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Analysis of cultural identity mix within Chinese banks operating in South Africa

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A dissertation submitted to the Faculty of Commerce, Law and Management, University of Witwatersrand, in fulfilment of the requirements of the degree of Masters of Commerce

Supervisor: Ms Cordelia Volker

April, 2023

DECLARATION

I, the undersigned, THEODORA THANDEKILE MONGALO, hereby declare that this research is my own, unaided work. It is being submitted in fulfilment of the requirements for the degree of Master in Business Science at the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in this or any other university.

I further declare that:

- I am aware that plagiarism (the use of someone else's work without their permission and/or without acknowledging the original source) is wrong.
- I have followed the required conventions in referencing the thoughts and ideas of others.
- I understand that the University of the Witwatersrand may take disciplinary action against me if there is a belief that this is not my own unaided work or that I have failed to acknowledge the source of the ideas or words in my writing.

SIGNED AT Bryanston ON THIS THE 21 DAY OF August, 2023.



Signature

ACKNOWLEDGEMENT

To my supervisor, Ms Cordelia Volker, thank you for agreeing to work with me, providing guidance and showing patience. I was intensely motivated to complete the thesis after you shared that you will continue working with me, even after you left the employment of the university. That made me realise just how much you believed in us, as a team.

I take this opportunity to sincerely thank the General Manager of the bank for granting me permission to engage with your staff. It is something that I do not take for granted.

Also, thanks to all the participants who trusted me and agreed to take part in this study. This would not have been possible without you. I am eternally grateful to you, for enabling my growth, academically.

I would like to thank my husband for always encouraging me to reach my full potential. My deepest appreciation goes to my two children for having understanding when mom could not be mom, but had to wear the hat of a student.

DEDICATION

I dedicate this dissertation to my grandmother, Hilda Maseipei Molepo who passed away whilst I was writing Chapter 6. May her beautiful soul rest in perfect peace.

ABSTRACT

Banking in South Africa has evolved with the internationalisations of banks over the years. As at 31 December 2021, there were 31 banks operating in South Africa. Of these, 13 were local branches of foreign banks, employing both home and host country nationals. The blend of nationalities in these banks results in a cultural mix. The aim of the study is to understand structural consensus in a setting that has a cultural mix.

The structural consensus theory states that socialisation within a setting is guided by rules and behaviour, and these form the culture in the setting. To understand this, the researcher analysed the cultural identity mix in a Chinese bank operating in South Africa, guided by the work-related cultural dimensions used in studies of cross cultures. The cultural dimensions were applied to communication, conflict management, decision making, leadership and employee satisfaction. The study followed a deductive approach, on a single case study which allowed the researcher deep engagement with participants. Qualitative data was collected by way of semi-structured interviews from participants, representative of the cultural identity mix in the case. Focus was on understanding how cultural values affect communication, conflict and conflict management, decision making and leadership support. The aim of the researcher was to verify whether the assumption in the literature on cultural dimensions hold, in the selected case and how / if there is cultural consensus and social consensus.

The data collected was analysed through the application of Colaizzi's strategy, a data analysis method that allows for exhaustive approach to understanding the everyday lived experience in a social setting. The study reveals some similarities and some differences in the cultural values and beliefs of Chinese and South Africans. The two national cultures were found to display different values when communicating. These differences create barriers to social order. The cultural identity mix further displayed conflicting values in their approach to conflict and conflict management. The adopted values to conflict and conflict management are those of the Chinese culture and this creates an illusion of social order. Hierarchy was found to play an important role in decision making and involvement in the decision making process. Both cultures displayed respect for hierarchy and therefore there was social order when it comes to decision and decision making. Leadership and the support they offer was situational and supported the theory that states that leaders create a culture within an organisation.

The outcomes of the study will contribute to existing literature and close gaps in existing literature. The first contribution is that culture is innate, secondly cultural dimensions can be partially used to explain cultural values, but they necessarily reflect the values of individuals. The study also provides support that culture is learnt and this results in tools for cultural and social consensus where there is a cultural identity mix. Another contribution of the study is the understanding of the Chinese and South African national culture, and emphasis on the strong cultural values of Confucianism for Chinese and Ubuntu for South Africans.

Future research is recommended to focus on limitations of the study which include a replication of the study on a different population in order to add to the dependability and credibility of the results. Another recommendation is for a study that distinguishes between the various sub-cultures within the blanket South African culture.

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CHAPTER ONE: INTRODUCTION

The chapter provides insight into the study, commencing with a background of the topic, the introducing internationalisation and reasons why organisations expand into international market. The chapter then outlines the tools required for success in international markets and the problems that organisations encounter in international markets. The research problem statement follows, and research objectives and research questions are linked to the purpose of the study, as well as the assumptions of the study. Finally, an overview of the research method and the structure of the research is provided.

1.1 BACKGROUND

Increased competition has resulted in the need for organisations to expand across borders. Expanding across borders aims to grow businesses through geographical diversification, ultimately increasing returns (Buckley, 2009). Expanding across borders depends on market conditions such as the economy, politics, legal framework, technology, and social and cultural factors. In another study, Buckley (2016) supports expanding businesses internationally, particularly if the benefits outweigh the costs incurred. Venturing into international markets is precipitated by opportunities in the global economy as well as economic activities that drive growth (Buckley & Hashai, 2004), the global value chain (Buckley, 2009), and accessibility of certain markets and growth opportunities in those markets (Buckley & Casson, 2010). In their study, Chen, Cooke, Liu, and Liu (2019) identified the growing internationalisation of Chinese organisations, measured by their market share. The authors argue that this growth benefits from the late mover strategy adopted by most Chinese organisations and the support they receive from the state. They further emphasise that the rapid growth of Chinese organisations, evidenced by the large-scale foreign direct investment, is raising interest among scholars.

In the 19th century, banks became involved in foreign investments by funding offshore activities. The trend declined during the period between the two world wars (Focarelli & Pozzolo, 2005). The rapid increase of international trade in the 1970s saw the internationalisation of banks re-emerge, propelled by the liberation of the industry. The trend gained momentum in the early 1990s after regulatory barriers were globally relaxed. Grant and Venzin (2009) explain this liberation as coming from removing regulatory barriers under the

World Trade Organisation, the General Agreement on Trade and Services and the Financial Services Action Plan. According to Grant and Venzin (2009), the liberation of the industry presented opportunities for financial institutions. This resulted in financial services companies becoming amongst the world's thirty largest multinational companies, measured by the size of their assets.

Parada, Alemany, and Planellas (2009) identified opportunism as a key motivation for internationalising financial institutions. This opportunism was followed by the imitative behaviour of peer banking groups (Grant & Venzin, 2009), which primarily resulted in short-lived successes due to the absence of industry-specific requirements for internationalisation. Banks must know the international market conditions, regulatory environment, and competition. This requirement increases the reliance on local talent, also referred to as host country nationals, who better understand the market dynamics and the drivers of the economy. This differs from other industries where value chain, competitive advantage, trademarks, and local advantage are innate requirements for internationalisation (Arnett & Madhavaram, 2012). As a result, international markets of service industries such as banks have reported less profitability than in their domestic markets compared to manufacturing industries.

The literature also states that banks expand into economies that integrate with their home countries. The integration can be economical or non-economical. Focarelli and Pozzolo (2005) explain economic integration as trade relations and investments, while non-economic integration relates to social similarities. What makes the internationalisation of banks different to other sectors is the requirement to tailor their offerings, to the needs of the international market, amid prevailing market conditions. Black and Morrison (2012) support this when they highlight the importance of a bank's ability to break away from its successes in its home country and identify and develop new achievements in international markets.

Banks internationalise through providing services to foreign counterparties and direct investment by opening international branches or acquiring shareholding, resulting in subsidiary ownership (Grant & Venzin, 2009). Chinese banks are also motivated to internationalise to support other Chinese businesses in international markets (Qian & Delios, 2008; Sun, Guo, & Huang, 2015). This is referred to as "defensive expansion" or "follow the client expansion" (Gray & Gray, 1981; Williams, 2002), an act of using information and knowledge about the client's business and expanding the bank's offerings or services to whichever market, the client

expands. Claessens and Goldberg (2014) refer to this as staying close to customers to acquire knowledge that is not necessarily apparent in customers' financial reporting.

Presently, Chinese banks are ranked the top 4 banks in the world, measured by their total assets. These banks include the Industrial and Commercial Bank of China, China Construction Bank Corporation, Agricultural Bank of China, and Bank of China. In South Africa, as of 31 December 2021, the banking industry had 31 banks, of which 13 were local branches of foreign banks. The industry's total balance sheet size was R6.5 million, of which branches of foreign banks accounted for 5.91%. These include branches of Chinese banks. At the same time, the banking industry in South Africa remained concentrated in the five largest local banks. These local banks jointly accounted for 90.1% (December 2020: 89.4%) of total banking sector assets.

1.2 RESEARCH CONTEXT

Organisations that internationalise benefit from knowledge sharing by bringing home and host country nationals together. Vance, Vaiman, and Anderson (2009) found that host country nationals in a multinational corporation play the vital role of interpreter of culture, facilitator of communication, resource for information, and partner for change. The authors further explain that home country nationals are crucial in international markets. Hussain (2018) found the bringing together of both home country and host country nationals essential for the effectiveness of multinational companies. The mix of host and home country cultures requires structural consensus. Week (2020) states that if people in a cultural mix setting become aware and accommodative of their differences, they can work together. The research takes place in South Africa, a culturally diverse country with four main ethic groups, namely African, Coloured, White and Indian (StatsSA, 2022). The African population constitutes approximately 81.1% of the total and comprise of nine cultural groups (StatsSA, 2022). The diverse nature of South Africa make it imperative for foreign companies operating in the country to achieve structural consensus within the cultural identity mix.

Leadership is vital when expanding internationally (Parada et al., 2009). Its role is deep integration and resolving economic, social, cultural and political complexities (Perruci, 2011). Leaders in multinational organisations are responsible for engaging cross-culturally, being cognisant of cultural specifics, and making sense of various cultural experiences (Jaftha, 2018). Leadership ultimately drives the organisation's culture and cannot be separated from organisational culture (Schein, 1986). In a country as diverse as South Africa, multinational

corporations' leadership must be cognisant of the cultural identity mix and drive the culture to structural consensus.

The study is inspired by Chinese banks operating in South Africa, some of which have been working there for as long as twenty years, while others have recently started operating in this market. These banks entered the South African market through direct or equity investments. These banks are growing at a steady pace and are currently actively participating in large syndicated lending within the South African market. Chinese banks in South Africa employ both home country and host country nationals. The home country nationals are mostly expatriates, and they bring organisational knowledge that has made the banks successful in China. The host country nationals bring an understanding of the South African market and industry dynamics. This mix of nationals in these banks has resulted in diversified cultural values and cultural identity mix, making the banks unique to this research.

Studies have been conducted on Chinese companies operating in international markets across varied industries. These studies focus on the cultural identity mix. Similar studies have been conducted in South Africa, though there is a gap from the banking industry's perspective. This study aims to close this gap by analysing the cultural identity mix in a Chinese bank operating in South Africa. The bank has operated in South Africa for over five years and employs home and host country nationals. The workforce demographics are concentrated in South Africans, followed by Chinese nationals. Other nationals in the bank include a French national and a Kenyan. South Africans in the bank constitutes the four main ethnics groups present in the country. Chinese nationals in the bank comprise of ex-pats and those who have South African citizenship. The demographics in the bank is a mix of nationals and ethnics with diverse cultural values and cultural identity mix, making the bank a unique case to study.

1.3 RESEARCH PROBLEM STATEMENT

Perruci (2011) acknowledges that internationalisation can have complexities, which may be economic, social, cultural or political. Complexities of a cultural nature may include differences in values, principles and beliefs. These differences result from the national cultures. The study focuses on complexities arising from the culture mix, particularly how this influences communication, approach to tasks and conflict, decision-making, and leadership support. Lonner, Berry, and Hofstede (1980) state that the foundation of any organisation is its national culture, which is a combination of a national group's values, beliefs, norms and

behavioural patterns. However, if there are differences, the adopted organisational culture and the social structure within an organisation would be affected.

Effective communication is important in a multinational corporation. It contributes to avoiding misconceptions; instituting team effectiveness; establishing trust by being honest; encouraging respect for one another; having cultural empathy, and implementing value management techniques for teams (Ochieng & Price, 2010). Studies by Jiang and Pretorius (2011) on cross-cultural communication behaviour in Chinese engineering projects in South Africa found that the two cultures approach communication differently. The Chinese culture values appropriateness in communication, conflict avoidance and harmony, while South African culture rated high on self-expression. Another survey by Wang et al. (2016) at a Chinese construction project in South Africa reaffirmed that South African managers were less subtle in approach and preferred to be clear when in disagreement. Yang (2017) studied a Chinese construction firm operating in South Africa and found that the Chinese culture values authority and respect when communicating, whilst the South African culture is more concerned with rights and fair treatment. A more recent study by Zi and Linke (2021) on a Chinese engineering project in South Africa concurred with the findings of Jiang and Pretorius (2011). Zi and Linke (2021) found that the two cultures approach communication differently. The authors also found that employees of South African nationals prefer less formal communication, whilst their Chinese counterparts prefer communicating at a formal level. The literature review identified a number of problems. Firstly, ineffective communication result in expectations, misconceptions and misgivings. These influence the level of trust and understanding. Secondly, differences in cultural communication behaviour may affect the successful execution of tasks. Lastly, preference for formal communication may restrict self-expression and impact effective communication. The literature mentioned above is a testament to different values, principles and beliefs on communication in the industries studied. This study will examine whether the identified research problem exists in the banking industry in South Africa and how structural consensus on communication preference is reached.

Closer to communication is effective conflict management in a multinational corporation and the understanding of conflict-resolving behaviours of different cultures (Wang, Jiang, & Pretorius, 2016). In their study, the authors found that respect for hierarchy ranked high in Chinese culture when resolving conflict, while trust and mutual interest were preferable in South Africa. Yang (2017) studied a Chinese construction firm operating in South Africa and

found that conflict management from the perspective of the Chinese culture focused on the long-term and collectivist orientation, while the South African culture is short-term orientated and learned toward individualism. These studies reveal apparent differences in how Chinese and South African cultures approach conflict management. A number of problems arise from the differences observed. Firstly, the preference for subtleness in Chinese culture versus the preference for clear disagreements in South African culture result in barriers to understanding the nature of conflict. Secondly, a compromise of self-expression in pursuit of respect for hierarchy refutes conflict resolution efforts. The study will analyse how Chinese banks in South Africa approach conflict and conflict management to understand the structural consensus regarding conflict management.

Decision-making in multinational corporations is affected by individual values shaped by an individual's national culture (Elron, 1997). Studies found that the Chinese and African culture approach decision-making based on the uncertainty avoidance index of the respective cultures. The Chinese culture ranks higher in uncertainty avoidance and prioritises risk avoidance, whilst Chinese subordinates respect hierarchy in decisions making. The South African culture places value on consultations, and the culture finds it acceptable to question decisions openly. The pursuit of respect for hierarchy could omit the desire for consultations. This can result in barriers to understanding and completing tasks. Additionally, staff can feel unvalued. The study will examine whether these identified problems exist in Chinese banks operating in South Africa. The body of knowledge on the differing approaches to decision-making between the Chinese and South African cultures is limited to the South African context. This study aims to contribute to this gap. The social structure in the banks will also help in understanding how consensus is reached in decision-making.

At the centre of communication, conflict management, and decision-making is leadership. The body of knowledge on this subject emphasises leadership to integrate differences with internationalisation and reduce complexities (Parada, Alemany, & Planellas, 2009). Through this integration, leaders drive the organisation's culture, influencing communication, conflict management and decision-making. This results from the social structure and social consensus. By analysing the cultural identity mix, the researcher aims to understand how leadership in Chinese banks operating in South Africa have contributed to those above.

1.3.1 RESEARCH QUESTION

The main research question for the study is whether the cultural identity mix in Chinese banks operating in South Africa impact on the bank's social structure and how structural consensus is achieved. The research question is important for the data collection as it directs understanding of the research problem.

To answer the research question above, the study will attempt to address the following questions:

- What are the differences between South African culture and Chinese culture?
- What is different about the communication style between South African and Chinese cultures? How has human behaviour influenced communication in the organisation?
- What are the observed conflict management strategies in South African and Chinese cultures? How has the cultural identity mix setting affected the approach to conflict management?
- To what extent do cultural values affect decision-making?
- To what extent do cultural values affect leadership support?

The cultural dimension approach will be used to compare the social-cultural values of Chinese nationals and South African nationals and how these impact the social structure. The cultural dimensions are useful for predicting visible and measurable verbal and nonverbal behavioural patterns and are most appropriate for comparing cultures. They are based on Hofstede's (1980) Power Distance (PD), Individualism vs Collectivism (IC), Masculinity vs Femininity (MF), Uncertainty Avoidance (UA) and Long-term vs Short-term Orientation (LT/STO).

Society learns culture through interaction and behaviour; culture can also be adapted to any situation. By addressing the above, the research will provide a better understanding of the cultural identity mix in the Chinese bank operating in South Africa. This will be presented by the visible and measurable verbal and nonverbal behavioural patterns guided by the cultural dimensions.

1.3.2 RESEARCH OBJECTIVES

To objectives of addressing the research questions are:

- To outline the difference between the Chinese and South African cultures.

- To determine whether there are differences in communication styles between the Chinese and South African cultures, and to demonstrate the learned behaviour in communication within the cultural identity mix.
- To understand the conflict management strategies in South African and Chinese cultures and how the cultural identity mix setting affect the approach to conflict management.
- To establish whether cultural values influence decision-making.
- To identify whether cultural values influence leadership support.

Hofstede's (1980) presumptions of the Chinese and South African national cultures (see Table 1.1) will be compared to the research objectives to contribute to understanding the cultural consensus in the Chinese bank amid the cultural identity mix.

Table 1. 1 Hofstede's Cultural Dimension Data: China – South Africa

Country	PDI	IDV	UAI	MAS	LTO
China	80	20	66	66	118
South Africa	49	65	49	66	-*

Source: (Hofstede, 1980); (Hofstede, 2001)

1.4 ASSUMPTIONS OF THE STUDY

The study's primary purpose is to understand the cultural identity mix present in Chinese banks operating in South Africa. The focus will be on identifying the cultural differences between the two nations from the perspective of communication, conflict and conflict management, decision making and leadership support and how these affect the social structure.

The study assumes that visible, verbal and nonverbal cultural values of Chinese and South Africans can be predicted (Hofstede, 1980). The study further assumes that the behavioural patterns of Chinese and South Africans are influenced by their respective cultural values (Hofstede, 1980). The study uses face-to-face, semi-structured interviews, and the assumption is that the research method will provide a degree of flexibility to obtain rich information and gain a deep understanding of the viewpoints of research participants (Sidani & Sechrest, 1996).

