummesson, 2008; Harris 2008).
2. Primary reliance on views of the research participants:- the research relied heavily on the views and reflections of the research participants. No structured interviews were conducted with staff in branches or head office to cross-validate the perspectives of the research participants.
3. Limited engagement with literature on customer centrisms and change management:- due to the time constraints, the scope of literature review was confined and I did not engage much with literature in the areas of customer service and change management.
4. No structured interview was conducted with the CEO:- engagement with the CEO was limited to routine interaction with the insider action researcher on practitioner mode with no opportunity for joint reflection on pertinent aspects of the research. Organisational politics considerations also dissuaded me from pursuing opportunities to interview the CEO.

These limitations offer opportunity for others or myself at a later stage to extend the research.

7.4 – Opportunity for Further Research

I capture opportunities for further research, both internal within the bank and opportunities external to the bank.

1. Impact analysis:- a study to measure the impact of the customer centrisms change program and the extent to which the project achieved the intended change within the bank.
2. Alternative approach:- a review of leadership practice using a different research methodology may be undertaken and the results compared with the results of this study. An opportunity exists for a more inclusive survey approach involving more staff, CEO and other members of senior management.
3. Ideal profile of a Family Bank leader:- the research identifies a uniqueness in Family Bank attributed to the *kiundutho* phenomenon unique to the bank. There is opportunity for a study to explore possible existence of a unique profile of individuals who are more likely to succeed as leaders within the Family Bank ecosystem than others.

4. Concepts other than leadership: this study focused on leadership. There is opportunity to extend the research to other areas in the bank like operational efficiency, deployment of alternative banking solutions, engagement with different customer segments, loan portfolio quality etc.
5. Extension of the research beyond Family Bank to other organisations within the financial services in Kenya and even organisations in other sectors of the economy.

7.5 – What Next for Me?

The University of Liverpool's DBA promised to be a business-orientated doctorate that would equip me with practical skills, understanding and insights that I would apply immediately. It committed to ensuring that, on graduation, I would be fully equipped for the next challenge in my career, adept at finding the right solutions for contemporary business situations. Critical reflection on attitudes and beliefs that inform decision making at individual and organisational level is a core pillar of the program; as well as building a full understanding of oneself as a scholar-practitioner.

In the next two final chapters, I endeavour to build a self understanding of who I am as a scholar practitioner as I launch into the next phase of my life post-DBA graduation. In Chapter 8, I start off with a reflection on my reflection about the AR story while in Chapter 9 I reflect in what I learnt; ending my thesis with a re-calibration of my leadership DNA.

CHAPTER 8

Reflections on the Story

Human beings are constantly attempting to develop conceptions about the world, and as Cassirer (1946, 1955) and others have argued, they do so symbolically, attempting to make the world concrete by giving it form. Through language, science, art, and myth, for example, humans structure their world in meaningful ways. These attempts to objectify a reality embody subjective intentions in the meanings which underwrite the symbolic constructs which are used. Knowledge and understanding of the world are not given to human beings by external events; humans attempt to objectify the world through means of essentially subjective processes (Morgan, 1980, p. 6-7).

8.1 - Tying it all up – Deploying Stories, Metaphors and Language

In this chapter I seek to locate myself and build a foundation of self-understanding as a leader. I seek to answer, to myself, the question – “who is the authentic me as a leader? What is my leadership DNA?” It is a sense-making chapter for me as an action-researcher

Storytelling is the preferred sense-making currency in human relationships among internal and external stakeholders of an organisation (Boje, 1991a); and I engage in this currency a lot throughout this chapter. One of the outcomes of this research for me was a self-realisation that story-telling, use of metaphors, language-play and extension is an integral part of who I am. I realised the ease with which I default to it with little effort in my day to day engagements; and make a conscious attempt in the presentation of this thesis to embrace this aspect of who I am in my action researcher role. By surfacing and being attentive to how I experienced myself in inquiry and action; I seek to establish my authenticity as an action researcher who aspires to be of value to the action research community (Coghlan, 2008).

A brief overview of how this side of me has evolved over time helps contextualise my reflections in this chapter. My roots are from the Kikuyu community where knowledge was, until just over a century ago, generated and perpetuated through the art of story-telling, use of metaphors, idioms and crafted use of language. Contemporary literature may not do true justice to the depth of this mode of knowledge creation and dissemination in the community. Before reading and writing was introduced to the community by the early missionaries towards the end of the 19th Century, knowledge was passed on from one generation to the next mainly through story telling. The story teller often incorporated the audience in telling the story by, for example, breaking into song and dance in the course of telling the story. And just like AR develops practical knowing in the pursuit of worthwhile human purposes in a participatory process (Reason & Bradbury, 2008); the story teller (just like the action researcher), in a sense facilitated co-creation of knowledge in collaboration with the audience.

This phenomenon was not unique to my community. As Boje (1991b; p. 279) captures:

“Once upon a time, not so very far or long ago, being a skilled storyteller was part of leadership. The Ute Indians of Utah made the best storytellers their tribal leaders. These storytellers told of love, adventure, and the history of their tribe. And, their stories combined rhythmic dance, song, poetry, and animated actions into an artistic performance.”

The position was not much different in my community. Beecher (1938; p. 80) observed that

“Kikuyu stories, like all unwritten literature, tend to be fluid. No two people seem to know quite the same version of a story, and one person may give as one long story what another will tell you should be two distinct shorter ones. Moreover, practically all direct speech is quoted in the form of a song, both the words of the song and the music varying with different reciters”.

As I grew up in the countryside in the 1970s, I was privileged to be a direct beneficiary of many folklore stories. We spent a lot of time during the day and evenings with the elderly persons as our active parents engaged in farming and other day to day activities. The elderly persons were from a generation that had experienced the community’s traditional life in their younger days; and I enjoyed listening to the folklore stories they narrated. Apart from the knowledge acquired in the process, the storytelling experiences to a considerable extent influenced who I am today as a person and a leader. Against this backdrop, storytelling is an integral part of who I am in social interactions, at work and has inevitably found its way in my scholarly world as well.

This chapter, in particular, (and the entire thesis in general) captures this part of me. As I reflect on my action research story in the light of the research experience, I start off by reproducing an illustrative Kikuyu story below as captured by Beecher (1938; p. 80).

Long ago, the women were the rulers of the kingdom. The men began to feel that this was not a good state of affairs, and called a meeting in order to discuss what was to be done. They decided to call the women together and make them dance naked before them. When the women came and were told by the men what they had to do, they refused because they said that they were ashamed to do such a thing. The men argued that the rulers of the kingdom ought to know no such thing as shame. It was decided to call another meeting of men and women together in order to settle the matter. The women came to the meeting, bringing their children with them. For a long while they discussed the matter until it began to grow cold and dark. One by one, the women went away because they feared that their children might suffer as a result of the cold. That settled things. By this time, the men had realized that, not only were the women ashamed to dance naked before them, but they were also afraid. They decided that such people were totally unfitted to be rulers and that the best thing that they could do would be to take their power away from them...

A key lesson we were taught in the formative days of our lives was that 'the story never ends'. It is the storyteller who poses; and one has a duty to continue telling the story from where the storyteller pauses. In this context, I would be failing in this obligation if I did not continue telling this story from where Beecher stopped; and I do therefore dutifully do so as below.

As soon as all the women had left, the men discussed amongst themselves and agreed a common strategy of how they were going to wrestle power from the women. They agreed that each was going to go home and ensure that he makes all his wives pregnant over the coming days. This they did dutifully and when all the women were heavily pregnant and weak the men took over power from the women...

I pause there as a storyteller and leave the reader obligated to also continue telling the story further upto a certain point after which they pause and leave it for someone else to continue telling the story.

As I reflected on my community's story telling culture, I filtered out some key observations that are of relevance to my reflection on my AR story. First, the stories normally had a 'title' and a structured way that the storyteller introduced the story to the audience. The above story, for example, was often titled 'how men took over power from the women' and the structured style that the story teller adopted to start off the story was usually as follows:

Story teller:- *I will narrate to you a story*

Audience:- *Narrate to us*

Story teller:- *And it is a story*

Audience:- *Yes*

Story teller:- *About how men took over power from the women*

Secondly each story had a theme and key lessons that were deeply buried in the story. Though the main characters in the story were often mystical, for example ogres and giants, there was always key messages and lessons that were carried by each story. On face value, the words used would ordinarily not overtly pass across the message without the storyteller engaging the audience in deep reflection to surface the potency of the story. The above story, for example, is about power dynamics and political machinations; concepts that are as applicable in contemporary organisations and communities just as they were in the native community.

Thirdly, the story was extendable; building on from the point to which it had been told; just as scientific knowledge continues to be extended by building on to the existing body of knowledge. The

structure of how the story teller ended the story was patterned in such a way as to invite others to continue with the story. The storyteller always ended with the words “my story ends there” as opposed to “the story ends there”. Though this ending pattern may appear like simple semantics with words ‘my story’ vis-a-vis ‘the story’; the distinction was significant as it was only the storytellers bit of the story that was ending and not the story per se. The story continued out there for others to continue plugging into and telling their bit of the story. Such details were taught to us as children from an early age and by the time we could tell a story; the starting and ending structure was often second nature. Similarly, scholarly research does not end with one study as reported by a particular researcher. The research continues to be extended out there by other researchers, and the ending of the research report is structured as such.

How is this reflection on storytelling within my traditional community relevant to the story that was the subject of my AR? The reflection was a light bulb moment for me in many ways. First, it surfaced the resonance between the mode of knowledge creation and dissemination in my traditional community with my epistemological dispensation and social constructionist paradigm. As I reflected on the story, I became more cognisant of my own personal impact on how the AR story evolved and continues to evolve; granted that I was not an impartial and value free observer but an active agent in the creation of the story.

The story I have told in chapter 5 is influenced by the lens through which I perceived the research project right from the beginning and how this perception evolved along the journey. Just like the story in my community doesn’t have an exact replica when told by different storytellers, so it is with my research. The version I have narrated is bound to differ from the version that any of the research participants may narrate. I narrate my reflections as I captured them along the journey in the fashion of my community; whilst at the same time staying faithful to my scholarly obligation. I tap into use of metaphors and indirect language in the initial stages; but eventually revert back to more direct language as I wrap up the reflections and align my content more to a scholarly audience. I hope to carry along the practitioner and scholarly audience along.

I reflect on how the research evolved and eventually crystallized to the story of ‘*how Family Bank moved from the SKY to the ground*’. The introduction of my reflection would go as follows:

Story teller:- *I will narrate to you a story,*

Audience:- *Narrate to us,*

Story teller:- *And it is a story.*

Audience:- Yes,

Story teller:- About how Family Bank moved from the SKY to the ground.

8.2 - From the Sky to the Ground

The word SKY acquired a contextualised meaning during the course of the AR and became common lingua across the Bank within the life of the project and beyond. The initials as used in this context stand for '*Siyo Kazi Yangu*'; which is the Kiswahili translation for '*it is not my business*'. The diagnostic phase of the project crystallized the operant culture then to be what was described as SKY mentality characterised by mistrust, animosity and blame game (BG).

The description above captured the direct meaning of what SKY stood for. I stretched the reflections further for depth and acquired a metaphoric meaning of the word sky (now in lower case) in relation to the ground. This was my way of sense-making of the issue that we were really tackling; and use of metaphors to contextualise became handy. I eventually contextualised the project metaphorically as the opening up of the sky to send torrential rains to water the ground so that trees of (i) cooperation, (ii) mutual respect and (iii) willingness to learn that we had planted after uprooting the dead trees of (i) mistrust, (ii) animosity and (iii) blame game could sprout. The journey of killing and uprooting the latter trees and replacing them with the former was long and winding. It was a journey that, figuratively, (i) started off in a discotheque, (ii) moved on to a laboratory, (iii) then to a church, (iv) a grazing field, and (v) eventually back to the university. I summarise below my reflection of the experiences in each of these places.

8.2.1 – In the Discotheque

A discotheque is ordinarily a noisy place often with loud music playing in a multi-colour flashing lights environment and other 'noise'. This is the kind of space I found myself in at the start of the project. There was a lot of 'noise' in my mind as I tried to figure out what my project was really about. Many questions were going through my mind. What was I really addressing? Was I dealing with a leadership issue, organizational culture issue, change management issue, customer service issue, *Kiundutho* phenomenon, or what issue? I ventured into literature searches in a variety of knowledge domains.

Different forces were pulling me in different directions by. My intrinsic motivation was gravitating my thesis towards a leadership development domain. I dug deeply into the wide scope of literature in this domain seeking a rock on which to anchor my research. The organisational issue of addressing

the specific issue of customer centricism on the other hand presented practical questions that added to the noise. There were other issues that were competing for attention in my practice and were also viewed by other organisational stakeholders as being key and thus warranting scholarly consideration (Coghlan & Brannick, 2010). Striking the right balance between the demands on my mind as a line manager and as a scholar added to this noise as well.

It is in this context that I compared this phase of my research to being in a discotheque. In a discotheque, the mind has to decipher many competing sounds and images ranging from the loud music spewing from the speakers, frequent interjections by the DJ, animated conversations by friends, the din of conversations amongst other patrons, the flashing strobe lights and many more sights and sounds competing for the mind's attention. In a similar way, my mind had a lot of competing 'noises' to decipher from in the initial stages.

8.2.2 – In the Laboratory

A laboratory provides controlled conditions in which research, experiments and measurements may be performed. With regard to the specific issue of customer centricism, we needed such controlled conditions in which to strip it bare in order to understand it as well as safe conditions to test and experiment with various ideas and evaluate the results from what we were experimenting with. The brainstorming sessions and meetings with the AR participants felt like being in a laboratory, seeking to get a comprehensive diagnosis of the issue. We grappled with and reflected on many questions. Why was the level of service so low? Was it a people issue, computer system issue, operating procedures issue, products issue, or what really was the issue? How did the situation get to where it was?

How were we going to get answers to these questions? First, it was necessary to develop a high level of trust amongst the research participants in order to have uninhibited deliberations and contributions by each participant. Secondly we needed to get results from the laboratory.

What were the key results? First we were able to get a grasp of the starting position. We established that the level of service at the time was way below acceptable standards. Secondly, we reflected on the causes of the collapsed state of service, which were indicatively attributable to what was described as sins of omission and commission by staff across the organisation. Thirdly we agreed on action plan to validate these findings within the wider population across the organisation. The research participants took the bold step of (i) confessing their own 'sins of omission and commission', (ii) seeking forgiveness amongst themselves (which was granted) and (iii) committing to lead a new life of commitment to customer centricism henceforth. The team likened this to

evangelism of the Christian doctrine amongst sinners; giving rise to the next phase of the journey which was popularly termed as 'evangelism'.

8.2.3 – In the Church

Evangelism and evangelists are words that are operant in the Christian community and not the banking world. The genesis of the contextual application was an often quoted statement by one of the action research participants whilst in the 'laboratory' - *'now that we are converted, we must be very evangelical and dance fully to the music of customer centrism'*. The research participants started referring to themselves as evangelists who had seen the customer centrism light and were ready to evangelise to the whole organisation on the need to see the light as well. These were amongst a long list of terminologies borrowed from the Christian church that increasingly became common lingua, first amongst the research participants and increasingly across the organisation.

While 'in the church', the research participants went about holding 'evangelism sessions' across the organisation. Reflection on the success or otherwise of the sessions pointed us to critically evaluate trust levels between the facilitators and participants of sessions that were not considered successful. Our conclusions informed the approach to the next phase of the project whose focus was how the SKY attitude and BG was going to be completely killed across the Bank. The choice of the volunteers' name of stewards pointed to the importance of their role in creation and sustenance of a new mindset and reorientation post the evangelism sessions.

8.2.4 – In the Grazing Fields

The dictionary meaning of stewardship is the responsible overseeing and protection of something considered worth caring for and protecting. Shepherds are good stewards of their flock; whether or not they own the flock. They protect the flock from harm and ensure they are well taken care of at all times. The volunteers had an equally demanding task of overseeing and protecting the new modus operandi that was envisaged as a result of the project. This informed my conceptualisation of the ideal volunteer's profile as *'an out-of-the-box thinker, self-driven, passionate and confident individual who could dare to try.'*

Effectively the stewards were involving their colleagues to enact a leadership role in a distributed leadership (Gronn, 2000, 2002) context. This in effect devolved resolution of issues to the teams on the ground; with management at the branch and head office playing a supportive role. Away from the perception of leadership as an entity way high up in the sky; use of the stewards endeavoured to demystify the big man view of leadership and position leadership as "first and foremost about leadership practice rather than leaders or their roles, functions, routines and structures" (Spillane,

2005; p. 144). This was aimed at a conceptualisation of leadership as distributed ‘from the sky to the ground’.