The final assumption is research participants will be honest and provide a valid representation of the social structure in the bank.

1.5 SIGNIFICANCE OF THE STUDY

The global market has increased competition, and organisations are diversifying globally to grow returns (Buckley, 2009). The move to international markets results in a mix of cultures, which means differences in an organisation's values, principles, beliefs and behavioural patterns. The literature review proves that national culture is learned, and shared rules, norms and values enable society to cooperate and achieve shared goals. The same is necessary for an organisation that comprises a cultural mix. The Chinese and South African cultural mix in organisations within various industries have been investigated in numerous studies. Little is known about the Chinese and South African cultural mix in the banking industry.

The study is designed to provide theory through a qualitative exploration of the two national cultures, their values, norms, and principles from the perspective of communication, conflict and conflict management, decision making and leadership support and how these affect the social structure in the bank and add to the gap in the literature.

1.6 OVERVIEW OF THE RESEARCH METHODS

To understand social science, social and cultural issues need to be interrogated and understood. This can be achieved through participants' personal stories (Pervin & Mokhtar, 2022). Qualitative research provides the ability to interact with research participants and obtain their consciousness of cultural issues and social reality (Burrell & Morgan, 1979; Pringle et al., 2011).

The study applies to face-to-face, semi-structured interviews because the method offers the opportunity to interrogate participants by asking the “how and why” questions (Yin, 1994). The sample consisted of members from both nationalities purposively selected to represent the cultural identity mix. Another important criterion for the purposive sampling was the number of years participants have worked in the cultural identity mix setting to obtain an informed social reality.

The analysis of the data followed Colaizzi’s (1978) seven-step method, a method intended to give meaning to the data through the following steps: (1) Becoming familiar with the data

through repetitive engagement with the data and questioning the meaning behind the data, (2) Sorting the data according to keywords that stand out and assigning codes for the keywords, (3) Finding meanings from the sorted data which are relevant to the objective of the study, (4) Categorising the meanings into common themes from all participants, (5) Formulating detailed descriptions of the meanings and detailed descriptions of the common themes, (6) Linking the descriptions to the research questions, research objectives and (Hofstede, 1980) cultural dimensions, and (7) Some participants reviewed the themes for verification purposes. Key to the seven-step method was the use of open coding, axial coding and selective coding techniques to draw the conclusions and recommendations of the study.

1.7 STRUCTURE OF THE THESIS

A detailed outline of the study is provided below:

- Chapter 2 discussed the theories that guide the study and the eminent thread throughout the study.
- Chapter 3 provides a review of the literature, commencing with an overview of culture and its cultural dimensions. The Chinese national and South African national cultures are then introduced, together with Hofstede's (1980) descriptions of the two national cultures. Organisational culture and the various types of organisational culture are explained. After that, the focus is on communication, conflict and conflict management, decision-making and leadership and how culture affects these.
- Chapter 4 presents the research design and commences with introducing the paradigm that grounds the study and how this influences the research method. The research procedure is then described, providing details of research questions, objectives, population, sample, data collection, data analysis, and how research validity is attained.
- Chapter 5 provides a detailed data description using a step-by-step descriptive phenomenological data analysis process. The process of how emergent themes are derived, to the description of the fundamental structure, is illustrated in the chapter.
- Chapter 6 presents the findings, and each theme is described and linked to the research objectives, research questions and Hofstede's (1980) cultural dimensions. Comparisons are also made to other studies to ascertain any consistencies or inconsistencies in the findings.

The final chapter provides a summary of the results. This followed the contributions of the results to academia and the limitations encountered during the study. The chapter concludes with recommendations for future studies addressing the identified limitation.

CHAPTER TWO: THEORETICAL OVERVIEW

In this chapter, the theories that underpin the study are discussed. These form the basis for explaining and understanding the phenomena of a cultural identity mix. The theories also support the structure of the study by providing a thread throughout the analysis.

1.8 STRUCTURAL CONSENSUS THEORY

The study is concerned with the functioning of a society within a cultural mix setting, with functionalism concerned with social order. The structural-functional theory by A.R. Radcliffe Brown identifies social structures and social functions as tools for social order (Dew, 2014). Social structures refer to patterns in social relations, while social order refers to a state of stability or consensus (Martin & Lee, 2015). By better understanding the social links in the Chinese bank, specific to communication, conflict and conflict management, decision-making and leadership support, the attributes of the social order in the Chinese bank will be explicit. An extension of the structural-functional theory is the structural consensus theory, where the social structure shapes the behaviour of individuals in a society, and consensus relates to rules, shared norms and values that enable society to cooperate and achieve shared goals. For the study, the social structure extends to the cultural mix, while the shared rules, norms and values enable consensus. Consensus sociologists describe these as culture, and society learns culture through interaction and day-to-day behaviour.

The social structures and functions represent the organisational culture (Kohun & Skovira, 2011). In this study, the features of the social structure are the demographics within the workforce, dyadic relationships and interactions. The element of the social function is the social consensus and order within the workforce, relationships and interactions. The structural consensus theory will guide the analysis of the social structure and the understanding of the social functions in the Chinese bank. The study focuses on the social structure and social functioning surrounding communication, conflict management, decision-making and leadership support.

1.9 COMMUNICATION THEORY

Theorists George Herbert Mead and Erving Goffman emphasise that communication arises from interactions that produce and reproduce social order (Wrench, Punyanunt-Carter, & Ward Sr, 2015). The sociocultural theorists of organisational communication guide the study,

focusing on understanding communication in the social structure of the Chinese bank. The theorists emphasise how organisational culture arises as members communicate and how social consensus and social order are reached. The common thread is culture, the cultural approach to communication and the resultant organisational communication.

1.10 CONFLICT THEORY

The pattern of findings in the literature suggests that social structures and social functions centre on relationships. In addition, conflict within relationships is a function of communication. The conflict face negotiation theory by Stella Ting-Toomey argues that culture influences how people engage during conflict. The social structure in the Chinese bank is of a cultural mix, and the resultant interactions affect how people in the bank engage during conflict. According to Ting-Toomey (2004), how intercultural conflict is managed is a representation of the social structure and social functioning. The researcher identifies these with the cultural identity mix present in the study and therefore follows the conflict face negotiation theory in understanding conflict and conflict management in the Chinese bank.

1.11 DECISION MAKING THEORY

The Herbert Simon Decision-Making Theory emphasises rationality in organisational decision-making (Simon, 1993). Rationality in decision-making is associated with familiarity with an environment. This familiarity is similar to rules, shared norms and values and enables order. In understanding decision-making in the Chinese bank, the study seeks to understand the social structure represented by familiarity and the social order that results from familiarity. The theorist also argues that decision-making can be programmed and non-programmed. Programmed decision-making emanates from established guidelines and formal patterns; these compare to attributes of social structures, social functions and culture. In the study, these are the cultural mix and social consensus within the cultural mix.

1.12 LEADERSHIP THEORY

Studies have shown that all leadership theories are depended on the environment and can be adapted as the environment changes. Hersey and Blanchard's contingency (situational) theories emphasise the internal and external dimensions of the environment that affect leadership. In this study, the inner dimension of the environment represents the social structure. The social structure in the study comprises a cultural identity mix and the present relationships in the Chinese bank. Author and theorist Schein's (1992) theory of culture and leadership states that

leaders create the culture in the organisation. The study seeks to understand how leadership support in the Chinese bank shapes the social structure and social consensus.

CHAPTER THREE: LITERATURE REVIEW

The chapter reviews the literature on national culture and extends to how national culture influences organisational culture. The chapter also opens to the understanding of Chinese culture and South African culture. The focus is on differences and similarities present in Chinese culture and South African culture from the perspective of communication, conflict management, decision-making, and leadership, thereby providing an understanding of the cultural identity mix present in the case.

1.13 CULTURE

The evolution of culture goes as far as 1874, where culture, due to its non-scientific relations, has been increasingly difficult to prove scientifically. The body of knowledge surrounding culture alludes to the phenomenon as a presentation of a way of life, which influences what is termed national culture (Keesing, 1974).

There are over 160 definitions of culture, and to simplify them, they are classified as descriptive, psychological and structural or epistemological. The descriptive definition of culture refers to rules, manners, or values that reflect the acceptable norm. The psychological definition of culture refers to an innate habit similar to a characteristic. The structural definition of culture refers to the genetics or patterns of the concept. Lastly, the epistemological definition of culture relates to how society gains knowledge of the concept (Kroeber & Kluckhohn, 1952).

Pioneers and contributors to the evolution of the definition of culture include A.L Kroeber and C Kluckholm. The two define culture as "A set of attributes and products of human societies, and in addition to that of mankind, which are extra somatic and transmissible by mechanisms other than biological heredity" (Kroeber & Kluckhohn, 1952). The authors attempted to simplify their version of the definition to "That which other human species have and other social species lack…speech, knowledge, beliefs, customs, arts and technologies, ideals and rules… what we lease from other men, from our elders and the past, plus what we may add to it" and "The distinctive way of life of a group of people, their complete design for living" (Kroeber & Kluckhohn, 1952). Later in 1958 A.L. Kroeber and T Parsons added symbols to the definition, "patterns of values, ideas and other symbolic-meaningful systems which are created, transmitted and shape human behaviour" (Kroeber & Parsons, 1958).

The added concepts represent attributes of culture varying from visible to invisible, conscious to subconscious, and verbal or nonverbal. Despite their attempts to simplify the definition of culture, Keesing (1974) concluded that they were too broad. Geertz presents culture as authoritative, "a set of control mechanisms –plans, recipes, rules, instructions – for the governing of behaviour" (Geertz, 1973). Two authors Pepitone and Triandis (1987) diverge and present a definition that resembles unity, "Shared meanings that are encoded into norms" (Pepitone & Triandis, 1987). The most widely used description of culture, specifically in studies of social science, is that of Geert Hofstede, "Culture is a collective programming of the mind that distinguishes the members of one group or category of people from another (Hofstede, 1984)". A more recent attempt at defining culture is that of David Clarke, who states, "Culture consists of learned modes of behaviour and its material manifestations, socially transmitted from one generation to the next and from one society or individual to another". This implies that values and norms are subconsciously learned from early childhood.

The common theme from the attempts to define culture is values, norms, symbols, rituals or rules, and the meaning they carry for a group in society. Kessing (1974) narrowed culture down to behaviour patterns associated with particular groups of people, customs or ways of life. The concept of culture is a combination of a national group's values, beliefs, norms and behavioural patterns (Lonner, Berry, & Hofstede, 1980), which identifies with a nation. Hofstede, Hofstede, and Minkov (1990) assert that culture distinguishes one nation from another.

1.14 NATIONAL CULTURE

The most fitting description of national culture for this study is that by authors Lonner et al. (1980), a combination of a national group's values, beliefs, norms, and behavioural patterns. National culture differs mainly on the level of these, rooted in values acquired in childhood and passed on from generation to generation. Hofstede (1980) packaged the description of different national cultures into cultural dimensions, explained in the following section.

1.14.1 HOFSTEDE'S CULTURAL DIMENSIONS

The dimension approach to culture emanates from a study conducted by Geert Hofstede between 1967 and 1973 on subsidiaries of IBM in 72 countries. The study revealed statistically proven distinct cultural dimensions referred to as value dimensions of culture. These indicate that culture is consistent from the geographical point of view, and culture is learned from the societal environment (Hofstede, 1980). The dimension approach helps predict visible and

measurable verbal and nonverbal behavioural patterns and is most appropriate for comparing cultures. The five value dimensions of culture are explained below:

- Power Distance (PD)

The dimension relates to human inequality, where less powerful members of society openly accept and expect the inequalities of power as normal, by no exertion of those with more power, but accepted between relationships such as parent and children. Children born in a nation with a high power distance are obedient. The same is observed in younger siblings from the same family when they relate to older siblings. As these children grow, they take their experiences into other social relationships, such as teacher-student and boss-subordinate relationships. Inequality in these societies and relationships is acceptable, and hierarchy and taking orders are typical (Hofstede, 1980).

A nation with a small power distance views inequality as unacceptable. Age or status is not a consideration for respect. Children grow up learning to be in control of their destinies. Such nations value the decentralisation of power and places focus on the good of everyone, power is used legitimately, and there is a functional judicial system (Hofstede, 1980).

Power distance transforms through generations as a family develops their own culture.

- Individualism vs. Collectivism (IC)

The dimension is concerned with how society perceives itself. Collectivism relates to the integration of individuals into primary groups. From birth, family, extended family and society represent the in-group. This predetermines friendships and collectiveness and enforces the reference to “We”. This value continues into the schooling years, where acceptance and mutual dependence are visible. The employee-employer relationship in the work environment also serves society and not the individual. Groups foster relationships, and there is a focus on harmony. Collectivism can also specify outgroups which results in exclusions from the in-group (Hofstede, 1980). Collectivists value similarities in group work, are interdependent and value group goals.

The opposite is individualism, where children are taught independence from birth. “I” represents the individual's interest, which prevails over society's. In a school environment, students openly express themselves. In adulthood, employee and employer interest are served

equally (Hofstede, 1980). Individualists prefer to work alone, are independent of others and value individual goals.

- Masculinity vs. Femininity (MF)

The dimension refers to the division of emotional roles and predetermined values and assigning roles to males and females. This extends to the social endorsement of force based on man-like or women-like characteristics. A masculine society exhibits assertive, ambitious tough males, whilst females are caregivers and homemakers. The school environment fosters a culture of top performance and competitiveness. A national culture high on the masculinity index exhibits clearly defined roles, emphasis on work over family time and no sympathy. Most of the nation is illiterate and lives below the poverty, and society believes that poverty results from laziness (Hofstede, 1980).

The opposite is a feminine society, where roles are not differentiated. In a school environment, weaker students are motivated through praise and being an average performer is acceptable. The work environment is unbiased to a specific gender, and everyone has freely available opportunities (Hofstede, 1980).

A low national culture on the masculinity index reflects more femininity, compassion, modesty, and focus on the quality of life and less poverty (Hofstede, 1980).

- Uncertainty Avoidance (UA)

This relates to the extent society feels threatened by unknown situations. A nation that is uncertainty-avoiding has a high need to fight threats because what is different is dangerous. This nation relies on rules for order and structure. In a family setting, members show emotions freely, there is a strong need to be in control, and there are high-stress levels. Learners in a schooling environment respect teachers, are comfortable with the structure and prefer the correct answers. In a work environment, structure and rules prevail, and creativity is discouraged. Management focuses on content and results, while new ideas are discouraged (Hofstede, 1980). People rarely change jobs.

A nation that accepts uncertainty welcomes threats without anxiety and adjusts to life as it occurs. The nation is curious, and change necessitates deregulation, as rules do not guide behaviour. Life is relaxed in a family setting, and children get leniency. In school, children

openly question and disagree with teachers, and the work environment focuses on strategy and innovation (Hofstede, 1980).

- Long term vs. short term orientation

Authors Hofstede and Bond (1988) revealed a fifth aspect of the culture concerned with how people focus their effort and attitude toward work and life. This is referred to as the long-term vs short-term orientation. The former relates to values that reflect perseverance, status orientation and a sense of shame. Children are encouraged to pursue their goals and not expect gratification, and in the work environment, continued long-term perseverance results in future rewards.

The latter relates to culture, which encompasses a short-term orientation of values that focus on oneself, respect for tradition and relationships of reciprocal nature. Children respect the notion of musts, social codes and reciprocation. The environment makes a judgement based on past performance.

Morris et al. (1998) affirm that Hofstede's value dimensions of culture are the most influential in cross-cultural studies. However, the authors state these are more relevant at the country and individual levels. Using Hofstede's dimensions is appropriate because they focus on values, not beliefs. Secondly, they are easy to apply. Thirdly, their continued use has become the standard for most cross-cultural studies. Lastly, their continued use has resulted in continued validation.

1.14.2 CHINESE NATIONAL CULTURE

The traditional Chinese national culture emanates from Confucianism, which Khairullah and Khairullah (2013) explains as a philosophy that places importance on social obligations and relationships where harmony, cooperation, loyalty, reciprocity and patience are valued. The first teaching of Confucian is on social stability, supported by relationships that have mutual obligations. The second teaching emphasise family and belonging. The third teaching focus on the treatment of others, as one would like to be treated. Lastly, hard work, skills acquisitions, perseverance, reciprocation and protecting the face of others is taught (Hofstede, 1980). The Confucianism teaching represent what is termed "guanxi" or "personal connection". Guanxi emphasise established values, institutions and transcendent ideals of traditional Chinese

society, which are important for success. A violation of "guanxi" affects reputation and honour and causes humiliation (Hofstede, 1980).

The dimensions approach to culture by Geert Hofstede revealed the following scores for China's value dimensions:

Table 3. 1 China cultural dimensions index values

Country	PDI	IDV	UAI	MAS	LTO
China	80	20	66	66	118

Source: (Hofstede, 1980); (Hofstede, 2001)

Based on the scores, Hofstede (1980) describes the culture as high on the power distance dimension. This means the nation respects authority and rank in any relationship, and obedience is a virtue. Those with higher status, such as professionals, people with higher ranking and public figures, in society are respected. An extension of this is the concept of saving face, derived from the Chinese word mientze, meaning avoiding publicly displaying disagreements and embarrassing others, particularly superiors. The Chinese culture scores low on individualism and high on collectivism. Encouraged by the philosophy of Chairman Mao Zedong, the first president of the Republic of China, working together collectively for the nation's benefit and not the individual represents the strength of a nation. The culture encourages group work and collective bargaining.

The concept of saving face comes into play in the collectivist values present in Chinese culture. Criticism is avoided, and the focus is on unity, group efforts and collective rewards. These values extend to family and friends, where harmony and stability form the base of these relationships. The high masculinity index score measures the culture's drive to succeed, supported by a strong work ethic and commitment. China's high economic growth rate evidences this. On the uncertainty avoidance dimension, the Chinese culture score high and trust is the foundation of all relationships; compliance is instrumental in all relationships. Lastly, the high score on the long-term orientation dimension reflects the nation's emphasis on working for long-term benefits and rewards. The nation believes in perseverance, respect for tradition and thrift as the ultimate guide to achieving goals.

The Confucianism teachings have elements of Hofstede's cultural dimension. The first teaching of Confucian is comparable to China's high power distance score and respect for authority. Hierarchy is important, and obedience is taught from the early years of childhood with the intention of moulding ideal personhood who strives to make others (parents and the country) proud (Long, Chang, & Guo, 2020). The second and third teachings of Confucian emphasise high collectivism in the Chinese culture, a sense of belonging and strong personal relationships. Long et al. (2020) explain that the Chinese national culture values social order and social stability, and treating others as you want to be treated is important. Social order is taught from early childhood to benefit the collective society. The last Confucian teaching focuses on the high score on long-term orientation, which reflects perseverance for future rewards. Long et al. (2020) found that the Chinese culture emphasises education, skills development, work, modesty, patience and perseverance. These all relate to the high score on the culture's long-term orientation.