The initial diagnostic phase by the research participants, evangelism and stewardship phases drilled through the question of why the level of customer service was low through to surfacing enactment of leadership within the organisation. The symptomatic blame game and SKY mentality, lack of basic working knowledge and lack of ownership by leaders and staff across the organisation was a reflection of how leadership is enacted within the organisation. It was now time to get back to the university for the contribution of actionable knowledge and growth as a scholar and researcher.

8.2.5 – In the University

A university is a community of scholars and teachers where higher education and research takes place. Reflecting on the story; I kept reminding myself that this is the community and realm in which I was operating whilst undertaking the action research project. My development as a scholar practitioner has been a journey; a journey that entails using my experience, tacit knowledge and intuition to solve complex organisational issues (Coghlan & Brannick, 2010). Reflexivity in the research process has been part and parcel of the journey and along the way taking into consideration the relationship between epistemology, methodology, ontology as well as the multiple layers and levels of reflection on the interplay of these elements (Burrell & Morgan, 1979; Morgan & Smircich, 1980)

Figure 8.1 summarises the iterative process engaged by the AR process. The poor customer service standards were attributed primarily to the culture of BG and SKY, which was in turn attributed to a general lack of working knowledge about the bank, its customers and products as well as lack of ownership by leaders to address neither the knowledge gap nor the BG and SKY mentality. This in turn was attributed to how leadership was enacted within the organisation in the context of four power and politics dichotomies (i) management vs. staff, (ii) head office vs. branches, (iii) old-order vs. new-order and (iv) founder vs. CEO.

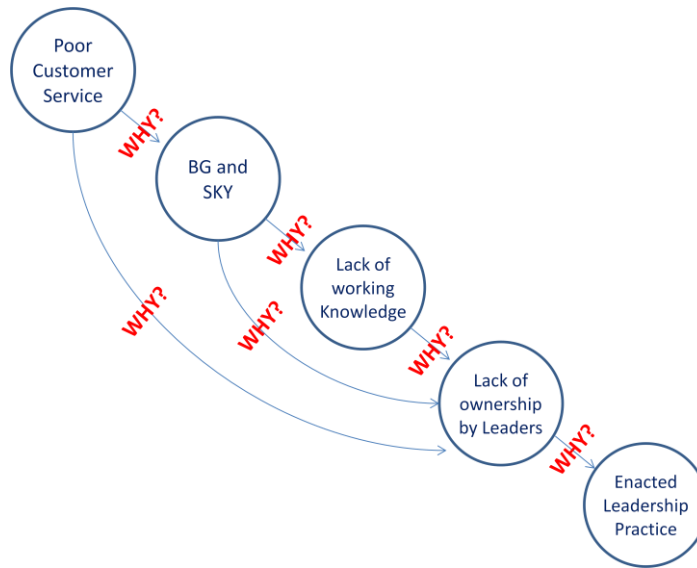


Figure 8.1:- The Iterative Research Process

Figure 8.2 models linkage between theory and practice for the research project. Leading the organisation through the change project provided the opportunity engage with literature on leadership practice for interpretation of how leadership was being enacted within the organisation and inform re-conceptualisation and reshaping (Raelin & Coghlan, 2006) the same. Theorising and taking action geared towards the intended result of achieving customer centricism were integral pillars of the activities I engaged in the university.

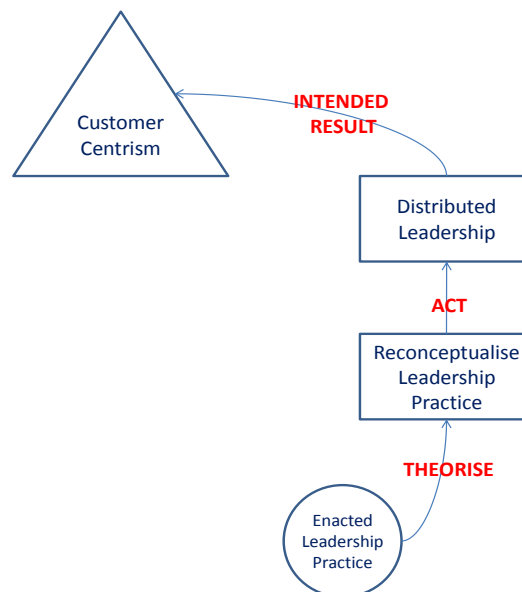


Figure 8.2:- The Theory-Practice Interface

In the next and final chapter, I reflect on what I learnt during my internal AR project.

CHAPTER 9

My Reflection on What I learnt

“I am a curious work-in-progress leader who values integrity, order, structure, authenticity, simplicity and self direction in pursuit of success; but has some rough edges which require smoothening with the assistance of trusted comrades-in-adversity along that journey” (D. Thuku, 2015)

Throughout the research period I learnt a lot about Family Bank, the customer centrist issue that I set out to investigate, myself as well as my colleagues. I highlight below a reflection of the key learning in these areas and conclude with a synthesis of the same to what I refer to as my ‘leadership DNA’.

9.1 - What I Learnt about Family Bank

I commenced the research with a basic assumption that I had a good knowledge of the Bank and the day to day dynamics within the organisation; having by then served for a year and a half. The deeper I got into the research, the more I realised that there was a lot that I did know and was learning as we worked collaboratively with the research team to address the customer centrist issue. There were, however, some of pre-research assumptions I had before commencing the research which I validated during the course of the research.

First, I realised how superficial my knowledge of the heritage of the Bank was and more significantly the extent to which I had taken for granted the importance of this heritage as a key success factor for leadership engagement and change initiative in the Bank. Whereas I was aware of the rational facts of when the institution started and the key milestones along its growth journey; I realised that I had not taken enough time to assimilate the emotive historical context of the Bank. This context is heavily intertwined with the life of the founder, and I spent time with him to learn this historical context from his perspective. This gave me a new perspective of the Bank; a perspective that helped in understanding some of the internal dynamics and day to day operations of the Bank. An interview he had granted to a local newspaper (Appendix 8.1) captures some of this perspective.

Reflecting on this acquired perspective of the Bank, the imagery that came to mind was that of a potter making a beautiful hand-made clay pot. The process of making the pot is meticulous, labour intensive, time consuming and



results in the potter’s hands getting quite dirty. The potter has full control of what the final output will be in terms of such aspects like the shape, size and design that are all determined by his mind and hands. The final output is a delicate product that must be handled with care, lest it falls and breaks to irreparable smithereens. In the initial stages of the process, the potter may smash the pot and rebuild it afresh while the clay is still wet. The opportunity to break and rebuild is lost once the

pot solidifies as upon solidification, only superficial changes like a colour spray, engraving patterns on the surface etc are feasible.

I conceptualised Family Bank as an output of such a laborious process where the founder had to dirty his hands to meticulously craft the Bank to its current status. I got insights to his thinking and aspirations as he moulded the foundations on which today's organisation rests. Basic details like the name, values, vision, mission, tag line, logo and all organisational artefacts are largely the creation of his mind and the foundational modus operandi of the organisation the work of his hands. The bank is therefore of great sentimental value to him, being a reflection of his life and aspirations. In this context, he is cautious (some stakeholders think over-cautious) and jealously guards against anything that may crash this already solidified output. This may present a challenge of his ability to 'let go' and give way to the re-conceptualised distributed leadership as proposed by this research.

Secondly, despite his departure from the day to day management of the Bank, the founder still occupies a significantly influential position in shaping the overall direction of the Bank. Majority of the staff hold him in high regard, especially those who have worked in the bank for long; and similarly he has a special regard for staff. Quoting him from one of our discussions; *"if you treat the staff well, they will take care of the customers and the business... train them, coach them, mentor them and be close to them ... that has been my motto ..."*

My third learning is what I find to be unique characteristics that distinguish Family Bank from the other banks I have worked for in the past. It is a uniqueness that is difficult to describe but the founder simply refers to it as *kiundutho*, and I argue that this is what gives Family Bank its unique identity that cannot be replicated. This, however, also poses a challenge to leaders who join the organisation and have a misfit with this uniqueness. I reflected on a number of leaders who had joined the bank from other organisations over the preceding three years and left in a relatively short while disillusioned despite having a relatively successful track record prior to joining Family Bank. My intuition is that their failure to fit in can be attributed to misalignment with this uniqueness; though this needs to be validated by further research.