1.14.3 SOUTH AFRICAN NATIONAL CULTURE

South Africa is profoundly stratified and termed the rainbow nation due to the diverse nature of its society. The country's national culture is primarily influenced by its vast and varied history, having transformed from colonialist battles to anti-apartheid struggles and to a democratic nation that is just over two decades old. Wanasika, Howell, Littrell, and Dorfman (2011) state that ethnicity, tribal associations and patriarchy were historically identified with South Africa. Ethnicity relates to favouring groups of certain ethnicities, tribalism determines thoughts, behaviour, social acquaintances and acceptance, whilst patriarchy in society has been reflected in gender inequalities. To some degree, ethnicities is compared to the individualism vs collectivism dimension, tribalism can be compared to the power distance dimension, and patriarchy can be compared to the masculinity vs feminism dimension.

The South African national culture is associated with Ubuntu, a Zulu word meaning humanity. There are numerous interpretations of Ubuntu, but the essence of Ubuntu is values that represent morality (Metz, 2007), humanness (Mokgoro, 1998), and personhood (Letseka, 2000).

Metz (2007) links morality to respect for one's dignity, the promotion of the well-being of others, the non-violation of the rights of others, positive relationships with others, collectively working with others and social harmony with everyone. According to Mokgoro (1998),

humanness encompasses cooperation, showing compassion, being communal, having concern for everyone and maintaining dignity in relationships. On the other hand, personhood is described by Letseka (2000) as depending on others in the same manner that others rely on you. This extends to family, communities, social obligations and responsibilities. In summary, Ubuntu in society emphasises the principles such as respect for others, cooperative human activity, recognition of human vulnerabilities and communal good to enhance the prosperity of everyone.

The dimensions approach to culture by Geert Hofstede revealed the following scores for South Africa's value dimensions:

Table 3. 2 South Africa cultural dimensions index values

Country	**PDI**	**IDV**	**UAI**	**MAS**	**LTO**
South Africa	49	65	49	66	-*

Source: (Hofstede, 1980); (Hofstede, 2001)

The study by Geert Hofstede identified South Africa as moderate on the power distance score. Status, gender and age are considerations in society and hierarchy is respected. The less powerful members of the nation represent inequalities in society. In a work environment, subordinates feel more comfortable being led by their superiors (Hofstede, 1980). South Africa scores high on the individualism index. This is somewhat a reflection of the immense power distance within society. Based on his study, Hofstede (1980) found society in South Africa to be self-prioritising and independent of each other. In a work environment, individual merit is vital in promotion and self-advancement. Working collectively for the common goal is not a priority. Hofstede (1980) found that national emotional gender' roles are distinct in the South African culture, and the culture has a high masculinity score. Society takes charge in situations, and gender is a pre-determinant of societal values and roles. Competition is encouraged in schools, which continues into the work environment, and individuality is celebrated. Managers in the work environment present themselves as decisive whilst conflicts are aired publicly. South Africa's score on the uncertainty avoidance index indicates a national culture that borders on avoiding uncertainty.

The analysis of Hofstede's dimensions of culture reveals that South Africa's national culture is inconsistent with the traditional cultural expectations of Ubuntu, which emphasises respect for the dignity of people, reciprocity in social relations, human interdependence and harmony.

Almost thirty years later, Schutte (2009) conducted a study to provide more recent data on South African national culture, following Hofstede's dimensions of culture. Schutte's sample included both white and black South Africans. The findings in the study indicate consistency in the power distance dimension, albeit the sample preferred a smaller power distance. The remaining results indicate variances to the study by Geert Hofstede, reflecting a national culture trending more toward femininity, a higher than moderate tolerance for uncertainty avoidance, and higher collectivistic than individualistic tendencies (Schutte, 2009).

Wanasika et al. (2011) studied five sub-Saharan countries, Nigeria, Namibia, Zambia and South Africa, sampling the black population. The authors found a desire for lower power distance and a preference for a moderate collectivism and uncertainty avoidance national culture in South Africa. In addition, the study revealed that the country's national culture is not consistent with the traditional cultural expectations of Ubuntu, which emphasises respect for the dignity of people, reciprocity in social relations, human interdependence and harmony.

National cultures differ from nation to nation, creating a distance between the various cultures. This distance relates to the variances in norms between countries and the extent of the variances (Kogut & Singh, 1988). When comparing the Chinese and South African culture, Hofstede's dimensions reveals a distinct difference in the individualism and collectivism index. The Chinese culture places importance on unity, group efforts and collective rewards. Individual criticism is avoided. The national culture in South Africa is one of self-prioritising; independence and individual merit are essential.

Culture can also be borderless, meaning some nations might have similarities. Similarities in the Chinese and South African national cultures are found in the Chinese Confucian teachings and South Africa's Ubuntu. The core values of the two are social stability, humanness, relationships that have mutual obligations, cooperation, compassion and treating others as one would like to be treated. Further, when comparing the analysis of Hofstede's dimensions of culture, some similarities are found between the two cultures. Based on the scores, Hofstede (1980) measures the Chinese culture as high on the power distance dimension. The Chinese

nation respects seniors, authority, and those with higher status and ranking in society. The South African country respects seniors, gender, and age and is also afforded a higher rank in society. The Chinese nation gives emphasis to trust. Similarly, the South African nation trusts what is known and familiar.

It is clear that national culture is taught and observed from childhood, and it predetermines social structures and social functions as tools for societal relations. We carry these characteristics into the workplace, and they influence relationships.

1.15 ORGANISATIONAL (CORPORATE) CULTURE

Organisational culture is rooted in practices that can be learned and unlearned. It includes a set of shared values, beliefs, assumptions and symbols that distinguishes an organisation and its operations (Barney, 1986; Schein, 1992; Homburg & Pflesser, 2000). Another description of organisational culture is core shared values, which underpin decisions and behaviours (Flamholtz, 2001). Hawes (2008) explains organisational culture as values that determine how an organisation treats its customers and employees, what motivates certain business decisions, and how things are done. These values shape an organisation, provide a unique identity, and must be a reality to employees at all levels. In another study, Hofstede (2011) said that organisational culture is unconsciously created by founders, developed by management and can be changed. The cultural dimensions described earlier also influence corporate culture. The power distance dimension influences authority and decision-making, the uncertainty avoidance dimension determines the rules and or procedures, and the individualism and masculinity dimensions influence how people in the organisation are perceived (Hofstede et al., 1990).

1.15.1 TYPES OF ORGANISATIONAL CULTURE

In understanding organisational culture, one has to understand the interpretive view of culture and the structural view of culture. The interpretive view of culture takes the form of the environment and includes symbols, rituals, routines, and stories. Johnson (2000) explains that symbols are more visible, and they have things such as branding and status symbols. Rituals and routines represent conscious and unconscious events that become the organisation's norm. These include regular informal lunches, recognition ceremonies, and out-of-office events. All these predetermine the organisational culture and influence how employees perceive the organisation. Hawes (2008) emphasises the importance of rites as an aspect of organisational culture, stating that they give employees a sense of belonging.

Handy (1993) explains the structural view of culture as the flow of work, decision-making and the general hierarchy within the organisation. Positions within organisations and how relationships are structured within the positions form the basis of the structural view of culture. These determine whether the culture in an organisation is a power culture, a role or task culture or a person culture. In a power culture, rules are minimal, and persuasion influences decisions. A role culture is focused on expertise and delegated authority prevails. Regulations and procedures govern day-to-day roles. A task culture prioritises completing tasks at hand to move to the next. Individuals in a person's culture perceive themselves to be more important than the organisation (Handy, 1993).

Schein (1986) argues that organisational culture cannot be easily changed or explained. The author explains organisational culture from the interpretive view as either visible, espoused or invisible. Schein (1986) describes the first type of organisational culture as a visual culture through artefacts such as observable or physical attributes of an organisation. These may include the office space, dress code or visible interactions. The second is a culture that presents itself in espoused values, also known as apparent culture. This encompasses the mission statement, strategy, and goals, which is what an organisation believes. Lastly, the invisible culture is inmost, implied, and unspoken but is deeply rooted, such as shared values, norms, faith and assumptions. Edgar Schein's organisational culture resembles physical structures and operational practices. These could influence national culture but do not identify with an organisation's social structure and social functioning. Further, applying Hofstede's cultural dimension to these as an attempt to understand social relations would be inappropriate.

Trompenaars (1993) later expanded, stating that organisational culture is the standards employees adopt, which influence how they act. The author's view of organisational culture takes on the structural perspective. The first type of organisational culture is identified as a family setting, where elders have authority. This type of organisational culture is named the Family Culture, senior members of the organisation are the leaders, and they have the powers, whilst employees are expected to show commitment to the organisation. The second type of organisational culture is called the Eiffel Tower culture, and it is driven by structures, which then determine the job descriptions. In this type of culture, one's role determines where one fits in the structure and the level of authority they have. Another type of organisational culture identified by Fons Trompennars is one where everyone works towards a common purpose. The

achievement of goals takes priority, irrespective of individual roles. This type of organisational culture is named the Guided Missile Culture. Lastly, according to Trompenaars (1993) the Incubator Culture is an organisational culture that places value on employee development, with little emphasis on structures and hierarchies. The types of organisational culture identified by Trompenaars take on the structural view of culture, and elements of a national cultures can be extracted from these. In addition, elements of Hofstede's cultural dimensions are present in these. The Family culture, Guided Missile and Incubator organisational have elements of the individualism vs collectivism dimension. The Eiffel Tower culture can be compared to the power distance dimension.

Deal and& Kennedy (2000) also produced work on organisational culture. Their focus was on a culture based on risk and reward. They first identified the Tough Guy organisational culture based on a high-risk, high-reward orientation. This organisational culture is one where taking risks is seen as results-driven. The second culture is the Work hard/Play hard organisational culture. It is fast-paced, service-orientated and demands a highly active and positive person. In return, the organisational culture prioritised pleasure after the achievement of goals. The third organisational culture is one where the future is planned ahead of time and unplanned for events. The Bet-your-company organisational culture focuses on long-term benefits for decisions made in the present. Lastly, the two authors identified the Process Culture; here, procedures are strictly adhered to, and risk tolerance is low. The culture is suited for organisations with bureaucracy. Employees are more concerned with how work is conducted (Deal & Kennedy, 2000). The organisational cultures described by Deal and Kennedy (2000) have elements of Hofstede's cultural dimensions. The Tough-Guy and Process organisational cultures have features similar to the uncertainty avoidance dimension, while the work hard/play hard and the Bet-your company organisational culture have features of the long-term orientation dimension.

Lonner et al. (1980) state that the foundation of any organisation is its national culture, which is a combination of a national group's values, beliefs, norms and behavioural patterns. Barney (1986) adds to this, saying that the institutional environment of an organisation, which is its organisational culture, and how the organisation develops its customs are embedded in its national culture. This is further supported by Harzing and Hofstede (1996) when they link organisational culture to national culture, stating that national culture determines the values of

decision-makers within an organisation. These values influence the choices made by decision-makers.

The types of organisational cultures demonstrated above through the work of Schein (1986), Trompenaars (1993), Handy (1993), and Deal and Kennedy (2000) have a resemblance to national culture, as demonstrated by Hofstede (1980). This is affirmed in a more recent study by Sagiv and Schwartz (2007) which emphasises that although organisational and national cultures are different, the two are interrelated. It is this interrelatedness that results in organisational cultures developing and evolving to resemble national cultures and having to reflect the diversities of the nation.

This study is not intended to analyse nor understand the type of organisational culture present in the case but rather to analyse and understand the social structure and social functioning. More importantly to understand the social structure and function with specific reference to communication, conflict management, decision-making, and leadership. The cultural mix, represented by the two national cultures in the case and the cultural dimensions of the two cultures identified by Geert Hofstede, presents a phenomenon for investigation.

1.16 COMMUNICATION

Communication comprises various elements, including where it takes place, the source of communication, the sender/s, the communicated message and its meaning, the message transmission channel, and disruption during message transmission (De Vito, 2017). From these elements, many scholars have produced various definitions of communication. Dance (1967) studied 95 definitions of communication and classified the multiple definitions based on abstraction, intentionality and existence or absence of judgement. Sereno and Mortensen (1970) classified the definitions of communication into two categories; communication which transmits stimuli to evoke a response, and communication, with no intention of eliciting a response. The common theme among the attempts at defining communication is transmitting a message, the process of information sharing or creating meaning (Daniel, 2013). The refined definition of communication by Dance (1967) is a process by which senders and receivers of messages interact in a given social context, and this definition is more suited to this study.

Communication can either be a one-way, two-way or omnidirectional diachronic process, also known as models of communication. Sereno and Mortensen (1970) explain that one-way

communication has been described as a liner. Similarly, Ellis and McClintock (1990) explain the one-way communication model as clear and compelling message transmission to the receiver, also known as the transmission model of communication. Chandler (1994) explains that this approach to communication is informational and does not consider the shared social system and relationships. Communication preference shifted from just passing information to unidirectional (Colombo, 2004). Criticisms of the one-way communication are reflected in the writings of Denis (2013) and Jensen and Neuman (2013) when they iterate that the transmission model of communication is a misrepresentation of how society communicates. This is mainly because the general view of communication is interaction within a social context. Therefore, one-way communication has been found to add little value to social science studies.

The two-way communication model involves the sender and receiver's interaction and participation. Also known as the interaction model of communication or circular communication, the sender and receiver alternate their position with the objective of feedback sharing. The feedback sharing results in meaning creation, as the sender and receiver react to cues (Sereno & Mortensen, 1970). The sender and receiver's interaction and participation create relationships guided by acceptable rules of engagement for both participants. These rules are compared to the shared norms, beliefs and values that enable society to cooperate.

The message can also be transmitted in an omnidirectional diachronic transaction communication model. This model does not have a sender/receiver relationship but communicators. The communicators create relationships and realities with a social context, a relational context and a cultural context. The social context relates to spoken and unspoken rules and norms that influence communication. The relational context is the existence or non-existence of a relationship and culture, influencing how people communicate. The relationships created through the transaction communication model can be called interpersonal relationships. Communication in interpersonal relationships is influenced by culture, which determines norms for interpersonal communication. Miller (2002) confirms that culture prescribes how we interpret the behaviour of others and how we communicate. Any differences in the norms, specifically social and cultural differences, can complicate communication (Leonard, Scotter, & Pakdil, 2009). This study will explore communication from the perspective of interpersonal relationships within the cultural identity mix. The aim is to identify whether the views of theorists George Herbert Mead and Erving Goffman are true, as the two emphasise that organisational culture arise as members communicate. The two theorist also state that social

consensus and social order arise from interactions that produce and reproduce social order. In determining the cultural variation in communication, Hofstede's individualism versus collectivism, power distance and uncertainty avoidance are applied.

1.16.1 COMMUNICATION ACCORDING TO HOFSTEDE

A comparison of China and South African cultural dimensions by Geert Hofstede revealed the following:

Table 3. 3 China and South Africa cultural dimensions index values

Country	PDI	IDV	UAI	MAS	LTO
China	80	20	66	66	118
South Africa	49	65	49	66	-

Source: (Hofstede, 1980); (Hofstede, 2001)

Hofstede identified the influence of culture on communication and linked the cultural dimensions to communication within each nationality studied. Hoefstede (1991) explains that a lower power distance score resembles fewer communication layers and less authority. The opposite is valid for a high power distance score, which harms communication. Leonard et al. (2009) studied the influence of national culture on communication and found a relationship between the power distance dimension and communication. They confirmed that a culture which scores high on the power distance dimension communicates in cues intended to maintain status and distance. Further, hierarchy impacts the flow of information and results in barriers to effective communication.

In communication, the individualism/collectivism dimension refers to independence and freedom (Hofstede, 1980). The low individualism score resembles collectiveness when communicating and loyalty to one another. The high individualism score is concerned with self-expression (Hoefstede, 1991). Individualists prefer to be direct and expressive, and they are not concerned with the feelings and thoughts of others. Collectivists favour two-way communication because it provides rich context and meaning for the receiver. Ting-Toomey (2004) also links national differences to communication styles, precisely the individualism-collectivism dimension. She connects collectivism with being indirect when communicating and saving face.

Clear, open communication is necessary for reducing uncertainty. Hofstede (1980) explains that a high uncertainty avoidance score indicates a lower tolerance for ambiguity and a need for rules, truth, and trust in communication. This means communication must be clear. The opposite is said for a low uncertainty avoidance score, where the freedom for self-expression is associated with openness to the unknown and willingness to be exposed to surprises (Hofstede, 1980). This was substantiated by Leonard et al. (2009) when they found that cultures with low uncertainty avoidance provide less context, making room for uncertainties. The danger is people might seek context elsewhere and might receive inaccurate context. In line with Hofstede, authors Leonard et al. (2009) also found that a high uncertainty avoidance culture prefers rich context.

A high masculinity score indicates assertiveness in communication, particularly for males (Hoefstede, 1991). Leonard et al. (2009) concluded that culture requires a certain way of communication, which develops over time, influenced by society, behaviour, and others. Leonard et al. (2009) showed that cultural differences affect communication.

1.16.2 INTERCULTURAL COMMUNICATION

This study's definition of communication and interpersonal communication is extended to intercultural communication, which occurs between people from different cultures (Gudykunst & Mody, 2002). Intercultural communication is interactive and focuses on blending different cultures, although in most cases, it favours host country nationals as the language of communication is often theirs (Durant & Ifan, 2009). Intercultural communication depends on the bearers of the different cultures and focuses on interpersonal dimensions, expectations and the social structure within which it occurs. The bearer's cultural values and the social context drive intercultural communication (Durant & Ifan, 2009). Chen et al. (2019). Managing intercultural communication starts with the individual. Individual values will translate to the organisational and social levels comprising a mix of cultures.

There are four barriers to intercultural communication, attitude, perception, stereotypes, interpretation and culture shock (Gibson, 2002). Effective intercultural communication requires awareness of the cultural difference in the environment, followed by acquiring knowledge to grasp values of the different cultures and applying the skills and knowledge attained to achieve satisfactory intercultural communication (Hofstede et al., 1990). This is also

known as culture learning, facilitated by experience, reflection and training. Persons who are competent intercultural communicators are people-centred, sensitive, and kind, and they show interest in learning and understanding different cultures (Arasaratnam & Doerfel, 2005).