The descriptive word used internally for this uniqueness, *kiundutho*, does not in my view capture the depth and breadth of the uniqueness. The word literally translates to 'ad hoc' which does not do justice to this rich uniqueness. In the course of my research I was able to filter out two main insights on the *kiundutho* phenomenon.

On the one hand some staff view it as flexibility and used descriptors like:

“... this is the Family way of doing things ... keeping it simple ... not being bureaucratic like in those other banks...just being ourselves ...”.

This closely aligned to the views expressed by the founder that:

“...Family Bank is not about euphoria. We like doing things our own way. We don't run because someone else is running. We have our eyes on the ball...”

This view paints the uniqueness in a positive light and advocates for jealously conserving the phenomenon. Some staff hold a contrary opinion of *kiundutho* as exemplified by the sample views below:

“... the Bank should stop doing things the kiundutho way and realise that it has now grown to a big bank and is no longer the farmers' building society it was in 1984 ...”

“ ... this is a retrogressive way of doing things and has no place in this day and age... the bank cannot grow to Tier 1 with this kind of mentality ... Family Bank is not operating in isolation in Kenya ... it cannot insist on holding onto its kiundutho way of doing things ... we cannot grow if we insist on remaining kiundutho...”

This contrary view paints the uniqueness in a negative connotation and proponents of the view advocate for a total overhaul of the phenomenon.

It is instructive to note that reflecting on these two schools of thought over the course of my research was very illuminating. The following journal entry below, which I had made in my research diary in 2014 began to make sense:

“I had joined what I would call a “highly charged” corporate leadership atmosphere. In the initial months, the atmosphere was so charged that I often felt that a single spark was enough to cause an explosion that would potentially consume the organisation; an organisation that had taken about 30 years to build”

I realised that the above two schools of thought were covertly reflected in the executive suite and there were amorphous camps coalescing around key proponents of each of the views. The founder-CEO and old-new order dichotomies were also resident in the executive suite. As a scholar-practitioner resident within the organisation, this presented serious ethical challenges which I had to navigate through. How could I influence each of the two diametrically opposed protagonists to see the pros and cons of their strongly held positions without appearing to take sides?

I put forth the proposition that a synthesis of the above three lessons would offer positive contribution to re-conceptualisation of leadership practice within the Bank that would benefit protagonists of each of these opposing views whilst avoiding their shortfalls. The import of the

words “... *doing things our own way* ...” crystallised for me over the course of my research. I offer the following reflective questions that I found useful, especially for anyone who may wish to extend this study in Family Bank (i) was “doing things our way” always the right way? (ii) what if “doing things our way” was not the right way in some circumstances and (iii) would I always subscribe to “doing things our way”? (iv) what would be the consequences of having a contrary view and staying firmly on course?

9.2 - What I Learnt about the Customer Centricism Issue

The customer service issue was like the tip of an iceberg. Metaphorically, it was symptomatic of a much bigger malady that was hidden beneath the surface of what appeared like calm waters. As we went through the emergent enquiry process; the customer service issue often took a back seat and we surfaced and dealt with deeper organisational issues. The way leadership is enacted was at the core as captured in Figure 7.1, with the power and politics dichotomies serving as the fuel.

9.3 - What I Learnt about Myself

In a session with a few colleagues, we went through an activity of describing each other as seen from the lens of others. Some of the words my colleagues used like *focused, structured, disciplined, creative, serious, humorous* resonated with my self-knowledge but others like *rigid, conservative, harsh, abrasive* were surprising and felt like they were describing somebody else. This was a sobering beginning to true learning about self and a good precursor to self-understanding as a leader.

I learnt that I have more ability to positively influence people towards a particular direction than I was conscious of prior to engaging in the research. I reflected on my style of communication and leadership; in particular the use of imagery, metaphors and story-telling and became conscious of the tacit knowledge and potential it has on being more impactful. I felt more confident about what the DNA of my leadership practice is and developed capability to confidently practice my brand of leadership as my authentic self without feeling the need to conform to any un-authentic brand of leadership.

From a reflexive perspective, one conceptual baggage I carried to my research was my training and practice as a co-active executive coach. My coaching obligation of hand-holding people to create what they say they want and following through with them to action their choices towards their self chosen goals had an influence on how I surfaced what I learnt about myself. As is characteristic with action research projects, I was not a distant observer in the whole process but an active participant involved in constructing the research with the people rather than on or for them (Coghlan &

Brannick, 2010). I found convergence in the action research project with my coaching practice; which is basically a way of effectively empowering people to find their own answers, encouraging and supporting them on their path as they continue to make important choices (Whitworth et al, 2009)..

I also learnt that I have an inclination to hold on to things that may have worked well in the past. This was scary and I reflected a lot on the need keep (i) unlearning past learning that is value destroying, (ii) learning new things that are value adding, and (iii) bringing to my conscious awareness the fact that I have much more potential than I actually exploit; and consistently challenging myself to keep pushing limits in exploitation of my potential. Public reflection on my commitments to trusted colleagues is a practice I intend to adopt more as a tool for faster progress towards realisation of the commitments.

9.4 - What I Learnt about My Co-Researchers

In the initial phases of the project, many in the team of action researchers assumed that it was easy and quick to address the customer centrist issue. As one team member offered during our first meeting;

"... this is not difficult. All we have to do is agree on some actions and 'by who by when' ... we then monitor and agree on consequence management for anybody who is not complying".

Consequence management was offered a lot as the magic pill cure for the prevalent poor service culture. One participant commented that:

"what we lack is strict consequence management for people demonstrating inappropriate customer service conduct ... if people see others disciplined for taking customer service lightly, they will start to see the seriousness and take the appropriate corrective action."

Another key learning was about trust. I always had a feeling that the level of trust amongst colleagues was a matter of concern across the organisation. This feeling played out and became evident over the research period. In particular staff in the lower hierarchical levels had a low level of trust for their managers. One staff pleaded not to be reported to their manager for offering the following feedback:

"... please, please don't let my manager ever know that that this feedback came from me otherwise I will be in deep trouble with him ... customers are tossed from desk to desk and my manager does not seem to care about this practice ... I'm afraid it is affecting the overall performance of the branch..."

9.5 – A Synthesis:- My Leadership DNA

Over the period of research, I had the opportunity to recalibrate my beliefs and attitudes; and in the process gained a deeper insight of what I conceptualised as my leadership DNA. This was one of my intrinsic motivations of enrolling for the DBA back in 2011.

I have been deliberate to (i) gain understanding of my 'leadership DNA'; (ii) articulate my brand of leadership, and (iii) develop my authentic self. To this end, I synthesised a description of myself as follows:

"I am a curious work-in-progress leader who values integrity, order, structure, authenticity, simplicity and self direction in pursuit of success; but has some rough edges which require smoothening with the assistance of trusted comrades-in-adversity along that journey"

This is the foundation of my recalibrated leadership DNA. I am developing confidence in just being myself as a leader; not a copy-and-paste version of any other leader or person. Part of my authentic self is story-telling, use of metaphors and evolutionary language play. I am adopting this more confidently as part of my leadership practice dispensation. I am however balancing this with the newly acquired self-knowledge that I can hang onto things for unnecessarily long and be somewhat rigid. I have retained some trusted colleagues as a bouncing board to counter-check me along the way.

I kept testing my brand of leadership throughout the research project and continue to do so in my day to day responsibilities within the Bank. The action research project involved the entire bank and focused on (i) creating a culture of taking personal responsibility, (ii) empowerment, (iii) involvement of staff and (iv) building focus and alignment across the organisation.

Crystallisation of my leadership DNA is a work-in-progress into the future even post my DBA. As a DBA holder, I will endeavour to be the person within my organisation who asks those searching and provocative game changing questions that make everyone else look at themselves and their work in a different way (UoL website). Further, I will endeavour to venture into more insider AR; especially following through the unique local, indigenous cultural context with a view to actively participating in the evolution of new literature of how leadership may be understood in this context.

For now, my self-reflection and learning story ends there,

APPENDICES

APPENDIX 1.1

Financial Players Regulated by the Central Bank of Kenya (CBK)

| COMMERCIAL BANKS & MORTGAGE FINANCE INSTITUTIONS | | |
|---|---|--|
| FOREIGN OWNED | | |
| Locally Incorporated (No local ownership) | | Locally Incorporated (Partly owned by locals) |
| 1. Bank of Africa (K) Ltd | | 1. Bank of Baroda |
| 2. UBA Kenya Bank Ltd | | 2. Barclays Bank of Kenya Ltd |
| Not Locally Incorporated | | 3. Diamond Trust Bank Kenya Ltd |
| 1. Bank of India | | 4. Standard Chartered Bank (K) Ltd |
| 2. Citibank N. A. Kenya | | 5. Ecobank Ltd |
| 3. Habib Bank A. G. Zurich | | 6. Gulf Africa Bank (K) Ltd |
| 4. Habib Bank Ltd | | 7. First Community Bank |
| | | 8. K- Rep Bank |
| LOCALLY OWNED | | |
| 1. African Banking Corporation Ltd | 8. Equity Bank Ltd | 16. Jamii Bora Bank Ltd |
| 2. Commercial Bank of Africa Ltd | 9. Family Bank Ltd | 17. Middle East Bank Ltd |
| 3. Co-operative Bank of Kenya Ltd | 10. Fidelity Commercial Bank Ltd | 18. NIC Bank Ltd |
| 4. Credit Bank Ltd | 11. Fina Bank Ltd | 19. Oriental Commercial Bank Ltd |
| 5. Chase Bank (K) Ltd | 12. Giro Commercial Bank Ltd | 20. Paramount Universal Bank Ltd |
| 6. Dubai Bank Kenya Ltd | 13. Guardian Bank Ltd | 21. Prime Bank Ltd |
| 7. Equatorial Commercial Bank Ltd | 14. Imperial Bank Ltd | 22. Trans-National Bank Ltd |
| | 15. Investment & Mortgages Bank Ltd | 23. Victoria Commercial Bank Ltd |
| INSTITUTIONS WITH GOVERNMENT PARTICIPATION | | |
| 1. Consolidated Bank of Kenya Ltd | 3. Housing finance Ltd | 5. National Bank of Kenya Ltd |
| 2. Development Bank of Kenya Ltd | 4. Kenya Commercial Bank Ltd | 6. CFC Stanbic Bank Ltd |
| FOREX BUREAUS IN VARIOUS TOWNS | | |
| Nairobi - 70 | Nakuru - 2 | Eldoret - 2 |
| Mombasa - 9 | Kisumu - 2 | Namanga - 1 |
| MICROFINANCE BANKS | | |
| 1. Faulu Microfinance Bank Ltd | 5. Rafiki Microfinance Bank Ltd | 8. Sumac Microfinance Bank Ltd |
| 2. Kenya Women Microfinance Bank Ltd | 6. Uwezo Microfinance Bank Ltd | 9. U & I Microfinance Bank Ltd |
| 3. SMEP Microfinance Bank Ltd | 7. Century Microfinance Bank Ltd | 10. Daraja Microfinance Bank Ltd |
| 4. Remu Microfinance Bank Ltd | | |
| MONEY REMITTANCE PROVIDERS | | |
| 1. Amal Express Money Transfer Ltd | 6. Flex Money Transfer Ltd | 10. Kaah Express Money Transfer Ltd |
| 2. Amana Money Transfer Ltd | 7. Hodan Global Money Remittance and Exchange Ltd | 11. Kendy Money Transfer Ltd |
| 3. Bakaal Express Money Transfer Ltd | 8. Iftin Money Transfer Ltd | 12. Safaricom Money Transfer Ltd |
| 4. Continental Money Transfer Ltd | 9. Juba Express Money Transfer Ltd | 13. Tawakal Money Transfer Ltd |
| 5. Dahabshil Money Transfer Ltd | | 14. UAE Exchange Money Remittance Ltd |
| REP OFFICES OF FOREIGN BANKS | | |
| 1. Mauritius Commercial Bank | 4. FirstRand Bank Ltd | 7. Central Bank of India |
| 2. HDFC Bank Ltd | 5. Bank of China Ltd | 8. Rebobank Nederland |
| 3. Nedbank Ltd | 6. Bank of Kigali Ltd | |
| CREDIT REFERENCE BUREAUS | | |
| 1. Credit Reference Bureau Africa Ltd | 2. Metropal Credit Reference Bureau Ltd | |
| BUILDING SOCIETIES | | |
| None currently | | |
| NON-BANK FINANCIAL INSTITUTIONS (NBFIS) | | |
| None currently | | |

Source: - Central Bank of Kenya
www.centralbank.go.ke

APPENDIX 1.2

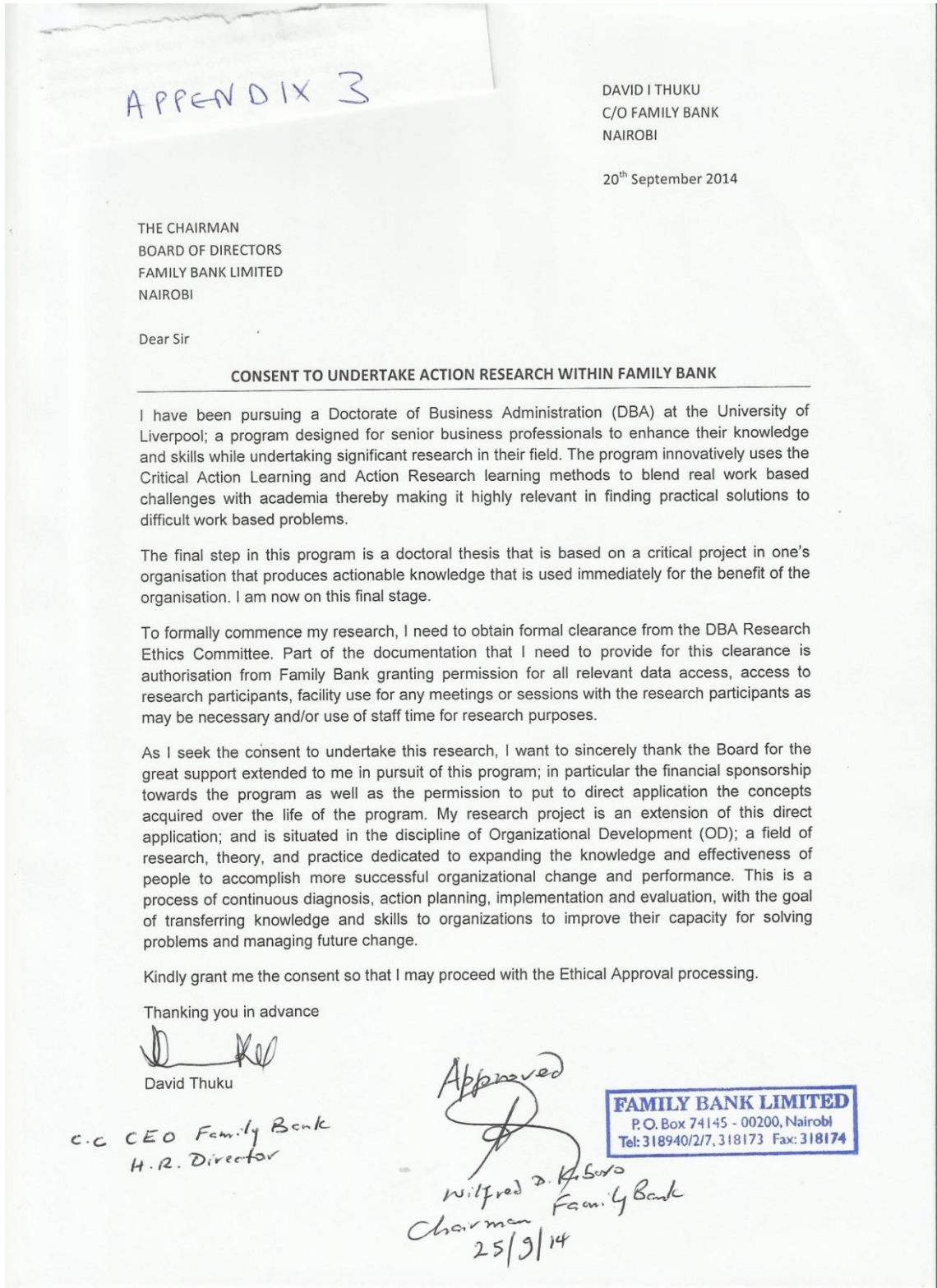
The 9 Critical Success Factors (CSFs) And 5 Must Win Battles (MWBs)

| CRITICAL SUCCESS FACTORS (CSFs) | | |
|---|--|---|
| 1. A high performing culture that values people and supports the business | 4. Growth in a high quality asset portfolio | 7. Funding of the growth strategy |
| 2. Great customer experience and brand protection | 5. Robust, scalable systems and processes for operational excellence | 8. Risk management |
| 3. Growth in customer numbers, deposits and high retention levels | 6. A well coordinated local expansion and subsidiaries | 9. A coherent Alternate Business Channels (ABCs) strategy |
| MUST WIN BATTLES (MWBs) | | |
| 1. Brand Positioning and Marketing | 4. ABCs Rollout | |
| 2. Customer Centricism | 5. Capital Plan | |
| 3. Systems and Processes | | |

Source: - Internal Records

APPENDIX 2.1

Application and Approval to Undertake Insider Action Research in Family Bank



APPENDIX 2.2

Participant Information Sheet

Dear _____

I am kindly requesting for your participation in a research study I am undertaking within Family Bank as part of my study program at the University of Liverpool. Before you decide whether to participate, it is procedurally important for you to understand why the research is being done and what it will involve. Please take time to read the following information carefully and feel free to ask me if you would like more information or if there is anything that you do not understand. Please also feel free to discuss this with your relatives, friends and colleagues if you wish. Kindly note that that you do not have to accept this invitation and should only agree to take part if you want to.