The critical dimensions of communication for a multinational corporation with cultural differences include the establishment of clear lines of responsibility to avoid misconceptions; instituting team effectiveness and reducing individualism; establishing trust by; being honest; encouraging respect for one another; having cultural empathy and implementing value management techniques for teams (Ochieng & Price, 2010). This reduces expectations and misconceptions. Ochieng and Price (2010) believe that trust is necessary where there are cultural differences between managers and employees and between team members. The two authors support Hofstede et al. (1990) and explain that knowledge of the new cultural environment and the ability to be empathetic, adaptive and socially integrative is important. It is, therefore, important to develop effective communication where there is a cultural identity mix, which is built on trust to reduce misconception and reduce possible conflict. The application of the structural consensus theory to understand the patterns in social relations and the state of social consensus in the Chinese bank is important.

1.17 CONFLICT AND CONFLICT MANAGEMENT

Claims and struggles arising from social interactions are referred to as conflict. These claims and struggles result from differences in resources, power, status, values, beliefs and preferences (Appelbaum, Abdallah, & Shapiro, 1995). Various definitions of conflict refer to perceived or real differences caused by different situations (Pondy, 1967). Some definitions focus on competitive and deliberate intentions as a source of conflict (Schmidt & Kochan, 1972). Despite the various definitions in the literature, three common themes emanate from the process of trying to define conflict. The first assumes that the existence or non-existence of conflict is a perception, the second is parties involved in conflict display interdependence, and lastly, conflict refers to struggles like those identified by Appelbaum et al. (1995). The short of it is that conflict occurs between two or more people due to their differences (Beheshtifar & Zare, 2013).

This study's most fitting definition of conflict is conflict emanating from perceived or real differences as a function of culturally diverse values. Conflict between two or more people is called interpersonal conflict, also called social conflict. Rahim (2002) refers to interpersonal

conflict as dyadic conflict, caused by individual differences or incompatibility. People react differently to dissimilar or incompatible personalities, cultural backgrounds, values, attitudes, and perceptions. The reaction may result in interpersonal conflict. An extension of interpersonal conflict is social conflict, linked to structural incompatibilities and the inability to separate the human personality and culture (Karthikeyan & Thomas, 2017). Through personal experience, while doing fieldwork for a Master of Architecture, author David Week was placed in Papua New Guinea. Week (2020) encountered conflicting values, beliefs and behaviours. The differences prevailed through the dyadic relationships during interactions with the community of Papua New Guinea, where inconsistencies between values resulted in conflicting values. The selected case for the study has dyadic relationships, and these have the potential to cause conflict. The study further aim to determine whether the assumptions of the conflict face negotiation theory by Stella Ting-Toomey are true, that culture influences how people engage during conflict.

Because interpersonal conflict results from dyadic relationships, as well as differences such as personalities, cultural backgrounds, values, attitude, perception, it is better managed through a process of changing the differences (Beheshtifar & Zare, 2013), and achieving consensus. Research evidence confirms that the management of conflict is influenced by cultural values and based on the Thomas-Kilmann Model, the approach to conflict management can be assertive, where individual interest is significant or cooperative where the interest of the collective is essential. The conflict management styles under the model are competing, collaborating, compromising, accommodating and avoiding (Thomas & Kilmann, 1974). The model correlated with Hofstede's power distance dimension, individualism, masculinity, uncertainty avoidance and long-term orientation (Mohammed & White, 2008). As Thomas and Kilmann (1974) described, the competing approach to conflict management is assertive, uncooperative, and similar to Hofstede's individualism dimension. Cheng and Cheung (2008) explain this conflicting management approach as dominating, where there is a high concern for oneself and forcing own views on others.

The collaborating approach to conflict management resembles collectivism and considers the interest of everyone. The emphasis is on a win-win solution and finding mutual, acceptable solutions (Thomas & Kilmann, 1974). In a compromising conflict management approach, there is a search for a middle ground, with a concern for self and others (Cheng & Cheung, 2008). This borders on collectivism and feminism. Self-neglect transpires when approaching

conflict management through the accommodative approach, and the focus is on an agreement that accommodates others. The final approach is that of avoiding, where conflict is ignored. The approach is characterised by withdrawing from conflict (Cheng & Cheung, 2008). This resembles Hofstede's uncertainty avoidance dimension.

Wang, Jiang, and Pretorius (2016) highlight the importance of an emphatic, adaptive and socially integrative conflict resolution behaviour, particularly for a multinational corporation. The three authors emphasise the importance of knowledge of the host country's culture. They found various studies highlighting subtleness, minimising humiliation, and ensuring mutual interests and respect for elders or those in the higher hierarchy as measurable from a cultural perspective. Week (2020) acknowledges that it took some time to understand the conflicting values between his tacit cultural values and those of the community of Papua New Guinea while on seven-year fieldwork in the country. Through the application of values of equality, and respect for the Papua New Guinea culture, he achieved cultural consensus (Week, 2020).

1.17.1 CONFLICT AND CONFLICT MANAGEMENT ACCORDING TO HOFSTEDE

Reference is made to Table 3.3 which reflects how China and South Africa Cultural dimensions index values and scores compare. Studies found a connection between differences in cultural values and conflicting views, resulting in unavoidable conflict. Conflict centres on how a national culture values collectivism or individualism (Hofstede, 1980). Collectivism encourages teamwork for a common goal, thus reducing conflict. Individualism encourages competition, which may result in individual disputes. The study by Morris et al. (1998) expressed that the individualism-collectivism dimension is linked to assessing conflict and conflict management from the perspective of cultural values.

According to Hofstede et al. (1990), countries with a high collectivism score value stable relationships and conflict mediators are essential in building relationships. Pheng and Leong (2000) supports this view when they found the converse in national cultures high on individualism displaying assertiveness during conflicts. Mohammed and White (2008) studied the culture and conflict management style of international project managers and found those from a culture scoring high on individualism adopt a competing conflict management style. Babaoğlu and Giritli's (2014) findings contradict Hoefstede's (1991) findings. They found participants in a collectivist culture that preferred to express direct conflict and dominance in

managing conflict. Babaoğlu and Giritli (2014) explained that the contradictory finding could result from the national culture embodying individualism alongside a collectivist orientation. Another possible explanation was that their study was conducted in a male-dominated construction industry with dominating and confrontational styles.

A study by Morris et al. (1998) on conflict management styles in cross-national differences found that Chinese managers favoured avoiding conflict management styles. This was affirmed by Mohammed and White (2008) when they declared that a culture with a high uncertainty avoidance score avoids confrontations in conflict management. The two authors also concluded that a culture with a high masculinity score adopts a competing style in conflict management. Pheng and Leong (2000) corroborate this in their finding on national cultures that are low on feminism and display assertiveness during conflicts.

Chinese people describe conflict as wenti (problem), maodun (contradiction), chongtu (clash), zhengzhi/zhenglun (dispute), fenqi (difference) and butong yijian (disagreement) (Bao, Zhu, Hu, & Cui, 2016). These are associated with negativity and hostility and are contradictory to the Chinese culture which scores low on individualism and conversely high on collectivism. Confucianism guides interpersonal relationships in the Chinese culture, foster social order, social stability and treating others as you want to be treated (Long, et al., 2020). The conflict management style of the Chinese is that of avoiding. Their orientation to societal conservatism reflects in values of conformity and tradition. These reduces explicitly in conflict management (Morris, et al., 1998).

China and South Africa score high on the masculinity index, and authors Hofstede et al. (1990) explain that high masculinity in conflict management is concerned with superiority, force and power. The high uncertainty avoidance score for China means unfamiliar behaviours during conflict and conflict management influence the level of tolerance and the level of trust.

1.17.2 INTERCULTURAL CONFLICT MANAGEMENT

In an intercultural environment, conflict is mostly unintended and it is a result of intercultural encounters. Intercultural conflict is a reminder of cultural misunderstandings, tensions and intolerance (Leung, Ang, & Tan, 2014). Intercultural awareness is key to intercultural conflict management (Cheng & Cheung, 2008). This awareness results in intercultural encounter sensitivity and the ability to express an optimistic outlook and confidence, self-monitoring and

becoming conversationally competent, open-mindedness, projecting to the point of view, and avoiding judgement on others' inputs. These represent social structures that shapes behaviour of individuals in a society and contribute to a state of stability or consensus. Findings by Yu and Chen (2008) confirm that there is a relationship between individual sensitivity to differences in cultures and handling conflict. The authors affirm that the goal of a person sensitive to other cultures is to achieve outcomes favouring both self and others. In line with the structural consensus theory, this will enable consensus.

Awareness and acceptance of cultural differences are also a consequence of being sensitive to different cultures and a tool for intercultural conflict management. Ting-Toomey and Oetzel (2001) add that effective, appropriate and creative communication is key to managing conflict effectively. To achieve this, society must acquire knowledge and respect for different world views and for dealing with situations that give rise to conflict. Ting-Toomey and Oetzel (2001) explain that for collectivists to manage intercultural conflict effectively, they need to work on their ethnocentric biases, individualist needs, and egocentric superiority.

The views of Barney (1986), Schein, (1992) and Homburg and Pflesser (2000) are that culture is rooted in practices that are learned and unlearned. Similarly, Hofstede (1980) indicated that culture is learned from the societal environment. We deduce from the literature that intercultural behaviours that are necessary for intercultural conflict management can be learned and unlearned based on the societal environment. The use of structural consensus theory in the analysis of the social structure is appropriate to the understanding of the social functions in the Chinese bank.

1.18 DECISION-MAKING

The term decision-making refers to a process of reaching conclusions to pursue or reach a goal or action taken to change a situation (Kohun & Skovira, 2011). Traditionally, the process included collecting and evaluating information, in order to arrive at a conclusion. There are numerous definitions of decision-making and the most prominent include "selection based on a criterion, from available alternatives". Another definition is the 'selection of a course of action among alternatives". Lastly, "the work a manager performs to arrive at a conclusion and judgement". It is the act of making consciously (rational) and unconsciously (intuitive) preferences, inferences, classifications or judgement. This is described by Marchisotti, Almeida, and Domingos (2018) as the two decision-making models. First is the intuitive model,

where results are unintended, unconscious and uncontrollable, and the second is the rational model, which follows an intentional and controlled process.

Decision-making is mainly situational and based on the environment, which many factors affect (Kohun & Skovira, 2011). To this point, Marchisotti et al. (2018) corroborate the idea of external forces influencing decision-making. Culture is one such force, particularly cultural values and cultural beliefs. This is evidenced in the related literature (Leonard et al., 2009; Kohun & Skovira, 2011; Dimitratos, Petrou, Plakoyiannaki, & Johnson, 2011; Glazer & Karpati, 2014; Khan & Ahmed, 2017). The Herbert Simon Decision-Making Theory emphasises familiarity in decision making, similar to rules, shared norms and values that enable order. These are characteristics of culture. The study will ascertain how culture affects decision-making. In addition to culture, Khairullah and Khairullah (2013) explain that decision-making is influenced by how individuals perceive or interpret a situation. Cultural values and beliefs also influence what is important in the information used to make decisions (Glazer & Karpati, 2014).

1.18.1 DECISION-MAKING ACCORDING TO HOFSTEDE

Reference is made to Table 3.3, which reflects how China and South Africa Cultural dimensions index values and scores compare.

The literature on national culture emphasises values, beliefs and norms as influencing behavioural patterns, which drive decisions. Hofstede (1980) explains how national culture affects decision-making. Kohun and Skovira (2011) affirm that decision-making is founded and influenced by decision style, cultural decision-making dimensions and the cultural framework.

The power distance dimension, which measures hierarchy and power within relationships, influences whether decisions making is centralised or decentralised (Hofstede, 1980). In a high power distance culture, those superior by hierarchy are responsible for decision-making, and those less prominent will always seek guidance from superiors. Further, those in a high power distance culture pay little attention and concern about how decisions impact others (Dimitratos, Petrou, Plakoyiannaki, & Johnson, 2011). The opposite is valid for a low power distance culture, which values the opinions of everyone equally when making decisions, and decisions are made to benefit everyone (Hofstede, 1980). Dimitratos et al. (2011) add that these nations

value collaboration in decision-making. Findings by Khairullah and Khairullah (2013) from their study on cultural values and decision-making in China concur with Hoefstede's classification of China as a nation that scores high on the power distance dimension. Khairullah and Khairullah (2013) provide evidence that hierarchy is respected in decision-making, and the process of decisions follows a top-down approach.

Hofstede (1980) explains that individualistic cultures are concerned with decisions that benefit the individual, while a collectivist culture places the group's needs first when making decisions. In a collectivist culture, decisions reflect cohesion and lifetime benefits through shared values, goals and teamwork. In their study, Leonard et al. (2009) found that a highly individualistic nation prefers to have an opinion in decision-making, and they attribute this to the preference for transparency. Khan and Ahmed (2017) provide additional evidence in their study that high individualistic culture desires to contribute to decision-making and transparency. On the individualism dimension, Khairullah and Khairullah (2013) also agree with Hoefstede and provide evidence that China is a collectivist culture, and decision-making considers everyone, not individuals.

A national culture with a high uncertainty avoidance score emphasises rules, structure, policies and normative practices when making decisions. This reduces ambiguity and risk and builds trust and good relationships. A low uncertainty avoidance culture is more flexible (Hofstede, 1980). In their study of cultural values and decision-making in China, Khairullah and Khairullah (2013) confirms that the Chinese culture values harmony and avoiding uncertainty; thus, decision-making is concerned with safer and less risky choices. Hofstede (1980) explains a masculine culture as one that views people with hierarchy as important when it comes to decision-making. A feminist culture favours open dialogue, consensus building and group decision-making. Decision-making for a culture that is long-term orientated is thought through and based on a long-term view. Everyone in the social structure is concerned with protecting each other. A short-term-orientated culture is concerned with immediate results in decision-making.

Studies found that the Chinese and African culture approach decision-making differently. This is largely based on the uncertainty avoidance index of the respective cultures. The Chinese culture ranks higher in uncertainty avoidance, and avoiding risks, whilst subordinates respect hierarchy in decisions. The South African culture values consultations, while openly

questioning decisions is acceptable. Culture guides behaviour and influences decision-making (Hofstede, 2001).

1.18.2 INTERCULTURAL DECISION-MAKING

Different cultures enculturate people into different ways of thinking and decision-making. In a multinational corporation where the environment is socially and culturally multi-layered, comprising socially cultural beings, decisions will be shaped by culturally diverse sets of ideas, values, shared symbols and meanings (Elron, 1997). The social structure in these corporations comprise a cultural mix that influence patterns in social relations and social order. The socially-cultural beings in this culturally multi-layered society have cultural values in their minds, influencing how a problem is perceived, and strategies and alternatives are generated and selected. A.R Radcliffe Brown refer to this as structural-functioning and identifies social structures and social functions as tools for social order.

1.19 LEADERSHIP

Historically, the base work for leadership has focused on traits, behaviour and situations (Simic, 1998). Authors Mumford (1906) and Khoshhal and Guraya (2016) explain that leadership development comes from adapting to environmental changes, whether physical or social, prompted by innate impulses. Mumford (1906) also argues that leadership is influenced by the ability to adjust and the natural greed for knowledge, including education, politics, entrepreneurship, religion, society, and many other areas of interest. According to Wren and Bedeian (2018), the ability to adapt to whatever is present in the environment at any given moment, including cultural differences, and engineer the required change, including taking account of the needs of subordinates, is reflective of adaptive leadership. Defining leadership is challenging because it is a social, universal and human phenomenon. From a social perspective, leadership manages social interactions and behaviours. Yukl (2002) defines leadership as a process of social interaction where leaders attempt to influence followers' behaviour, and this definition is most suited for this study. This is similar to author and theorist Schein's (1992) theory of culture and leadership, which states that leaders create the culture in the organisation.

How behaviour and social interactions are influenced depends on the adopted leadership style in various environments. Khoshhal and Guraya (2016) summarise the leadership styles as authoritarian, directive, shared, and democratic. Authoritative leadership is intolerant to

different opinions and unexpected challenges and is not consultative when making decisions. Directive leadership is based on giving orders and expecting obedience. Shared leadership prioritises the involvement of everyone across all levels of employment and allows influence on tasks. Lastly, democratic leadership encourages discussion, decision-making, shared responsibilities, and flexibility. Leader created the culture of an organisation through their leadership style and leaders influence behaviour of their followers through their leadership style. This is in line with Schein's (1992) theory of culture and leadership.

Extensive studies were done by the University of Michigan and Ohio State leadership which identified leadership as either task-oriented or interpersonal relationship-orientated. The former focuses on achieving organisational goals at any cost. In contrast, the latter focuses on building trust, admiration, loyalty, and respect, growing subordinates to their full potential, and ultimately achieving organisational goals—the leadership styles identified above influence leader behaviour and social interactions.

1.19.1 LEADERSHIP ACCORDING TO HOFSTEDE

References is made to Table 3.3, which reflects how the China and South Africa Cultural dimensions index values and scores compares.

Individuals emerge as leaders whose cultural values, traits, and beliefs reflect their behaviour (Ertosun & Adiguzel, 2018). Based on this, we can deduce leadership cannot be taught but is based on innate qualities. These qualities are first immersed in organisations' founders and influence their leader behaviour. They then filter to subsequent leaders as the culture in the organisation (House & Gupta, 2004). The power distance dimension and individualism dimension are critical to leadership, the former prescribes the relevance of leadership to power, and the latter is concerned with relationship building.

Haile and Jabang (2019) studied effective leadership in multicultural organisations, founded on information from Swedish leaders in a South African multicultural organisation. It was found that locals preferred hierarchy and authoritarian leadership styles. This correlates with Gert Hofstede's power distance score on South Africa. Oppong (2013) agrees that African society is not separated from authority, although this is derived from age, wisdom and formal position.

Zhou (2020) found that leadership in the Chinese culture is similar to that in South Africa in that hierarchy and authority are respected. The power distance dimension scores for the two countries support this finding. However, in the Chinese culture, the relationship extends to benevolence, reciprocity and trust as norms. Gert Hofstede's low individualism score on China supports the findings. Chinese manager participants in the study conducted by Zhou (2020) explain that intent of authoritarian is to show professionalism and inspire locals. The view here is compared to the high long-term orientation score of the Chinese culture.

1.19.2 INTERCULTURAL LEADERSHIP

The literature indicates that leaders from different cultural backgrounds differ in their leadership styles and national culture influences leadership. The literature further states that leadership and culture cannot be separated (Schein, 1992). To cement the relationship between leadership and culture, Hofstede et al. (1990) assert that leadership reflects the dominant culture of a nation or country (Hofstede, Hofstede, & Minkov, 1990).

Operating within a cross-culture setting requires a deeper understanding of the cultural difference and awareness of local practices (Dong & Liu, 2010). Leadership is a relational practice that builds relationships (Klenke, 2008). The body of knowledge on this subject emphasises leadership to integrate cultural differences in cross-culture settings and reduce complexities (Parada, Alemany, & Planellas, 2009). In essence, leadership is required to have intercultural competence.

There are various definitions of intercultural competence. The fundamental is the ability to function effectively across cultures. Leung et al. (2014) found over 300 characteristics for intercultural competence classified under intercultural traits, intercultural attitudes and worldviews, and intercultural capabilities. The outcomes of having these traits are psychological, behavioural and performance-based. This translates to the ability to adjust to different cultures, cooperate with those from other cultures, and have effective leadership. Against this backdrop, it is noted that intercultural leadership in social structures and social functions of a cultural identity mix is moulded by psychological and behavioural outcomes. These are the patterns in social relations and they drive the leadership style and shape the social culture.

The study by Haile and Jabang (2019) revealed that Swedish leaders based in a South African multicultural organisation had to adapt from their Swedish values, consistent with the literature findings that society's culture is dominant and influences leadership styles. The importance of leadership adaptation was evidenced in the study by Zhou (2020) on adapting Chinese leadership styles to a South African Context. Chinese managers suggested respect and being inclusive where there is a cultural difference.

1.20 BANKING INDUSTRY

The global banking industry is highly regulated, given its importance to the worldwide economy, and after the 2007-2008 financial crisis, new reforms were introduced. The legal framework for the regulation and supervision of the banking sector consists of (i) the Banks Act, 1990 (Banks Act), (ii) the Co-operative Banks Act, 2007 (CBA) and (iii) the Mutual Banks Act, 1993 (MBA). In 2014, the Basel Committee on Banking Supervision (BCBC) celebrated 40 years and 453 documents aimed at global bank supervision and regulation (Penikas, 2015). Banks in South Africa are members of the Basel Committee on Banking Supervision. The South African banking industry expanded post the apartheid era between 1994 and 1999, with numerous smaller, locally controlled banks entering the market. This expansion also allowed the return of foreign banks (Simatele, 2015). The presence of foreign banks in South Africa has made the industry increasingly competitive, with banks having to be innovative in in-service delivery and cutting costs constantly. The demand for human capital is also high, increasing the need for banks to retain their employees.

The banking industry in China is under the supervision of the China Banking Regulatory Commission (CBRC) and the People's Bank of China (PBOC), and both are under the State Council (Cousin, 2012). The two regulatory bodies within the industry use quotas approved by the state to enable state support or targeted economic support for specific sectors and fiscal stimulus. The state has been influential in reforming the industry, propelled by what is termed China's real development of the economy. Cousin (2012) describes the state's involvement as pervasive and a hindrance to the independence of regulators. The industry is nonetheless characterised by stability and sound performance (Ahlstrom & Ding, 2014). The top four banks in the world, as of December 2021, measured by total assets, were all Chinese banks.

Imran and Ismail (2021) studied the dimension of culture and their influence on the performance of banks in Pakistan. The study revealed that a culture of involvement, consistency and adaptability is important for banks.

1.21 SUMMARY OF CHAPTER

The literature review provides evidence that culture is learned and embeds itself as values that society lives by. The coming together of different cultures results in intercultural interactions. This may result in intercultural differences and barriers to social consensus. There are tools available for intercultural competencies, and these also require learning.

CHAPTER FOUR: RESEARCH DESIGN

The chapter outlines the research design to analyse the cultural identity mix present in Chinese banks operating in South Africa. It commences with an overview of the paradigm that guides the study, and emphasis is placed on explaining the appropriateness of the research method for a social science study. The research objectives and questions are expanded on, and further explanation of the suitability of the research method is provided. The chapter also describes thematic data analysis as a method which will be applied to achieve the study's objective.

1.22 THE INTERPRETIVISM PARADIGM PERSPECTIVE

Ontology studies the nature of reality and the human world and is the basis of social science studies. Social science studies aim to understand how humans create, modify and interpret their environment. This relates to human realities and the society they find themselves in. Human realities can be independent of consciousness and experience or a product of individual consciousness and experience (Burrell & Morgan, 1979). What is of importance is that reality is human experience, human experience is real, and both are based on finite subjective experience. For this study, human reality is the cultural identity mix and understanding the experiences of the research participants was paramount.

An interpretivism paradigm is an approach to research concerned with understanding human experience and its realities (Levers, 2013). The paradigm is based on the idea that social reality is formed by human experience and the social environment. The main concern of interpretivism is the uniqueness of a particular experience, which is identified as the cultural identity in the study. Therefore, the paradigm supports social science studies' aim by providing a framework for understanding the phenomena of social reality (Bhattacherjee, 2012; Chowdhury, 2014; Pervin & Mokhtar, 2022). The paradigm facilities the understanding and explanation of sociocultural issues through participants' personal stories (Pervin & Mokhtar, 2022). A similar study by Khan and Ahmed (2017) followed interpretivism. The study focused on understanding the influence of national culture on internal communication at a university.

For this study, the phenomenon is also the uniqueness of the identified cultural identity mix, which resulted from the coming together of two cultures. From the perspective of interpretivism, this phenomenon could only be understood from the point of view of the research participants, as they are the ones experiencing the cultural identity mix. The study

necessitated being fully immersed with research participants and their environment to attain knowledge of their phenomenon and attach meaning to their experience. Based on the views of the interpretivism paradigm, the research design that meets the study's objective is a qualitative research approach (Denzin & Lincoln, 2005).

1.23 RESEARCH DESIGN AND METHODOLOGY

The use of qualitative methods for this study was informed by the views of interpretivism above. Qualitative research involves studying a phenomenon in its natural setting and attempting to make sense of the phenomena through interpreting and meaning creation. The research approach involves interactions with research participants, where individual consciousness and the socially constructed reality of the research participants can be understood (Burrell & Morgan, 1979; Pringle, Drummond, McLafferty, & Henry, 2011).

Various strategies for qualitative research were considered for the study. A case study was the most appropriate for the study's objective. A case study focuses on a unit of analysis, for this study, it is the selected Chinese bank. The bank has operated in South Africa for over five years and employs home and host country nationals. This mix of nationals has resulted in diversified cultural values and cultural identity mix, identifying with unique real-life circumstances essential to a case study (Yin, 2003).

The goal of the study was to analyse the cultural identity mix present in Chinese banks operating in South Africa, and the objective of the study was:

1) To determine whether there are differences in communication styles between the Chinese and South African cultures.
2) To demonstrate the learned behaviour in communication within the cultural identity mix setting.
3) To establish how cultural traits and behaviour influence conflict management.
4) To determine whether cultural values influence decision-making.
5) To identify whether cultural values influence leadership support.

The two cultures were compared and interrogating questions were asked to achieve the objectives of the study. This was necessary for obtaining a rich, contextualised, authentic interpretation of the realities of the research participants. There was also a degree of flexibility in asking “how” and “why” (Yin, 2003), which encouraged participants to explain further.

To understand participants' initial experience, their observed differences between the two cultures and how their experience has influenced participant behaviour, the interview guide included these questions:

1) What was your initial experience with the organisation's culture when you started working here?
2) Provide details of what you observed about the Chinese work culture in the organisation.
3) Provide details of what you observed about the South African work culture in the organisation.
4) Explain how the differences observed influenced your behaviour.

The answers were subjective to individual experience and reality. Participants were also asked to provide examples.

To understand participants' opinions of the two cultures, based on their experience and their values, the interview guide included these questions:

1) What do you value most about the observed Chinese work culture among employees?
2) What do you value most about the observed South African work culture within employees in the organisation?
3) What would you want to change in your observations?

The questions on opinions and values aimed to understand how cultural consensus was achieved, mainly if there were observed values, given the cultural identity mix present. Participants were asked to provide reasons why they value what they observed.

To understand participants' feelings and emotions, the interview guide included these questions:

1) How do you feel about communication in the organisation/how does culture impact communication?
2) How do you feel about your involvement in decision-making in the organisation/how does culture impact decision-making?
3) How do you feel about leadership support/how does culture impact support?
4) How do you feel about conflict management and conflict resolution/how does culture impact conflict and conflict management?

The guide's objective was to enable further probing of participants' responses and to understand their subjective feelings and emotions on whether and how culture affects communication, decision-making, conflict and conflict management, and leadership support. A closing question which focused on whether participants' thoughts and feelings about their initial experience changed since they joined the bank, was included. The research objectives and questions qualify a case study methodology, which strives towards understanding cultural systems.

Tellis (1997) states that the research objective sets the parameters for selecting a case study as a research methodology. Yin (2003) calls it working with the situation as presented, also referred to as the environment. Similarly, Baxter and Jack (2008) refer to the need for boundaries in a case study. These boundaries can be time and place, time and activity or definition and context. Using the criteria presented by Tellis (1997) and Yin (2003), the cultural identity mix in this study, which is also the phenomena, represents the parameter and the situation for this study. The real-life circumstances of research participants and their social structure represent the definition and context. This means the criteria for a case study methodology identified by Baxter and Jack (2008). These components support the qualification for using this study's case methodology.

The narrowing of the study to a single case allowed for completeness in the observations and the analysis. Focusing on one case ensured that special attention was given to the details in the case. This is also implicit in Winston Tellis' parameter (Tellis, 1997) and Robert Yin's (Yin, 2003) reference to a unit of analysis. The parameter and the unit of analysis were sufficient to answer the "How" and "Why" questions and maximised knowledge extracted within the confinements of the phenomena.

Tellis (1997) found that similar studies have historically been conducted based on a case study approach. Ochieng & Price (2010) used the case study approach to examine cultural factors influencing communication in a multi-national construction project comprising Kenya nationals and UK nationals. Another study by White, Stafford, and Vanc (2010) on employees' communication preferences and how employees perceive management's influence on the flow of communication. Khan and Ahmed (2017) conducted a case study when they studied the impact of national culture on international communication at a university. Another study by Zi & Linke (2021) used a case study approach. The study analysed a Chinese manufacturing entity

operating in South Africa. All the referenced studies focussed on understanding differences in cultural values in the applied style of communication and relationship building.

In the face of the various studies completed on the case study approach, the approach has also been criticised. The first criticism is that case studies generally do not have a specific research question, and inferences are often non-specific. The structural consensus theory guides this study. Although the analysis of the cultural identity mix in the bank does not lead to a specific question, inferences lead to determining whether there is cultural consensus in the bank. The second criticism of case study research is that the unit of analysis is often selected based on access and convenience. This is true for this study; however, the social structure in the bank and the phenomena make the case fit for purpose. The third criticism is the lack of triangulation in case studies, and for this study, inferences will be subjective, and generalisation will be excluded. The fourth criticism is that many cases have a temporary phenomenon, rendering the approach impractical. This is not true for this case, as illustrated by the social structures which comprise a mix of two national cultures. These criticisms are noted by Bhattacherjee (2012).

Yin (2003) affirms that case study research best suits social science and social relations studies. Yin (1994) and Stake (1995) identified various data collection methods for sociology studies. These included a review of documents, interviews, observations, archived records and analysis of artefacts. The objective of this study necessitated being fully immersed with research participants and their environment and building mutual trust so that participants would provide rich data for meaning creation (Pervin & Mokhtar, 2022). This was achieved through face-to-face, semi-structured interviews.

1.24 DATA COLLECTION METHOD

Primary data was collected through face-to-face, semi-structured interviews to obtain detailed descriptions and meaning interpretation. This method was prescribed by the nature of the research objectives, supported by Pope and Mays (2020). This provided a degree of flexibility to gain a deep understanding and valid representation of viewpoints (Sidani & Sechrest, 1996) through probing and asking “how and why” questions (Yin, 2003). The interviews took place in the natural setting of the phenomenon, the bank, which has a total workforce of approximately seventy-six. From a research perspective, this represents the population or the broader collection of units within the phenomenon of interest (Draugalis & Plaza, 2009). The workforce demographics are concentrated in South Africans, followed by Chinese nationals.

Other nationals in the bank include a French national and a Kenyan. The age group of the workforce is between the early twenties and mid-sixties. This includes males and females. Some Chinese nationals are ex-pats from their home country, while others are South African citizens. The workforce is employed at various levels, ranging from junior roles to executive management, with members from both nationalities represented across all levels. The qualification range of employees is unknown. However, all employees are regarded as corporate professionals, literate and understand English well.

The selection of respondents was directed by the structural consensus theory, which states that socialisation within a social setting follows the rules and behaviour. This form the culture in the setting. Respondents were purposively selected to reflect the social setting of the case. The first criterion was to select respondents from the primary cultures, such as South Africans and Chinese nationals. The second criterion for selecting respondents was the number of services respondents had at the bank. Respondents with more than five years of service were selected. This was because a longer service tenure was believed to produce quality and rich data from respondents due to their solid experience in the social setting. This is important because the experience provides a subjective view of the participant. Expatriates with less than five years in the local branch who had a longer tenure with the head office were also purposively sampled. Including expatriates as respondents provided rich data from the perspective of their home country's culture regarding subjective desires and undesirable rules and behaviours.

The bank has nine departments, and for statistical purposes, these were classified as either front office, back office or human resources. There was no predetermined number of respondents to sample because the study is not dependent on the amount of data but rather the richness of data. Respondents were approached privately, one by one, where it was explained that the purpose of the study is academic and their participation will involve answering questions in an interview setting, at their work premises, at a convenient time. It was important to disclose that a colleague is conducting the study and will conduct the interviews. Respondents were informed that they may decline to participate in the study, and should they agree to participate, they would be required to sign a consent form. Respondents were informed that permission to audio record the interview would be requested, and they would have the option to decline to be audio recorded. One possible respondent refused to participate in the study, citing discomfort with being recorded. Two potential respondents agreed to participate in the study but opted not to

be recorded. Two other possible respondents did not respond to the request to participate and were noted as having declined to participate in the study.

The general manager gave consent for the interviews to take place in the bank's available boardrooms. Respondents from across the front office, back office and human resources were interviewed individually in the available boardrooms. At the beginning of each interview, respondents were reminded that the study is academic and they may still decline to participate or be audio recorded. The interview recording commenced after all ethics protocols were explained, using a personal computer. There were no other persons allowed to enter the boardroom during interviews.

The research instrument was designed in two parts. The first part gathered data for statistical purposes. This included demographic information such as age, department, language preference and the number of years of service. The second part comprised the interview guide, classified into three themes. The first theme was aimed at understanding respondent experience and behaviours. The second theme was based on respondents' opinions and values. The third theme delved into respondents' feelings and emotions. The intention was to identify subjective meanings rather than a numerical representation, and qualitative research is not amenable to statistics (Bhattacherjee, 2012). Respondents' level of detail and description was used to judge the richness of data. Sampling ceased at respondent number thirteen when it was determined through frequent data comparison that no new data was being collected. At this point, it was concluded that saturation was reached (Lincoln & Guba, 1985).

Two of the thirteen interviews were conducted virtually, given that the respondents were out of the country then. One was audio only, and the other was audio and video recorded. Recordings were saved and moved to the university's password-protected drive at the end of every interview. Executive management was excluded from the purposive sampling to avoid sample frame bias influenced by rank or responsibility. The subjective nature of the research increased sensitisation to the cultural identity mix and promoted the personal emancipation of the research participants. The value and truthfulness of the study were raised, and the results reflected an implicit view of the social reality of participants (Burrell & Morgan, 1979; Pringle et al., 2011).

Studies by Khan and Ahmed (2017), Ochieng and Price (2010), White et al. (2010), and Zi and Linke (2021) follows the qualitative research method. Similar to this study, these authors were concerned with understanding the social phenomenon and needed the ability to probe answers, to obtain lived experiences of respondents. These studies made use of interviews to collect data, to reach the objective of the study.

1.25 RESEARCH DATA ANALYSIS METHOD

Social science studies are generally about inferring patterns as part of analysing data. To achieve this, various techniques can be applied, such as thematic analysis, grounded theory, interpretive phenomenological analysis and framework approach analysis (Pope & Mays, 2020). For deductive studies, thematic analysis is recommended. This is a process that involves observing reoccurring patterns in the data. The aim was to explore the beliefs, values and motives that explain the relationship between certain behaviours and the themes/variables being analysed (Castleberry & Nolen , 2018). To achieve this, themes were pre-defined based on the interview guide and theory. The data was then coded and grouped according to the core-defined themes. Hofstede's value dimensions of culture were used as a guide for pre-defining themes as it has been proven to be most appropriate for comparing different cultures. The themes for the study centred on power distance, collectivism vs individualism, masculinity vs femininity, uncertainty avoidance and long-term vs short-term orientation. These also aligned with the research interview guide and research objective.

The audio recordings from the interviews were transcribed verbatim, and Atlas.ti, a qualitative research software, was used to automate the coding and grouping of the data. Coding comprised identifying concepts related to the phenomenon and was completed sentence by sentence. Concepts were labelled according to Hofstede's value dimensions. The coded concepts were then grouped into categories to reduce the number of concepts and to identify the relationships between themes and behavioural patterns. Atlas.ti was used to map the connections between themes and meaning that emerged from the data transcription process, and inferences could be made.

1.26 RESEARCH VALIDITY

The data collection method focused on obtaining quality data from respondents, while the data analysis method was concerned with a deep understanding of respondents' personal experiences. The data collection method was subject to the interviewer, response, and sample

biases. Further, the subjective nature of the study eliminates generalisation and reduces rigour and reliability as a means of validity. Rigour was judged by ascertaining dependability, credibility, confirmability and transferability as Lincoln and Guba (1985) prescribed. Firstly, dependability, compared to reliability, was achieved through the level of detail provided on the phenomena, the substantiated evidence for selecting the research design, the research methodology and the backing of literature. A process of reassembling was initiated to determine the quality of the themes and whether the data sufficiently supported the themes. This ensured consistency and allowed for the interpretation of data to be supported. Quality control was insured through the use of precise and unambiguous questions. Secondly, the verbatim transcription of interviews contributed to the study's credibility. In addition, the interview recordings saved in the university archives can be independently audited to substantiate credibility.

Further, within-method triangulation was applied by observing participants' involuntary expressions and reactions to the questions (Daytner, 2006). Respondent answers were also compared to ascertain the level of saturation. These methods contributed to the credibility of the study. Thirdly, the transferability of the research findings to other settings has links to dependability. This means that the substantiated evidence for reliability translates to research context and structures that qualify for transferability. Lastly, confirmability was excluded as a criterion to judge rigour. Lincoln & Guba (1985) prescribed participants to review the research paper and agree to the derived inferences to achieve confirmability. This was undesirable, given the sensitivity of the study.

The techniques above and the data analysis process contributed to the study's trustworthiness, as Lincoln & Guba (1985) prescribed.

1.27 ETHICAL CONSIDERATIONS

Throughout the research process, conformance to ethical standards was a key consideration. From the research design, data collection and analysis, care was taken not to manipulate any processes. The design of the research followed the guidance of literature, professionalism was maintained during the data collection process, and data analysis adhered to the prescribed requirements. Ethical research practice highly depends on the researcher's conduct (Pope & Mays, 2020). The researcher attended formal ethics training to confirm the university ethics committee requirements before commencing the data collection. Further, the researcher

acknowledges that culture can be a sensitive subject and did not assign value to either culture in the case study. The research instrument was also designed in a manner that aided in the achievement of this objective as it does not create any assumptions, either negative/positive, good, bad, superiority, or inferiority of either culture.