Thank you for reading this.

David Thuku

Why am I undertaking the Research Study?

I have been pursuing a Doctorate of Business Administration (DBA) at the University of Liverpool; a program designed for senior business professionals to enhance their knowledge and skills while undertaking significant research in their field. The program innovatively uses the Critical Action Learning and Action Research learning methods to blend real work based challenges with academia thereby making it highly relevant in finding practical solutions to difficult work based problems.

The final step in this program is a doctoral thesis that is based on a critical project in one's organisation that produces actionable knowledge that is used immediately for the benefit of the organisation. I am now on this final stage; hence the reason I am undertaking this research.

What is the purpose of the study?

The study aims to trace the evolution of leadership practice within Family Bank, offer a critical understanding of the current leadership practice within the bank, and adapt a contextualised leadership framework for application within the Bank to actualise the Bank's strategic agenda of transforming to a Tier 1 Bank. Whilst doing so, the research will focus on addressing real work based issues that align with the organisation's change and transformation agenda.

Why have you been chosen to take part?

This research adopts an interesting approach called "action research"; in which as the researcher I will work with willing participants within the Bank in a spirit of collaboration to capture the Bank's leadership practice story in an emergent inquiry process. You have been chosen to take part because of your working experience in Family bank that will be of great value in the research whose aim is to generate robust, actionable knowledge whilst bringing about change within the organization.

Do you have to take part?

Participation is voluntary and you are free to withdraw at any time should you not wish to continue. If you do wish to withdraw, no explanation will be required and no disadvantage will be incurred as participation is purely voluntary.

What will happen if you take part?

If you take part, I will arrange a convenient time with you when I can engage you on a more detailed explanation of how the collaborative process of inquiry and action will work out during the research. Subsequently we will arrange interview/discussion sessions at your convenient timing. To aid me in the subsequent analysis of the interview scripts, I will make an audio recording of our interview sessions. The interview/discussion sessions will last about 1 hour each

Are there any risks in taking part?

No risks are perceived to be occasioned by your participation in this research. The possible discomforts that may present themselves are:

- Sensitive or 'taboo' subjects that may surface during the research,
- Impact of existing relationship with myself as the researcher and how the process of the research may affect this existing relationship,
- Disclosure of previously non-disclosed material information in the course of the research

I commit that should you experience any discomfort or feel disadvantaged at any part of the research, kindly bring this to my attention immediately. If you wish to discontinue with the research due to such discomfort, you can withdraw without having to give any reasons for your decision to withdraw.

Is there any conflict of interest between this research and my day to day duties?

Action research approach happens within the context of day to day business. In this respect, as I undertake this research I will be wearing the hat of my day to day job as the Retail Director as well as the hat of a researcher undertaking this study. The study is separate from my day to day professional role. For any engagement with you as a research participant, I will be doing so explicitly in my capacity of action research. To minimise any possible conflict of interest while conducting the research, I have avoided drawing research participants from the Retail Department with whom I have a line management reporting relationship. I have formally sought and been granted consent by the Board and management of the Bank to undertake the research within the organisation.

Are there any benefits in taking part?

This research embraces a spirit of collaboration and co-inquiry to produce both action as well as learning. It is a practical piece of work that will dynamically cause change whilst learning from the change, about the change and about oneself in the process of the change. By taking part in the study, you will be directly involved in taking action that will bring positive change for Family Bank whilst learning in the process. An abridged version of the final report will also be availed to you.

Is there any monetary compensation for taking part?

There is no monetary compensation, gifts or reimbursements for taking part in the research.

It is purely voluntary.

What if you are unhappy or if there is a problem?

If you are unhappy, or if there is a problem, please feel free to let me know by contacting me on telephone 254 727432338 and I will try to help. If you remain unhappy or have a complaint which you feel you cannot come to me with, then you should contact the Research Governance Officer at ethics@liv.ac.uk; or the Research Participant Advocate (USA number 001-612-312-1210 or email address liverpoolethics@ohcampus.com). When doing so, please provide details of the name or description of the study (so that it can be identified), my name, and the details of the complaint you wish to make.”

Will your participation be kept confidential?

Your participation will be kept confidential and all research data including audio recordings will be kept confidential and only accessible to me. All electronic data will be password protected and maintained in a password restricted laptop. All physical records and data will be securely locked in a secure cabinet that is only accessible to me. Data collected will only be used for this research study for the stated purpose. Unless with express authority from yourself, data collected from yourself will be anonymised and your identity will not be revealed in the final report or otherwise

What will happen to the results of the study?

The results of the study will be packaged to an academic thesis for submission to the University of Liverpool for assessment towards my DBA qualifications. I will share an abridged version with you as well as all participants.

What will happen if you want to stop taking part?

Participation is fully voluntary and you can withdraw at any time, without explanation. Results upto the time of withdrawal may be used, if you are happy for this to be done. Otherwise you may request that they be destroyed and no further use to be made of them. As the results of the study will be anonymised, such withdrawal may only be done prior to anonymisation.

Who can you contact if you have further questions?

Please feel free to contact me if you have further questions. My contact details for purposes of this study are:

Name: David I. Thuku
Telephone: 254 727 432338
Email: david.thuku@online.liverpool.ac.uk
Skype: thukudit

APPENDIX 2.3

Participant Consent Form

Title of Research Project: Conceptualising the Practice of Leadership in a young and Rapidly Growing Bank in Kenya

Researcher: David I Thuku

**Please
initial box**

1. I confirm that I have read and have understood the information sheet dated 20th September 2014 for the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily.

2. I understand that my participation is voluntary and that I am free to withdraw at any time without giving any reason, without my rights being affected. In addition, should I not wish to answer any particular question or questions, I am free to decline.

3. I understand that, under the Data Protection Act, I can at any time ask for access to the information I provide and I can also request the destruction of that information if I wish.

4. I agree to take part in the above study.

Participant Name

Date

Signature

Name of Person taking consent

Date

Signature

Researcher

Date

Signature

Supervisor:

Name Dr Lisa Anderson
Work Address
Work Telephone
Work Email l.anderson@liv.ac.uk

Student Researcher:

Name David I Thuku
Work Address P O Box 74145 Nairobi
Work Telephone 254 727 432338
Work Email dthuku@familybank.co.ke

APPENDIX 4.1

Sample Post-Evangelism Reflection By Evangelists

Initially I thought it was a quick thing... a sort of a training that would result in a quick fix ... After some time I realised it was like evangelism ... I saw how the early Christian church and evangelism started, and even today it's still not finished.

At my personal level, I thought I was good. When I was taken through the evangelism, I realised how far I was... I realised we needed to take customer centricism to go a lot lower. We also developed as a team and became each brother's keeper. Somewhere along the way I disappeared for about two weeks and one of my fellow evangelists thought I had backslid and came looking out for me to come back to the team.

All of us have been involved and we have involved the whole bank... some of the confessions were very deep ... some sins were very bad. There is a very good feeling when you are an evangelist. This is going on very well. The first time I evangelised, I thought we could take thirty minutes but it ended up taking us three hours.

I thank God that I was part of this journey and when the book of Family Bank is written, I know I will feature.

It has been quite a long journey – 6 months. The experience has been enormous, we have learnt a lot and we now understand the bank even better... we understand the team even better and we understand ourselves better. This team will be in the best place to make decisions ...