Participant consent was important for the study, participant information sheets were provided, detailing the what, when, when, who and how of the study. The flexible nature of the research method meant full informed consent could not be possible (Pope & Mays, 2020). It is also noted that all respondents were over the age of 18 and understood their right to decline or withdraw from the study at any time. Consent was provided through the signing of a consent form. The two respondents who requested not to be audio recorded reflected the request on the consent form.

A primary ethical concern with the study was the inability to guarantee respondents' anonymity because interviews were face-to-face (Bhattacherjee, 2012). To exacerbate this, the interviewer, who is also the researcher, was a colleague of the respondents. Removing identity was impossible (Pope & Mays, 2020). It was essential to reassure respondents. Respondents were offered the option to be interviewed by research assistants who were existing university students. Respondents did not feel uncomfortable with the interviewer and declined the option to be interviewed by a research assistant. It was explained to respondents that, if necessary, their participation in the study would be presented using pseudonyms. Respondents were informed that they could withdraw from participating in the interview if they felt uncomfortable. The researcher also took extra caution to look for signs of distress or hesitancy in the participants and identified a respondent who had to be prompted to decline participation.

Confidentiality was a second ethical concern for various reasons. In this study, confidentiality meant protecting participant identity and the data collected (Pope & Mays, 2020; Bhattacherjee, 2012). Care was taken to explain the university's ethics protocols to respondents. It was reiterated that all the material collected would belong to the university and could not be disclosed to anyone. Further, although the general manager and Human Resources Department consented to use the bank as a research case and to collect data, the two were aware that they would not have access to respondent details and data collected.

The analysis and reporting of research findings were also open to ethical concerns, mainly where references were made to respondents and extracts from their responses were quoted (Bhattacherjee, 2012). Transcripts were marked with pseudonyms, and references and direct quotations were identified with pseudonyms. The closeness of the researcher to the bank and study was a further ethical concern from the perspective of objectivity in the data analysis. Using descriptive codes and inductive processes to identify similarities and differences in the collected data appeased the concern. The process was guided by meaning that emerged in the data transcription process, and manipulation was impossible.

Ethical issues extend beyond completion, including storage of the data collected. For this study, audio recordings of the interviews were initially stored in two places. This was purely for backup reasons, should the original file be rendered unusable. The original file was encrypted and stored in the university cloud, accessible by the researcher with a username and password. The backup file was encrypted and stored on a removable drive, accessible by the researcher with a password. Once the data analysis was completed, the information on the backup file was deleted.

The researcher's commitment to abide by the university's ethical clearance standards requirements and awareness that adherence to moral norms promotes the study's objectives and values required to conduct the study and ensure accountability (Gajjar, 2013) was entrenched in the research process.

1.28 RESEARCH LIMITATION

The qualitative nature of the study nature and the subjective nature of the results do not strive for statistical generalisation (Pope & Mays, 2020). The study is limited to a single case, and these have historically been faulted for not having conclusive evidence to apply generalisation (Tellis, 1997). The results of the study will therefore be bound to the case. Inferences and generalisations of observations would be inappropriate. Yin (1994) states that generalisation will be limited to pattern-matching from the perspective of existing theory.

The sampling method has limitations. Results from the sample cannot be applied to a broader population. The approach will, however, allow the researcher to get rich information and gain a deeper understanding of the information collected in the quantitative study. It is recommended that future studies include multiple cases to reduce subjectivity.

Another limitation of the study is that it does not consider the diverse nature of South Africa and the numerous diverse sub-cultures present in the case. It is recommended that future studies not apply a blanket application of the South African national culture to all participants of South African nationality.

The study uses Hofstede's value dimensions of culture, which are recognised as the most influential in cross-cultural studies. However, when applied, the cultural dimensions have limitations when extended to individual-level behaviour. This is because individuals from the same culture may not necessarily behave the same.

CHAPTER FIVE: DATA ANALYSIS AND RESEARCH RESULTS

This chapter describes the data collected from the semi-structured interviews and member checks. The process includes reviewing the data against the research questions and objectives to understand the phenomenon in a single case: cultural identity mix. This was done by applying Colaizzi's strategy for descriptive phenomenological data analysis. This seven-step process allows for an exhaustive approach to understanding everyday lived experiences (Colaizzi, 1978). Morrow, Rodriguez, and King (2015) explain that each of the seven steps is systematic and provides an opportunity to stay close to the research data. The method has been used in several studies that are phenomenological. Meyers (2019) in his study describes the data analysis method as rigorous.

1.29 FAMILIARISATION WITH THE DATA

The 11 transcribed audio-recorded interviews and two handwritten interview notes were individually read several times. At the same time, the audio recordings were repeatedly listening and were compared to the transcribed data. This satisfied the requirement of Colaizzi's (1978) first step of descriptive phenomenological data analysis. Stuckey (2015) says, "The first step is always reading and knowing your data before you start to code". This step included asking, "What does this mean?" or "What does this explain?" to interrogate the transcribed data thoroughly. While listening to the audio recordings, attention was given to any change in the tone of the voice or change in audio expressions. By doing this, the ideas and feelings of participants were understood fully. The process provided a sense of the content of the transcripts and familiarity with individual participants (Colaizzi, 1978). Stuckey (2015) expands this by developing a storyline related to the research question. The process also assisted in identifying any researcher bias, and the verbatim transcription was a valuable measure against this. All 13 transcribed interviews were individually uploaded onto Atlas.ti, a data management program software.

1.30 IDENTIFYING SIGNIFICANT STATEMENTS

The data reduction process involved organising and sorting the qualitative data by identifying significant statements and keywords that stand out from each of the individual transcripts. The data reduction process makes the data presentable and manageable. Reoccurring texts and meanings are identified and a combination of predetermined codes and emergent codes are identified. The predetermined codes came from theory and research questions, with examples being Culture and South Africa, reflected in Table 5.1. These two codes are classified as predetermined, as a consequence of being extensively discussed in theory and included in the research questions. The emergent codes were derived from concepts and meanings which came from the data. These distinct concepts and themes made up the codes for central ideas. The codes represent the context of the research, the nature of the research and the researcher interests (Saldana, 2013). Examples of the emergent codes are Diversity, Open and Respect, reflected in Table 5.1. These three codes emerged from interrogating the data by asking, "What does this mean?" or "What does this explain?" .

Table 5. 1 Example of Significant Statements

Participant Five					
ID	**Quotation Name**	**Quotation Content**	**Codes**	**Reference**	**Density**
1:1	Initial Experience	I think that the culture of the branch is the same as the countries. ***I think the most important thing is the diversity here***. The first impression when you are thinking about Africa is what we see on the TV, the grass, the animals and the people but when you come to South Africa it is totally different. It is the exact same feeling in the branch. So, you see different types of people with different cultures and ***they work together, so yes that's my first impression of the cultural diversity***.	Culture Diversity South Africa	4 - 4	3
1:3	Observations & Experiences	I think that the ***South Africa culture is about diversity and the culture has a big tolerance for diversity*** which means that people will be treated the same, differently, but as long as it work is acceptable.	Culture Diversity South Africa	9 - 9	3
1:6	Opinions & Values	***I value the diversity in the SA's culture, you can't just think by yourself, you have to consider the opinions of others*** and respect	Diversity Open Openly Respect	20 - 20	3

		each other's culture. The South African culture is about respect for the opinion of others, and discussing openly with others and having open communication. ¶			

Source: Research Data

The above is extracted from the interview transcript of Participant No.5.

The question for ID 1.1 was ***What was your initial experience about the culture of the organisation when you first started working here?*** The quotation content represents the verbatim response to the interview questions. The significant statement extracted from the verbatim response is" …***I think the most important thing is the diversity here… they work together, so yes that's my first impression of the cultural diversity***."

The selected codes for Participant No.5's response for ID 1.1 were Culture, South Africa and Diversity. Diversity is an emergent code linked to the two predetermined codes, Culture and South Africa. The density of the word Diversity is reflected as 3, meaning the code/word is linked to two other codes/words, Culture and South Africa. This process is called opening coding and was applied to all 13 interview scripts, 31 codes were created in Atlas.ti. The program also provided details of the frequency of use of each code. The main objective of identifying significant statements and key words was to find patterns from participant experiences. Misrepresentation of patterns was avoided because participants were continuously asked to explain what they meant, during the interview process. The 31 codes were refined through the application of axial coding, a process that identifies relationships between open codes. Codes were aligned, categorised, and overlapping codes were grouped. The process was aided by additional explanations and interpretations of significant statements, written in the format of notes, in order to explain the relationship between open codes. As similar meanings emerged, some codes were combined through selective coding, reducing the number of codes from 31 to 16. A final refinement was applied to the coding, this reduced the codes further from 16 to 11. The codes from the significant statements are presented below:

- **Code Number One: Diversity**

Diversity emerged as a code linked with the bank's culture and South African employees. Most Chinese participants explained how they experienced unity amid the different cultures and a favourable climate from when they started working at the bank. Participant 1, a Chinese national, said, "Everyone works well together, and their differences are encouraged and acknowledged". Participant 3 also expressed how she was surprised by how everyone got along and said that even expats like the culture in the branch. Overall, participants explained how they felt a sense of belonging in the mix of diversity in the bank. This is supported by Munjuri and Maina (2013), who found that embracing a diverse workforce contributes to a satisfying work environment in the banking industry in Kenya.

Joubert (2017) attributes communication as a factor that improves friendships and builds trust in diverse workplaces. In particular, South Africans, in this case, valued honesty, transparency and self-expression in communication. Through these values and the understanding of differences, coherence is achieved. South Africans in the bank were found to be able to bring their diverse cultures together, respect each other and work well together. The findings are per Joubert (2017), who attributes proper diversity management to reducing prejudice and discrimination and improving respect.

Below are extracts from participant comments:
(P1) "…the branch has a calm, multicultural feel…"
(P5) "…you see different types of people with different cultures and they work well together…"
(P7) "…when I first started working here, I did not experience any problem…"
(P9) "…I found the culture to be family friendly…"
(P12) "…I was welcomed with open arms…it was a warm and pleasant experience..."

Although Hofstede (1980) found the South African culture to be high on the individualism index, participants expressed a culture that reflect collectivism. Participants further expressed that the South African culture in the bank is one of understanding and harmony. In this case, these values are the tools of social order (Dew, 2014). The findings contribute to research objective one, which outlines differences between the Chinese and South African cultures.

- **Code Number Two: Hard Working**

Hard working emerged as a code linked with Chinese in the bank and the Chinese culture when participants were asked what they observed and valued about the Chinese culture. The majority of South African participants and Chinese participants expressed how the Chinese prioritise work and have strong work ethics. Chinese persevere in their tasks and display efficiencies. This is corroborated by Lu, Kao, Siu, and Lu (2011) in their study when they say internal locus of control, self-efficacy and resilience relate to Chinese work values of hard work and endurance. Consistent with the findings of an investigation by Ng and Tung (1998) on financial institutions with ethnocultural diversity, respondents of Asian nationality displayed a high level of job involvement, hard work and diligence. Similarly, Mir (2015) studied the impact of organisational culture and risk management in the banking sector. The author found that the banking industry has a culture that respects work ethics.

Participant 2, a Chinese national, explained how she was grown in the bank through consistency, hard work and perseverance. This is synonymous with the Chinese high score on the long-term orientation dimension, emphasising perseverance and long-term reward (Hofstede, 1980). The long-term achievement of goals is important and a measure of success in the culture. Similarly, the number of clients and profit margins have been a measure of performance in banking. Mir (2015) offers a contradictory argument, stating that a bank's culture affects financial and non-financial performance. This is relatable to the social structure of the bank, and Participant 6 says there is room to work hard and have fun while working. This is mainly unique to South Africans in the bank. Granovetter (2005) expands on this, saying, "Social relations are closely linked to productivity". It noted that being social in a work environment is frowned upon by the Chinese and is regarded as inefficient. One participant said, "The local SA culture is to enjoy themselves while working, and sometimes they may not be as efficient".

While Chinese staff in the bank displayed strong work ethics, Participant 6 mentioned that Chinese are more likely to work longer hours than South African staff because of differences in family responsibilities and most of their families being in China. Similarly, Participant 10 said, "In the Chinese culture, work is important, and working hours are not a consideration".

Below are extracts from participant comments:
(P2) "…Chinese people in the bank treat their work as part of their life…"
(P4) "…I value the efficiency and quality of the work. Chinese nationals work quickly…"
(P7) "…Chinese culture is concerned with archiving targets / objectives..."
(P10) "…I value the Chinese commitment and I find it motivating…"
(P13) "…What I value about the Chinse culture is their strong work ethics…"

Hofstede (1980) rated the Chinese culture a high masculinity index score. Based on the score, the culture is driven to succeed, supported by a strong work ethic and commitment. Therefore, being social in a work environment would be inconsistent with the values of the Chinese culture. This is also a cultural trait which emanates from Confucianism. Participants of South African culture expressed admiration for the hard-working nature of Chinese nationals, although they also felt that it is important to have fun while working. It is noted that based on the findings of the study, the Chinese culture and South African culture have values that differ when it comes to working and being social in a work environment. The finding contributes to research objective one, which outlines differences between the Chinese and South African cultures.

- **Code Number Three: Friendly and Happy**

Friendly and happy were codes linked mainly to South Africans in the bank. South Africans were found to be happy people who prefer to have fun while they work. They thrive in a happy work environment. Participant 1 said the culture in the branch is about bringing happiness into the work environment and said local Chinese staff also seem to enjoy the work environment. Participant 8 described South Africans as calm and happy. Both participants were Chinese nationals. Granovetter (2005) also links productivity to social relations and finds that cooperation and interaction contribute to acquiring tacit knowledge from others and accomplishing tasks. Participant 7 said, "People in my department learned from me, and I also learned from my team", confirming the findings of Granovetter (2005) and the exchange of tacit knowledge that comes from an environment where people interact freely.

While hard work and strong work ethics are values associated with the Chinese culture, Chinese nationals in the bank also admired how South Africans can have fun while working. Mir (2015)

supports this, stating that a bank's culture affects financial and non-financial performance. How employees interact is essential for non-financial performance.
Below are extracts from participant comments:
(P3) "…I love it here… The South African culture is friendly…"
(P4) "…everyone is friendly…the working environment is friendly"
(P7) "…Everyone is friendly. They exchange greetings, even if they do not know you..."
(P13) "…Chinese are more conserved in their own space or area but in South Africa people are more friendly, SA national always ask "how are you" …"

Hofstede (1980) found South African culture to be high on the individualism index. This is inconsistent with participants' observations about South African culture. South Africans, in this case, were found to be low on individualism, with values synonymous with those of Ubuntu, particularly humanness, which encompasses cooperation and being communal (Mokgoro, 1998). Emphasis is placed on how they value a work environment that cultivates happiness and allows being social while working. Contrary to the finding that being social in a work environment is inconsistent with the values of the Chinese culture, the two cultures have values that differ when it comes to working and being social in a work environment. The finding contributes to Objective 1, which outlines differences between the Chinese and South African cultures.

- **Code Number Four: Open**

The code open was linked with the South Africans in the bank, various cluster of themes The code open was linked with the South Africans in the bank, and various clusters of themes emerged from participants. Firstly, being honest while maintaining respect was associated with South Africans in the bank. Secondly, expressing oneself honestly is essential to South Africans in the bank. Lastly, South Africans in the bank prefer others to be honest and transparent with them. These values align with Metz's (2007) description of Ubuntu: morality and positive relationships with others are essential values to South Africans.

In their study, Huber and Huber (2020) found that banking professionals are more honest in meaningful, neutral or financial contexts. Not only are the findings true from a social perspective, but they are also true from a professional perspective. Participant 6 explained how

he previously worked at one of the big four banks in South Africa, and the culture at that bank was he could question things, especially where there was a possibility to improve things.

Some literature describes the culture in the banking industry as favouring dishonest behaviour and contributing to an unfavourable reputation (Cohn, Fehr, & Marechal, 2014). It is also noted that the industry encourages competitive conduct, which can influence honesty. Cohn et al. (2014) also found that bank employees, on average, are honest under controlled conditions.

Below are extracts from participant comments:
(P1) "…The local South African staff are not afraid to ask the question why and to questions things…"
(P4) "…South African culture values transparency and idea sharing…"
(P5) "…The South African culture is about respect for the opinion of others, and discussing openly with others and having open communication…"
(P6) "…Everyone was horrified that I asked questions, and everyone was petrified that I asked questions.…"
(P10) "…South Africans are relaxed in how they do things"

These values resemble a culture that is curious and accepting of new ideas. These are attributes of a culture low on the uncertainty avoidance index. The findings are inconsistent with Hofstede's (1980) score on South Africa, which indicates a national culture that borders on avoiding uncertainty. From this observation, there are conflicting values in the Chinese culture, rated high on the uncertainty avoidance index. The findings contribute to research objective one, which outlines differences between the Chinese and South African cultures.

- **Code Number Five: Conflict**

The code emanated from the attempt to uncover how participants feel about conflict and conflict management and how culture influences this. Participants expressed that conflict is often avoided, and there is a need to address conflict when it arises. In the banking industry, this can relate to a bank's culture, the choice between growth or safety focus, or the explicit intention to separate departments (Song & Thakor, 2019). The banking industry's culture of separating departments such as front and back office departments, separating the HR departments from the rest of the bank and using the metaphor of Chinese Walls are all intended

to overcome tension and conflict. Participant 5 supports the literature finding by Song and Thakor (2019) when explaining that different departments have different deliverables and there may be a conflict between departmental deliverables. Participant 4 said conflict is inevitable and sometimes comes with benefits from the perspective of new ideas which arise in moments of conflict. Participant 6 supported this, stating that conflict is not always negative. According to Song and Thakor (2019), if a manager in the bank is in conflict with the bank's preferred culture of choice and deviates from this, there may be implicit repercussions. Similarly, participants in the case conveyed a prevailing acceptance behaviour, and confrontations were avoided.

Regarding conflict management, Participant 6 said, "Unless conflict blows up, people are left to be". Participant 12 described conflict management as reactive and most often avoided. Song & Thakor (2019) found that the stronger the bank's culture, the more likely deviations from the bank's culture are detected. Therefore, a bank's investment in culture is a tool that aids the detection of behaviours which are incompatible with the culture.