This has made us emerge as a team and we can engage at any level ... we have chartered new space and we are now more strong as a team. We have truly participated as a team. We also realised that this team is very talented ... who could have imagined XXX presenting? And she has done it so well even to senior management staff.

XXX, YYY and I got involved in planning logistics and we realised it is heavy. I sharpened my planning and other skills. All in all we engaged very successful.

After concluding West Kenya, I became even more burdened than ever before to really make Family Bank customer centric. I think we have only done 30 -40% of what needs to be done.

The journey has been a good one with a lot of learning. The approach we used was the best. Most of us came ready for a 'by who by when' approach; but we have now fully bought in the approach of getting people to buy in.

It has been transformational. I could never imagine myself standing in front of people addressing them like I did, until they make very deep confessions.

The journey has made us become more of a family. The fact that we have developed our own language that is unique to us is a reflection of the transformation this has been. We have also discovered a lot about ourselves.

We also made several blunders along the way, but we quickly learnt and adjusted ourselves. For example there was a session we had six facilitators and all wanted to facilitate resulting in near total confusion.

Overall it has been a great journey

APPENDIX 4.2

Sample Dialogue amongst Stewards

Good Morning

This murder phase is very exciting, In XXXX branch the week run smoothly and all seems to be well. There were key areas highlighted in the Sky attitude, some of these include Tossing customers, Late coming, Not picking calls, Among others. The team took it so positively. It's amazing how we can treat our customers and serve them with so much passion. We agreed this will continue even after the murder stage is over since the customer will always be the King.

*The lesson learnt,, it begins with me,,
The right attitude is the key to success.*

*This was a great idea for the bank as a whole.
Much appreciated.*

Regards.....

XXXXX

Morning David and Team,

In XXXX, week one was equally thrilling. The effect of hosting the Hippo's tooth is evident, guys are going an extra mile in serving the customers & tossing game has suddenly uprooted.

This has also assisted to keep in check some traits that lead to poor customer service like leaving desks unattended, poor email & phone etiquettes and general management on TATs.

We have also introduced a different approach of gratifying the Hero(ine) of the week with a lunch courtesy of our Branch Management.

Lessons Learnt;

- *Anything is achievable with a right attitude – all staff members took the exercise positively hence less resistance in achieving the intended objective.*
- *In the absence of blame games, there seems to be an enhanced sense of team work among colleagues & things are moving smoothly & seamlessly.*
- *Customer centricism is the nursery of customer Loyalty.*

Looking forward to week 2.

Nice day.

Regards,

XXXX.

Greetings,

I must appreciate the whole idea of the transformation journey to a truly customer centric organization. The murder phase, being the turning point and I am confident we will kill the blame game and SKY attitude forever. In XXXX, the hippo's tooth is really assisting us in identifying our lapses in offering seamless services to our customers, so keep it moving. This will form a basis of our agenda in our customer service meeting on Tuesday so that we address these lapses promptly. We also look forward to reward the heroes and heroines on that day who have survived the hippo's tooth and gone the extra mile to out serve our customers.

We look forward to week 2, hoping it will be more exciting like week 1.

Kind regards,

XXXX.

Centricism champ – XXXX

Dear David,

First, this is the best thing that is happening to Family Bank. The investment is worth it.

- What worked well for my team is the acceptance that this journey is purposed to first transform them (staff) individually by exposing them more to different situations and testing their abilities to become the solution to the customer/s.
- What didn't work very well is the fear people have about keeping the record. They fear it may be used to victimize them like during appraisals. I seek guidance on the same.
- The biggest lesson I have learnt is how to deal with different people, some even my bosses, while at the same time ensuring I respect them. For my team they have learned how to ask for guidance on issues other than sending customers to the next desk. People are learning more from this exercise.

Regards

XXXX

XXXX Branch

Good afternoon team,

The week has been quite a success. It's working. Its real. It's possible to keep the culture of strictly customer first, hence centrism. Though so far its working through monitoring , it appears the team is catching momentum day by day. The most dreaded is especially the entry into the black register.

What worked well : - Each team member being on watch for the other to ensure no violation.

What didn't work well: Was expecting quite a traffic in the black book entry in the first week so that team members can experience how serious it was to, but this has been proven wrong since we tend to be quite cautious not to be a victim. This is however a positive move towards our objective.

Challenges: In the first three days of the kick off, it was difficult to establish the offenders since I was observed as a spy geared towards listing the members in the 'dreadful' black book. However, this is dying a natural death and we are all owning it up.

Key lessons learnt: **1.** No negative energy that is too hard to transform to positive as long as there is the will power and self discipline.

2. Resistance to change is inevitable but persistence towards change brings results.

Conclusively, this was the best idea ever to take there, excellence in customer service.

Regards,

XXXX Branch.

APPENDIX 4.3

Customer Centricism Test 2

CUSTOMER CENTRICISM TEST 2

Answer all Questions

SECTION A: FAMILY BANK DNA

Qn 1. Write down the following; word for word:

- a. **VISION** of Family Bank
- b. **MISSION** of Family Bank

Qn2. Complete the gaps in the following list of Family Bank's Core Values

- **Winning Together**
- _____
- _____
- _____

Qn3. Family Bank was founded in the year _____ by Mr _____ as a Building Society

Qn4. Family Bank made a profit before tax of Kes _____ in the year 2014

Qn5. The chairman of the Family Bank's Board of Directors is Mr _____

Qn5. The Managing Director & CEO of the Family Bank is Mr _____

SECTION B: CURRENT AFFAIRS

Qn 1. How many Branches does Family Bank currently have?

Qn2. On Wednesday 7th October 2015; Family Bank launched a multi-currency medium term note (MTN) programme. Answer the following questions relating to this program.

- a. What is the overall programme size?
- b. Who is eligible to participate in the programme?
- c. What is the minimum amount an investor may invest in the program?
- d. What is the maximum amount that one may invest in the programme?
- e. What is the closing date for the programme?
- f. Will the Bonds be registered at the Nairobi Securities Exchange?
- g. Will investors in the programme be able to receive a physical certificate for their MTN?

Qn3. Which is the latest branch of Family Bank that was opened recently? Who is its Branch manager?

Qn4. Over the last two months; have lending interest rates in the market been going up, down or remained flat?

Qn5. Who is the current governor of Central Bank of Kenya?

Qn6. State the 9 CSFs and 5 MWBs that form Family Bank strategy of transformation to Tier 1

SECTION B: FAMILY BANK CUSTOMERS

Qn 1. The Broad groupings of customers we target in Family Bank are:

- a. _____
- b. _____
- c. _____
- d. _____

Qn2. Which department of Family Bank is currently headed by Wilson Mugwe?

- a. Briefly describe the profile of customers we serve under this department?
- b. Explain the key customer needs of this segment and how they are addressed in Family Bank?

Qn3. Which department of Family Bank is currently headed by James Karinga?

- a. Briefly describe the profile of customers we serve under this department?
- b. Explain the key customer needs of this segment and how they are addressed in Family Bank?

Qn4. Which department of Family Bank is currently headed by Evans Kieti?

- a. Briefly describe the profile of customers we serve under this department?
- b. Explain the key customer needs of this segment and how they are addressed in Family Bank?
- c. What is the upper limit for borrowing facilities extended to this category of customers?

Qn5. Which department of Family Bank is currently headed by Leon Kiptum?

- a. Briefly describe the profile of customers we serve under this department?
- b. Explain the key customer needs of this segment and how they are addressed in Family Bank?

Qn6. Which department of Family Bank is currently headed by Ruth Murage?

- a. Briefly describe the profile of customers we serve under this department?
- b. Explain the key customer needs of this segment and how they are addressed in Family Bank?

Qn7. Which department of Family Bank is currently headed by Godfrey Gatheru?

- a. Briefly describe the profile of customers we serve under this department?
- b. Explain the key customer needs of this segment and how they are addressed in Family Bank?

SECTION C: FAMILY BANK PRODUCTS AND SERVICES

Qn1. Explain the features of the following products that are offered by Family Bank to its customers:

- a. Business Current Account
- b. Salary Account
- c. Mdosu Junior account
- d. Mwananchi account
- e. Fixed deposit account
- f. Visa Credit card
- g. Biashara Boost loan
- h. JengaBizna loan
- i. Check off loan
- j. Business secured loan
- k. Asset finance loan
- l. Invoice discounting

Qn2. Family Bank offers the following 'value addition customer propositions' as part of its growth strategy towards Tier 1 status:

- Business Club
- Platinum Banking
- Diaspora Banking

- a. Who is the targeted customer for each of these propositions?
- b. What are the key features and benefits to customers for each of these propositions?
- c. Who are the relationship managers who serve as key contact persons for each of these propositions?