Below are extracts from participant comments:
(P6) "…there are times where you feel like you know there is conflict between people and unless it blows up into a big fighting match in the office, people are left to be.…"
(P9) "…There is a conflict avoidance…"
(P10) "…We are a conflict avoiding culture. We can't question things. We are an accepting culture..."
(P11) "…I prefer to talk things out when there is conflict, but I find that people here do not like that and conflict is avoided or ignored…"
(P13) "…the culture of not questioning things, also means things are avoided, including conflict"

Hofstede (1980) rated the Chinese culture high on collectivism and high on uncertainty avoidance. Saving face, unity and harmony are important in the Chinese culture. The South African culture differs, rates high on individualism by Hofstede (1980), and self prioritising. Participant 6 also observed differences between the two cultures, stating that South Africans generally take conflict personally, while it's different in the Chinese culture.

The findings of the study indicate a cultural mix that avoids conflicts, a value which prevails in the Chinese culture because good relationships are essential for social order in the Chinese culture (Westwood & Peter, 2003). Lu et al. (2011) also found that group loyalty and respect for social order contribute to maintaining harmonious work relationships.

From this observation, it appears that Chinese cultural values are adopted in this cultural mix from the perspective of conflict and conflict management. This is consistent with House and Gupta's (2004) findings that cultures which value respect place importance on harmony. Avoiding conflict and avoiding conflict management creates unreal cooperativeness and takes away chances for real conflict management. This can be interpreted or misinterpreted as social order and cohesion (Westwood & Peter, 2003) and contributes to the research objective, which seeks to establish how cultural traits and behaviour influence conflict and conflict management.

- **Code Number Six: Family**

Family was a code linked to South Africans in the bank, and it characterised how being with family is essential; being communal and embracing oneness is vital to South Africans. Participant 4 expressed how balancing work and life is more important to South Africans, compared to Chinese staff whose time is devoted to the bank and with no objections to working after hours or during the weekend.

Expressions from participants also reflect values which resemble tribalism. This is evidenced by expressions of prioritising belonging to a family over work. Some Chinese participants expressed admiration for these values in South African culture. Literature found that family is also important in Chinese culture. However, providing for the family's well-being is more important (Westwood & Peter, 2003). This explains why Chinese employees, in this case, are more willing to work outside of regular working hours and days. Their strong work ethics extend beyond work to the moral obligations of contributing to the well-being of the family (Westwood & Peter, 2003).

Below are extracts from participant comments:
(P3) "…everyone one got along…"
(P4) "…I prefer the South African culture. Life work balance is important in the South African culture and the meaning of life is not about money. Family is more important.…"

(P7) "…I also learned from my team and how to balance work and life.…"
(P12) "…The South African culture was like a family."

The study's findings indicate inconsistencies with Hofstede's (1980) conclusion of the South African culture, which he rates high on the individualism score and describes as self-prioritising. It further indicates similarities to Chinese national culture, which also scores high on the collectivism index. The tolerance for working longer hours is for the benefit of the family in the culture. South Africans, in this case, are described as being family-orientated, communal, and embracing oneness. These are characteristics of a national culture that scores high on collectivism.

- **Code Number Seven: Hierarchy**

The hierarchy was a code linked with Chinese, and it came from participants' descriptions of the culture's respect for rank. Chinese and South Africans expressed how the culture respects hierarchy and authority is not questioned. Both Chinese and South Africans explained that what comes from the top-down structure is accepted. This included hierarchy as represented by Head Office. Participants expressed that conforming to rules and how things are done is vital in Chinese culture. Participant 6 explained how at first it was shocking when he asked questions and how it was seen as disrespectful. South African participants indicated that they value the Chinese culture's respect for hierarchy but still favoured an environment where they freely express themselves.

Below are extracts from participant comments:
(P1) "…The Chinese culture in the branch is one where employees obey what comes from head office…"
(P2) "…In China hierarchy is important…"
(P6) "…The Chinese culture was a top-down structure, bureaucratic and authoritative…"
(P9) "…In the Chinese culture, I value their commitment and their respect for hierarchy..."
(P10) "… The Chinese do not question superiors. Chinese are more about sticking to the rules…"

Based on the above, the Chinese culture in the bank has characteristics of the high power distance index. As described by Hofstede (1980) a high power distance culture respects rank

and authority, and obedience is virtue. South Africa has a moderate power distance index, the expression by some South African participants that they value the Chinese respect for hierarchy is indicative of a culture that is moderate on the power distance index and is aware of this. The findings of the study indicate differences in the two cultures.

- **Code Number Eight: Support**

Participants were asked how they felt about leadership and leadership support and whether culture influences leaders and leadership support. Various participants described leadership support differently. Firstly, participants who were happy with leadership support had been with the bank longer, alluding to relationships with a mutual obligation in line with Confucian teaching (Khairullah & Khairullah, 2013). Participant 10's tenure with the bank is between fifteen years and longer. The participant described how she took responsibility for her growth in the bank through hard work and commitment. According to (Stanciu, 2017), leaders help form managerial cultures and lead employees to achieve what they have committed to achieving. Participant 10 explained how her hard work and commitment were recognised and how she received leadership support. Leaders in the banking system also assume responsibility for motivation by using principles of reward depending on the value of the bank (Stanciu, 2017). The support received by Participant 10 is relatable to the value of Confucianism of the treatment of others as one would like to be treated. Contradictory, Accentturo, Barboni, Cascarano, and Garcia-Appendini (2023) found that culture in the banking industry does not affect a decision to offer support.

Secondly, some participants felt that leadership support is situational and is influenced by the rank in the hierarchy of a particular leader. Participant 6 explained that leaders lend support based on their mandate. Therefore, leadership rank in the hierarchy influences the level of support they can provide. There was unity from Participant 13, who explained that leadership support in the bank is good, although it depends on the hierarchy level. Participant 5 expressed how he has received leadership support from as high as the rank of executive management. Leaders lead employees to achieve what they have committed (Stanciu, 2017), expressed by the support they provide.

Thirdly, some participants felt hierarchy impact the accessibility of leadership and their support. Participant 9 said, "It takes a while to get through to leadership. It takes time and

patience, but eventually, you do get the support from leadership". Hierarchy affects access to leadership because they are not always within reach. However, once accessed, leaders are supportive.

Lastly, a few participants felt more leadership support is needed. Participants also felt that communication from leaders is required, and it will assist in improving leadership engagement. Participant 12 expressed how his ideas have historically not been received and processes lengthen action.

Below are extracts from participant comments:
(P2) "… Leadership support is very sufficient. We receive support from the executive management.…"
(P6) "…They lend support as they should, within their own mandates. I also find that I get support, where there is room…"
(P9) "…It takes a while to get through leadership. It takes time and patience, but eventually you do get the support from leadership..."
(P10) "…I have grown in my role, because of leadership support. Leadership support is dependent on me…"
(P11) "…Leadership has always been supportive to me…"
(P12) "…Leadership support is rare. I feel it is necessary…"
(P13) "...Leadership support is good although it is restricted to what is within the framework and what is allowed

The study's findings indicate leadership support in the case, and the support is experienced differently. Varied cultural values emanate from various experiences. These range from Confucian teaching, which emphasises relationships with mutual obligations (Khairullah & Khairullah, 2013), to the value of Ubuntu, depending on others in the same manner that others would rely on you (Mokgoro, 1998). Values consistent with Hofstede's (1980) long-term orientation dimension, which emphasises perseverance and long-term reward, are also present in the bank's culture of leadership support. The study's findings indicate that Chinese and South African leadership values exist. The leaders have integrated Confucian and Ubuntu values and created a culture influenced by the contingency (situational) of the internal dimension. The

finding contributes to the research objective of identifying whether cultural values influence leadership support.

- **Code Number Nine: Valued**

The code was linked to decision making in case and emanated from the attempt to uncover how participants feel about decision making in the case. There were varied views from participants; the first was that being in a position of hierarchy provides automatic value in the decision making process. This is consistent with Mapadimeng's (2006) findings where workers expressed unhappiness with not being allowed to give input in decision makings by their line managers. Khairullah and Khairullah (2013) also proved that hierarchy is respected in decision-making. These view aligns with Hofstede's (1980) power distance dimension, which describes how society relate to those with power in any relationship. Decision making in bank culture has been linked to behaviour that is consistent with the bank's culture (Song & Thakor, 2019).

Some participants who were not in positions of hierarchy felt they are able to contribute to decisions, make suggestions and this makes them feel valued. This is similar to the philosophy of Confucianism which places importance on cooperation as one of the core values (Khairullah & Khairullah, 2013) as well as humanness, a value of Ubuntu which encompasses co-operation. Leonard et al. (2009) found that a highly individualistic nation, such as South Africa, prefers to have an opinion in decision-making. They attribute this to the preference for transparency.

A few minorities felt excluded in decision making and accept whatever that is brought forth. The accepting behaviour resembles obedience and respect for authority, similar to a high power distance culture.

Below are extracts from participant comments:
(P5) "… have the ability to make decisions that I need to make. I feel valued…"
(P7) "… I am able to share my opinions and share ideas. My contribution is valued…"
(P9) "… I am able to contribute and give ideas. My ideas are listened to…"
(P8) "… I am not included in the decision making and I am ok with it. I go with the flow and accept decisions as they are made..."

The study's findings reveal that cultural values influence decision-making and the social structure, where most participants feel included and valued in the process.

- **Code Number Ten: Communication**

Various realities emerged when participants were asked how they felt about communication and how culture impacts communication. Firstly, language differences were identified as a barrier to effective communication due to the two distinct languages spoken. The first reality of participants was that language differences affect clear communication, and this causes misunderstanding. In their study on ethnocultural diversity and organisational effectiveness in the financial industry, Ng and Tung (1998) found that employees in branches with mixed ethnicities experienced difficulty communicating, which moderated workplace coherence.

Below are extracts from participant comments:
(P5) "… I think that the language difference is the biggest barrier we need to break…"
(P8) "…Language is a problem and it affects communication. Not understanding the language can affect emotions…"
(P12) "… Communication was frustrating at the beginning because of the language barrier. This caused misunderstanding of what is culturally acceptable when communicating…"

The second reality of participants is that the flow of communication is not transparent. Participants explained that communication and messages do not always reach juniors. This causes uncertainty among everyone. Clear, open communication is necessary for reducing uncertainty, and the feeling of uncertainty affects social functioning. Hierarchy also impacts the flow of information and results in barriers to effective communication. In their study, Leonard et al. (2009) confirmed that a culture which scores high on the power distance dimension communicates in cues intended to maintain status and distance. The findings of the case are synonymous with those of the authors quoted.

Below are extracts from participant responses to the question:
(P6) "… Communication is a lot better than what it was, when I first got here. In the past people will get new staff in their department and would not know that, until a day or two before the new people arrived..."
(P10) "…Communication happens at the top and everyone else is left in the dark…"

(P11) "…Communication is slow. It takes time to hear things. This leaves everyone curious and not knowing what is going to happen…"

The third reality of participants is that cultural values influence how Chinese and South Africans communicate. Chinese were found to be direct and upfront in how they communicate and reflect assertiveness in how they communicate. South Africans felt that this distorted the meaning of the messages conveyed. When Ng and Tung (1998) studied the financial industry, they found homophilous relationships due to the greater ease of communication among those who identify and associate with each other. Leonard et al. (2009) backed this reality when they concluded that cultural differences affect communication.

Below are extracts from participant responses to the question:
(P7) "… With each conflict, I learned how to better communicate and I understood how different people communicate.…"
(P8) "…Chinese people are upfront when they communicate and it sometimes sounds rude, but it is actually the way culture talk…"
(P9) "…Communication is frustrating, and you get impatient. It is all based on personalities and nationalities. Overtime, it is somewhat improving, however it is slow…"
(P12) "…Communication was frustrating at the beginning because of the language barrier. This caused misunderstanding of what is culturally acceptable when communicating…"

Two-way communication is affected because of the language barrier and cultural influences. Feedback sharing is not made possible as communication and messages do not always reach juniors and or messages are misunderstood.

Hoefstede (1991) explains that a lower power distance score resembles fewer communication layers and less authority. The opposite is true for a high power distance score, which harms communication. The case's findings indicate that Chinese cultural values are more prominent in the communication values in the case. However, being empathetic, adaptive and socially integrative is important.

- **Code Number Eleven: Learn**

David Clarke says culture consists of learned modes of behaviour and their material manifestations, socially transmitted from one generation to the next and from one society or individual to another. Participants in the study expressed that they learned from each other over time, understood their differences and adapted to their social structures. From this, learning was identified as a code relevant to the study. From the learned experience of participants, shared meanings were encoded into norms (Pepitone & Triandis, 1987), and a consensus was achieved.

Below are extracts from participant comments:
(P3) "…I have grown as a person and I have gotten to learn the other culture…"
(P4) "…I learned that to work in the local branch one needed to be transparent"
(P7) "… Then I learned to understand how people communicate…"
(P9) "…I learned to navigate through the differences in the two cultures. I learned this through communication …"
(P8) "…It was a learned behaviour, but I understood the nature of the Chinese culture..."
(P10) "… I had a lot to learn and I was more concerned with learning and adjusting…I went to China and that helped me to understand what I had observed

The findings are consistent with the view of numerous authors that culture is learned from one generation to the next and from one society or individual to another.

1.31 FORMULATING MEANINGS

Meanings relevant to the phenomenon were formulated from the results of the coding process. This was achieved by asking questions which include "What does this mean?" and "What does this explain". The significant statements from the verbatim transcribed data were restated, and a connection to the phenomenon was made to answer these questions. Specific focus was placed on keywords and statements, making it possible for the researcher's presuppositions to be eliminated. Formulating meanings provided a record of decisions made in the data analysis, and bias was avoided (Stuckey, 2015).

Table 5. 2 Example of Formulated Meanings

Participant Four				
ID	**Quotation Name**	**Quotation Content**	**Formulated Meanings**	**Codes**
2:2	Observations & Experience	The Chinese ***people are influenced by their home culture.*** They are results orientated. ***They focus on what needs to be achieved***. They plan and the plan is results driven. The Chinese people work hard, and ***their time is devoted*** to the bank, even working after hours or over the weekend is part of the Chinese culture.	National culture has an influence on an organisation and an individual. The hard-working nature of Chinese associates with values that reflect perseverance. Work is more important than being social.	Chinese Work hard
2:5	Opinions & Values	In the Chinese culture observed I ***value the efficiency and quality of the work.*** Chinese nationals work quickly.	The hard-working nature of Chinese associates with perseverance. The efficiency and quality associates with being proud, saving face and reducing embarrassment. Work is more important than being social	Chinese Efficient
2:7	Opinions & Values	Nothing to improve on. The efficiency of the Chinese and the integrity of the South African culture must continue. ***Both Chinese and***	Culture is learned. Where there is more than one culture in a setting, there are opportunities to learn from the other culture.	Chinese Efficient South Africa

		South African staff must learn from each other.		

Source: Research Data

To illustrate how meaning was created, the above extract from the interview transcript of Participant No.4 is used. The question for ID 2.2 was ***Provide details of what you observed about the Chinese work culture in the organisation?*** Although reference was made to the work culture, the ultimate focus was understanding how this impacts on the social functioning.

The verbatim response to the interview question was "…***The Chinese people are influenced by their home culture. They are results orientated. They focus on what needs to be achieved. They plan and the plan is results driven. The Chinese people work hard, and their time is devoted to the bank, even working after hours or over the weekend is part of the Chinese culture***…" The significant statements from the verbatim response are underlined above and are reflected in bold on Table 5.2. These were restated to formulate meanings, connected to the phenomenon.

The first formulated meaning relevant to the phenomenon was how national culture influences an organisation and an individual. Chinese national culture influenced the behaviour of Chinese nationals in the bank. The most fitting description of national culture for this study was by Lonner et al. (1980), a combination of a national group's values, beliefs, norms, and behavioural patterns. The formulated meaning is supported by Keesing (1974), who narrowed culture down to behaviour patterns associated with particular groups of people, customs or ways of life. This means Chinese national culture has influenced Chinese individuals in the case.

The second formulated meaning, relevant to the phenomenon was Chinese are hard-working people and they follow through with tasks until they yield the desired results. In China, Guanxi emphasise established values, institutions and transcendent ideals of traditional Chinese society, which are important for success (Hofstede, 1980). One of these values is, to be successful in China, you have to work hard. Confucian also emphasises hard work, skills acquisitions and perseverance (Khairullah & Khairullah, 2013). The formulated meaning supports the finding that the Chinese culture and Chinese people associate with values that

reflect hard work and perseverance. The formulated meaning also emphasise that work is more important than being social in the Chinese culture.

Misinterpreting the formulated meanings was avoided because participants were continuously asked to explain what they meant during the interview. The formulated meanings emphasise that national culture influences individual behaviour, and Chinese nationals work hard. The cultural identity mix, in this case, can present cultural complexities due to differences in values, principles and beliefs. The formulated meanings will assist in identifying any differences and understanding both cultures.

The above method for formulating meanings was applied to all 13 interview scripts. It was found that some formulated meanings emerged from across more than one research question themes (i.e., Initial Experience, Observations & Experience, Opinions & Values and Closing Statement). This is illustrated in Table 5.2 above where the formulated meaning for ID 2.5 (Opinions & Values) has elements which match those of ID 2.2 (Observations & Experience). Patterns also began to emerge as meanings were formulated.

1.32 CLUSTERING THEMES AND DEVELOPING EXHAUSTIVE DESCRIPTIONS

All significant statements from the verbatim transcribed data were restated, and all formulated meanings were categorised into themes. Common themes across all participants were clustered together, and shared feelings emerged. This process aided in the researcher's presuppositions. At this stage, the study's findings started to develop, and full, exhaustive descriptions of the cultural identity mix could be formulated. Table 5.3 represents formulated meanings generated by various participants when asked about their observations and what they valued about the South African work culture.

Table 5. 3 Example of How the Theme "South African culture is more social" Was Constructed from Different Formulated Meanings and Cluster of Themes

ID	Formulated Meanings	Cluster of Themes	Emergent Theme
1:1	As diverse as the cultures are, everyone works well together.	Harmony Understanding	South Africa culture is more social
6:7	South Africans are happy people and want to have fun while working. Chinese work hard, work is more important to Chinese than being social.		
8:1	South Africans are happy people and calm. Chinese are forceful.		
8:3	South Africans are happy people and calm.		

Having a common understanding and achieving harmony were clustered as themes from the first formulated. The first formulated meaning was ***as diverse as the cultures are, everyone works well together***. This is associated with the values of Ubuntu, interpreted as respect for others, cooperative human activity, recognition of human vulnerabilities and communal good to enhance the prosperity of everyone. The second formulated meaning was ***South Africans are happy people and want to have fun while working. Chinese work hard. Work is more important to the Chinese than being social***. Similarly, another formulated meaning was ***South Africans are happy people and calm. Chinese are forceful,*** and ***South Africans are happy people and calm***. These meanings also reflect a culture that values harmony.