- Business Club
 - i. _____
- Platinum Banking
 - i. _____
 - ii. _____
- Diaspora Banking
 - i. _____

Qn3. One of the key Institutional Banking customer segments are universities and institutions of higher learning to whom we offer collection accounts, deposit and investment products, students cards among others.

- a. How does Family Bank endeavour to consistently deliver a superior level of service with regard to the collection accounts?
- b. Who, within Family Bank can you escalate issues from a university that you are not able to comprehensively address?

SECTION D: THE JOURNEY TOWARDS CUSTOMER CENTRISM

Qn 1. When was the transformation to a truly customer centric bank declared a Must Win Battle for Family Bank?

Qn2. The journey of transformation to a truly customer centric bank has been broken to several phases.

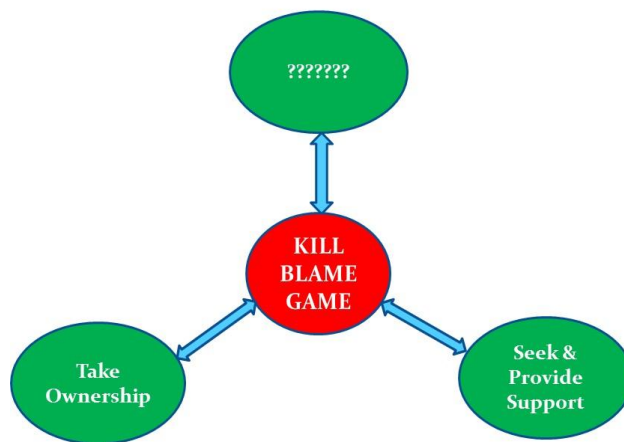
- a. What phase have we just concluded?
- b. List the specific phases and give a brief description of each
- c. List key lessons learnt in each phase

Qn3a. Which (i) branch and (ii) head office department were voted as being the most customer centric when a vote was conducted along the journey?

Qn3b. Which individual in (i) branch and (ii) head office department were voted as being the most customer centric?

Qn4. “The Buck Stops With Me” approach adopted for this journey had four foundational pillars

THE BUCK STOPS WITH ME



- (i) Kill the Blame Game and SKY mentality
- (ii) Taking Ownership at individual level
- (iii) Seeking & Providing support from and to each other
- (iv) _____

- a. State the fourth foundational pillar
- b. Explain each of the pillars briefly

APPENDIX 4.4

Interview of Family Bank's Founder With a Local Newspaper

"I started Family Bank with Kes 2,000/="

I was born in 1943 in Githunguri, Kiambu. My father took part in the liberation war but was killed by the colonial forces. I was 10 then. After that, my mother was tortured so much that she became a mental patient. That was in 1955. So, from early on, I took care of myself and my siblings, two brothers and a sister. I am the first born in our family. But relatives from my father's side really supported us. Particularly supportive were my late uncle Mbugua Kiondo and my aunt Linus Wambui Gitegi, the wife of my father's elder brother. They helped me go to school. I managed to scrape through to high school despite the problems I was experiencing. My uncle advised me to sell part of the family land to pay fees. I sat the Cambridge examinations at form four in 1963. After that I came to Nairobi to look for employment.

I got a job with the then Kenya Post and Telecommunications Corporation, which was later converted to the East African Posts and Telecommunications Corporation. I worked there for seven months. I then resigned to join the Railways Corporation in September 1964. In July 1967, I left the railways to join the immigration department. I worked initially as junior officer but rose through the ranks to become a senior immigration officer. In 1976, I was transferred to the ministry of tourism where I worked for eight years until the end of 1984 when I retired to start Family Finance Building Society. Until 2006, I was both CEO and executive chairman. That year, I had to surrender the CEO position as we were converting to a bank.

Working for the government was an opportunity of a lifetime. I enjoyed my stay at the tourism ministry. I travelled a lot. We underwent intensive training especially when I was in immigration. Immediately after independence, most of the senior positions in private sector and public service were held by foreigners. The government embarked on the Africanisation programme.

As far back in 1964 when I started working, I was already getting impatient and thinking I could do something big. The idea of starting something big started when I was in high school. Despite the problems I was going through, I always tried to read as widely as I could. I remember reading an article in a magazine, which said that all great institutions in the world were started by individuals. And all institutions start small and grow big. That even the big banks you see today were started by individuals. So I thought, "Why can't I also start a bank one day." That was the beginning of my dream.

It all started as a joke. Here I was thinking of starting a big business like a bank but at the same time having nothing. ... I was constantly preoccupied with what my siblings and I would eat each day. In the daily struggle for survival, I would try as much as possible to get rid of the idea in my mind. I even thought it was a sort of a bad dream. But the idea kept on coming to mind no matter how much I tried to suppress it. By the 1970s while I was still working for the government, the idea started crystallizing.

By 1981, I could not suppress the idea anymore. I found myself going to Treasury to ask for a license to start a bank. By the way, as I struggled with the idea of starting a bank while I was still working in the civil service, I registered many companies. I kept telling myself: "even if you don't start a bank you can always start another business." They remained dormant except one Economic Tours which I started briefly but gave up on it.

As I dreamt of starting a bank I kept asking myself where I would get the money to do it. I kept saying to myself, "how can you even start to think about it, you must be crazy." I had neither the money nor experience in banking. All I had was what I would call a wild idea. Despite that, the idea kept nagging at me. Whenever I visited my bank then, I was always very interested in what they were doing. I would observe how the cashiers were doing their work.

Of course, the first question they (Treasury) asked me was "how much money do you have ...?" I told them I had no money but I had a burning ambition and a vision to start a bank. They then asked me whether I had any experience in banking. I told them I had none but that I would employ people with experience to do the business for me. I kept going to Treasury for the next three years. I was determined to start a bank but they kept asking me about money and experience. I kept on trying to negotiate with them until 1984 when they told me, "... we cannot give you a license even if you come here for the next 10 years." But I never gave up.

One day when I went to Treasury there was this official in the Ministry of Finance who told me, "... we may not be able to give you a license for a bank but we can help you since you have been coming here for many years." "You can apply for a license to start a building society." I really protested. But they insisted they would not give me a license. When I was offered the license for a building society, some people told me that I shouldn't take it, others said I should. Others told me to insist on a banking license. Then a friend told me that I could do with a building society what I had always wanted to do with a bank. I ignored him and went back to Treasury demanding to see the Permanent Secretary ... I didn't get to meet the PS. I was told to either take the license they had offered me or go away. They were fed up with me. I later changed my mind and decided to take the building society license. I got it in three days.

Only Sh 2000 was the registration fee. However, the hard part had just begun. I had to now roll out the idea. I had a license but no cash. I had just applied for a Sh 500, 000 loan with a company known as Thabiti Finance (now defunct). I got it approved quickly and started business. I had a partner but I drove the business. We started with a one-counter office on the second floor of Standard Building along Kenyatta Avenue in Nairobi. We could not get premises on the ground floor because it was too expensive. I decided to set up base in Kiambu town. Suddenly, Rural Urban Credit failed. Public confidence in such institutions collapsed. Politicians started telling wananchi to withdraw their money from such institutions because they were run by crooks.

I decided to soldier on in spite of the unfavourable circumstances we found ourselves in. There was a young man we had employed to move around marketing our business. People were still negative about it considering the collapse of Rural Urban. Very few customers came. Those who did were those who believed in us and could see the effort we were putting in. I convinced myself from Day One that my building society would one day become a bank. The first decision I made was never to give long-term mortgages. At that time, some building societies in England had converted into banks. That motivated me.

I decided not to take parastatal deposits like many of them (collapsing banks) had been doing. It was very easy for the government to arm-twist the owners of such institutions by withdrawing the deposits. It happened and led to the failure of several local financial institutions. We focused on

ordinary wananchi (citizens) especially farmers. With time, we had made enough money to open a branch in Nairobi. We have grown a lot since.

With time I realized one cannot own a bank alone no matter how rich one is. As a bank grows, one has to keep adding capital. We have brought on board more shareholders. Family Bank is not about euphoria. We like doing things our own way. We don't run because someone else is running. We have our eyes on the ball. (I am driven by) the belief that I can achieve what I want when I set my mind on it. Not just in relation to Family Bank but everything I want to do.

Source:- The Star Newspaper

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