Based on interviews with participants, the emergent themes coincide with their experiences. The common thread in these themes is that being happy is preferred, enabling an environment to be more social. From the coding, identifying themes, and meaning extraction, the complete and exhaustive descriptions of the theme were:

South Africans in the case are more social and they bring this to their work environment. This social nature emanates from one of the values of Ubuntu, humanness, which encompasses co-operation, reciprocity in social relations, being communal, having concern for everyone and maintaining dignity is relationships. The finding from the lived experience of participants is

not consistent with that of Geert Hofstede, who found the South African culture to be self-prioritising, displayed by the high individualism index.

Table 5.4 represents a different cluster of themes from formulated meanings generated by various participants when asked about their observations and what they valued about the South African work culture.

Table 5. 4 Example of How the Theme "Strong Moral Principles" Was Constructed from Different Formulated Meanings and Cluster of Themes

ID	Formulated Meanings	Cluster of Themes	Emergent Theme
2:3	Honesty and fair treatment is important to South Africans. The non-violation of the rights of others is important to South Africans.	Integrity Respect Ubuntu	Strong moral principles
2:6	South Africans value honesty and being truthful.		
3:7	South Africans value honesty and being truthful.		
5:1	South Africans value honesty, being truthful and fair treatment is important to South Africans. South Africans are friendly.		
10:3	The non-violation of the rights of others is important to South Africans.		

The first formulated meaning confirms that ***honesty and fair treatment is important to South Africans. The non-violation of the rights of others is important to South Africans.*** This formulated meaning aligns with findings by Yang (2017) which affirms that the South African culture is more concerned with rights and fair treatment. The second meaning is that ***South Africans value honesty and being truthful***. Similarly, other meanings included that ***fair treatment is important to South Africans and that South Africans are friendly.***

From the meanings it emerges that respect for others is rated high by South Africans and being truthful and honest is also rated high, in line with Yang (2017). What is common is that South

Africans have strong moral principles. From the coding, identifying themes, and meaning extraction the full and exhaustive descriptions of the theme was:

South Africans in the case are found to display values that represent morality and humanness. This social nature also emanates from Ubuntu which fosters positive relationships, social harmony, compassion and mutual concern for others. The finding from the lived experience of participants is not consistent with that of Geert Hofstede, who found the South African culture to be high on power distance and concerned with self-advancements.

Table 5.5 represents a different cluster of themes from formulated meanings generated by various participants when asked about their observations and what they valued about the Chinese work culture. The set of meanings formulated expressed the ***hard-working nature of Chinese associates and the importance placed on work over being social***. This represented ***strong work ethics, commitment and a culture that rates success high.*** Included in the formulated meanings are ***persistence and perseverance for the purpose of achieving goals***.

Table 5. 5 Example of How the Theme "Chinese Culture is Less Social" Was Constructed from Different Formulated Meanings and Cluster of Themes

ID	Formulated Meanings	Cluster of Themes	Emergent Theme
2:2	National culture has an influence on an organisation and an individual. The hard working nature of Chinese associates with values that reflect perseverance. Work is more important than being social.	Hardworking Strong work ethics Being social is not as important	Chinese Culture is Less Social
3:6	The Chinese culture has strong work ethics and commitment. Success is rated high in the Chinese culture.		
4:2	The Chinese culture has strong work ethics and commitment. Success is rated high in the Chinese culture.		
5:4	Chinese people keep to themselves and are not socialiable		
6:3	The Chinese culture has strong work ethics and commitment. They sacrifice personal time for work.		
7:4	The Chinese culture is one that works hard, with the aim of achieving goals. The have a strong work ethic		
8:1	The Chinese culture displays persistence in how things are done		
9:2	The Chinese culture is one that works hard, with the aim of achieving goals. The have a strong work ethic		
10:2	The Chinese culture has strong work ethics and commitment. They sacrifice personal time for work.		

12:2	The Chinese culture has strong work ethics and commitment. They sacrifice personal time for work.		
13:2	The Chinese culture has strong work ethics and commitment. They sacrifice personal time for work.		

The theme from the formulated meanings is that the Chinese are hard-working people, and they follow through with tasks until they yield the desired results. This is in line with the values of Confucian also emphasises hard work, skills acquisition and perseverance (Khairullah & Khairullah, 2013). As presented earlier, the formulated meaning supports previous findings highlighting values reflecting hard work and perseverance. The developed meaning also emphasises that work is more important than being social in Chinese culture. From the coding, identifying themes, and meaning extraction, the full and exhaustive descriptions of the theme were:

Chinese participants were found to be less social, prioritising working hard and skill acquisition. This is a cultural trait which emanates from Confucianism. Similarly, the findings from the lived experience of participants are consistent with Geert Hofstede's measure of the Chinese culture on the masculinity index, which classifies that Chinese are driven to succeed, supported by a strong work ethic and commitment. Therefore, being social in a work environment would be inconsistent with the values of the Chinese culture.

Table 5.6 represents formulated meanings generated by various participants when asked about their feelings on conflict and conflict management. Participants were also asked to explain whether culture influences conflict and conflict management.

Table 5. 6 Example of How the Theme "There is Perceived Consensus" Was Constructed from Different Formulated Meanings and Cluster of Themes

ID	Formulated Meanings	Cluster of Themes	Emergent Theme
6:10	Differences are not addressed as they arise.	Conflict is avoided Accepting Behaviour Compromising Behaviour	There is perceived consensus
10:8	There is a high degree of tolerance. Communication is important to understanding conflict that arise from the cultural differences.		
12:3	Differences are accepted and not addressed as they arise.		

The first formulated meaning was ***differences are not addressed as they arise***, in line with the finding that appropriateness, conflict avoidance and harmony are more valued in the Chinese culture (Jiang & Pretorius, 2011). Similarly, the second meaning highlights ***a high degree of tolerance,*** alluding to being willing to ***accept differences versus addressing differences***. This emerged as the third formulated meaning reflected in Table 5.6 above.

From the cluster of themes, there is perceived harmony in the case. Harmony is a result of acceptance of differences and behaviours. The meanings and themes indicate a conflict management avoidance style, characterised by withdrawing from the conflict situation (Cheng & Cheung, 2008). Based on interviews with participants, the common thread is perceived consensus. From the coding, identifying themes, and meaning extraction, the full and exhaustive descriptions of the theme were:

There are clear cultural differences, which have been borne. Participants prefer to not cause any conflict. As a result, there is perceived accord in the case. The finding from the lived experience of participants supports Geert Hofstede's finding that the Chinese and South African cultures are uncertainty avoiding and prefer harmony, even if the harmony is unreal. The Chinese and South African cultural traits and behaviour towards conflict and uncertainty are present in the case.

The above method of identifying emergent themes presented in Table 5.3 to Table 5.6 represent step four of the descriptive phenomenological approach of the data analysis. Exhaustive descriptions were formulated from all emergent themes, resulting in a description of the cultural identity mix. This represents step five of the descriptive phenomenological method of data analysis.

1.33 PRODUCING THE FUNDAMENTAL STRUCTURE

In the descriptions of the cultural identity mix that emerged from step five, the fundamental structure of the phenomena is produced. This is the sixth step in Colaizzi's (1978) seven-step descriptive phenomenological data analysis approach. The structure is a presentation of the aspects essential to understanding the cultural identity mix in the case.

Table 5.7 represents the structure of the cultural identity mix in the bank, summarised as follows:

Table 5. 7 The fundamental structure of Chinese banks operating in South Africa

Code	Emergent Theme	Chinese Culture	South African Culture	Cultural Identity Mix
Hard Working	Chinese Culture is less social in a work environment	Chinese have strong work ethics. They prioritise work and the achievement of goals.	South Africans admired this value, but prefer a work environment that is fun.	Chinese and South African culture have values that differ when it comes to being social in a work environment.
Hierarchy	Chinese culture hierarchy and authority is not questioned	Chinese accepts and respects authority.	South Africans admired this value, but prefer a work environment where they can express themselves, while remaining respectful.	Chinese and South African culture have values that differ when it comes to hierarchy and self-expression.
Family	SA culture is more social	Chinese admired the importance of balancing work and family in the South African culture. Chinese prioritise work, but it is for the benefit of family	South Africans value family and family time. Life and work balance is important to South Africans.	Chinese and South African culture have values that differ when it comes to work and life balance, but are similar in how family is important is both.
Open	South Africans prefer, honesty, transparency, and being socially free	Chinese admired the freedom of expression in the South African culture.	South Africans prefer an environment where they can express themselves freely, while remaining respectful.	Chinese and South African culture have values that differ when it comes to self-expression.

Happy	SA culture is more social	Chinese are less free and kept to themselves. Chinese admired how happy South Africans are.	South Africans are friendly and happy people, who prefer to have fun while they work. They thrive under a happy work environment.	Chinese and South African culture have values that differ when it comes to being free, happy and social in a work environment.
Diversity	South African Culture has strong moral principles	Chinese admired the diversity in the South African culture.	South Africans respect each other's differences.	Members of the two cultures display harmony and understanding of their differences.
Communication	Culture has an influence on communication. It is important to learn other cultures in order to understand how they communicate.	The learned behaviours on communication are those of the Chinese culture.		Language differences and different cultural approaches to the conveyance of messages causes misunderstanding. Communication and its flow, is influenced by cultural values, specifically the respect for hierarchy. Respect for hierarchy is important in the Chinese cultural values.
Conflict	There is perceived consensus	The learned behaviours on conflict and conflict management are those of the Chinese culture.		Conflict and confrontations are avoided, often resulting in compromising behaviour.

Valued	Culture has an influence on decision making	Hierarchy has an influence in decision making as well as being included in decision-making.	Decision-making is influenced by cultural values, specifically the respect for hierarchy. Respect for hierarchy is important in the Chinese cultural values.
Support	Leadership support is situational	Hierarchy determines the level of leadership support, which is also dependant individual initiatives.	Leadership is influenced by culture and reflects cultural values of both China and South Africa
Learn	Culture is learned, with time. Learning results in adjustments.	An individual's surrounding has an impact on their behaviour. Learning from the surroundings is important for the understanding of differences.	Culture is learned from one generation to the next and from one society or individual to another.

Chinese and South African cultures have different values regarding being social in a work environment. Chinese display strong work ethics, and being social at work is unacceptable. South Africans prefer a work environment where they can have fun while working and thrive in happy work environment.

Chinese and South African cultures have values that differ regarding hierarchy and self-expression. Chinese accept and respect authority and prefer to keep their views withheld in social relationships within a work environment. South Africans prefer a work environment where they can question authority while remaining respectful. Further, being able to express oneself freely and honestly is important to South Africans in social relationships within a work environment.

Chinese and South African cultures have different values regarding work and life balance. Chinese place importance on work and would work longer hours, if required, although this is for the benefit of the family. South Africans value family and family time and prioritise time to be social and work-life balance. Members of the two cultures are aware of their differences and display harmony and understanding.

- They are aware of their different approaches to communication, and they have adopted the Chinese values in communication.
- They are aware of their different approaches to conflict and conflict management, and they have adopted the Chinese values in conflict and conflict management.
- They are aware that cultural values have an influence on decision making, and have adopted the Chinese values in decision making.
- They are aware that cultural values have an influence on leadership and have adopted a mix of Chinese and South African values in leadership.

The results of the study have shown culture is learned. Both Chinese and South Africans became aware of their different cultural values. Both, over time, learned from each other and adjusted their behaviours to their cultural identity mix.

1.34 VERIFICATION OF THE FUNDAMENTAL STRUCTURE

The fundamental structure of the phenomena was verified in line with the recommendation of (Lincoln & Guba, 1985). This was achieved by sharing the emergent theme with some of the participants, to verify. Participants were asked to confirm whether the emergent themes were

consistent with their real life experiences. The confirmation by participants provide support for credibility of the study and conforms to step seven of Colaizzi's (1978) phenomenological analysis. Participants concurred with the findings of the study and no additional analysis was required.

1.35 SUMMARY OF CHAPTER

Colaizzi's descriptive phenomenological data analysis strategy described the data collected from the semi-structured interviews and member checks. A systematic approach to understanding the data and the lived experience of participants was made possible by this seven-step process. Emergent themes were derived from the process, and structured descriptions of the actual phenomena, capturing aspects relevant to the cultural identity mix in the case, were presented. The results of the study were as follows:

- National culture influences individuals, even when they are not in their home country.
- South Africans are more social in the work environment and prefer to have fun while working. Being able to express oneself openly is important for South Africans.
- Chinese are less social at work, and having fun while working is frowned upon. Chinese keep to themselves and prefer not to express themselves.
- Culture influences communication, conflict and conflict management, decision and decision-making, and leadership is situational and influenced by an environment.
- Culture is learned from one society or individual to another.
- There are different cultural values in the bank. The cultural and social consensus in the social structure of the bank is unreal.

The above were developed through comprehensive data collection, interpretation, and analysis, an exhaustive description of the lived experience of participants. Conclusions and recommendation are presented in the next chapter.

CHAPTER SEVEN: CONCLUSIONS AND RECOMMENDATIONS

The study aimed to analyse the cultural identity mix in Chinese South African banks. The analysis would help determine whether the cultural identity mix in Chinese banks operating in South Africa impacts the social structures and how structural consensus is achieved. The study was concerned with the functioning of a society within a cultural mix setting and how, or whether there is social order. The participants represented the society, the cultural mix set was the combination of two cultures within the environment, and social order was the participants' behaviour, rules shared norms and values, which enable society to cooperate and achieve shared goals.

1.36 SUMMARY OF RESULTS

The main themes from the study were: South Africans are more social in the work environment and prefer to have fun while working, being able to express oneself openly is important for South Africans, and Chinese are less social in a work environment and are hard-working. National culture influences individuals, even when they are not in their home country. In addition, the cultural and social consensus within the social structure of the case were unreal due to the culture of acceptance of behaviours and being accommodative. Leadership is situational, influenced by the environment, and cultural values influence the involvement in decision-making. Cultural perceptions influence communication and the understanding of messages communicated. Lastly, culture is learned from one society or individual to another.

There was consensus from South African and Chinese participants that as diverse as South Africans are, they have mutual respect for their differences and are honest with each other. They can achieve social order in their interactions. Chinese participants expressed admiration for these values. South Africans and Chinese agreed that the Chinese are more committed to their work than being social, and this is influenced by Chinese culture. South African participants admired these values but preferred a working environment that allowed them to be social while working. Based on the structural-functional theory by A.R. Radcliffe Brown, which identifies social structures and social functions as tools for social order (Dew, 2014), there is a misalignment in the social structures and social functions.

Numerous factors had a bearing on communication in the case. These include South Africans preferring transparency in communication, hierarchy influencing the flow of communication,

and language barrier and lack of cultural empathy impacting the understanding of messages. Theorists George Herbert Mead and Erving Goffman emphasised that culture, the cultural approach to communication and the resultant organisational communication are all interdependent. These present the social structures and functions that serve as tools for social order (Dew, 2014) when communicating. Therefore, the identified factors which have a bearing on communication in the case are found to be barriers to social order in the case.

Congruent to the literature review, leadership and leadership support in the case were found to be influenced by intricacies in the environment resulting from cultural dynamics. Hierarchy influenced the availability and accessibility of leadership and the depth of support provided. In line with Hersey and Blanchard's contingency (situational) theories, which emphasise the internal and external dimensions of the environment affecting leadership, the same is noted in the case. Another finding that was beyond the initial objective of the study on leadership was how leadership support is also dependent on participants' initiatives and perseverance. In essence, leadership support is provided where there is an effort from the pursuer of support. The intercultural leadership competencies found in the literature review were not prevalent. However, Schein's (2004) culture and leadership theory was dominant, stating that leaders create an organisation's culture.

Decision-making in the case mirrors The Herbert Simon decision-making theory (Simon, 1993). The theory emphasises rationality, associated with familiarity in an environment when deciding. Respect for hierarchy, in this case, is the familiarity. The shared rules, norms and values on the hierarchy are the environments. These influence decision-making in the case and the acceptance of decisions made by those in hierarchy positions.

The findings are similar to those of Kohun and Skovira (2011) and Marchisotti et al. (2018). These authors found that external forces influence decision-making. The culture was one such force, particularly cultural values and cultural beliefs. Participants who are not in a position of hierarchy to make decisions or contribute to decisions are accepting of decisions made. This mirrors Khairullah and Khairullah's (2013) explanation that decision-making is influenced by how individuals perceive or interpret a situation. Similarly, those in the hierarchy position feel valued because their contribution to decisions is respected. In this cultural identity mix, the structural consensus is the respect for hierarchy which has shaped the behaviour of individuals in this society and has resulted in social order regarding decision-making.

Conflict in the case results from how the participants, with their culturally diverse values and differences, react to dissimilar or incompatible personalities, cultural backgrounds, values, attitudes, and perceptions. These represent the social structure of the case. The approach to conflict management in the case reflects Thomas and Kilmann's (1974) avoiding style from the Thomas-Kilmann Model. The approach is characterised by withdrawing from the conflict situation (Cheng & Cheung, 2008) and creates an illusion of social order. In this cultural identity mix, there were unaddressed incompatibilities. These shape the social structure, which appears to have social order, although the social order is unreal as there is a lot of compromising behaviour. The conflict face negotiation theory by Stella-Ting-Toomey is proven to be true and is reflected in the adopted conflict avoiding culture.

From the various definitions of culture, the common theme is values, norms, symbols, rituals or rules, and the meaning they carry for a group in society. In analysing the cultural identity mix present in the case, it emerged that where a community, in this case, the participants, are from different cultures and have diverse values, learning from each other is essential. It is from this learning that values, norms, symbols, rituals or rules, and the meaning they carry become their learned culture.

1.37 CONTRIBUTIONS

The study supports that national culture is innate and influences society's behaviours in their home or host countries. Differences and similarities in South African and Chinese cultural values were evidenced, and the individual experiences in a cultural identity mix and the impact thereof were demonstrated. Secondly, Hofstede's cultural dimensions could partially explain how South African and Chinese cultural values influence communication, conflict and conflict management, decision-making and leadership support. This contributes to the limited literature from the South African context, particularly in the banking industry. There were differences observed, and a better understanding was established of impressions of the South African and Chinese national cultures in the work environment and the social structure. In addition, a better understanding of the cultural identity mix set was obtained, adding to the existing studies on cross-culture from the perspective of South Africa and China. Thirdly, South Africans, in this case, displayed strong cultural values that reflect Ubuntu's values. Similarly, Chinese nationals displayed strong cultural values which reflect Confucianism. This adds to the existing literature on studies on Ubuntu and Confucianism. Forth, some deviations from the findings by Hofstede were observed. One example is Hofstede (1980) found the South African culture to be high on

the individualism dimension. However, South Africans, in this case, foster relationships grounded on strong moral principles, respect, preference for a friendly and happy social environment, family and being communal. These values are reflective of a culture high on the collectivism dimension. The deviating finding contributes to some studies arguing that Hofstede's value dimensions of culture are more applicable at the country than the individual level. Fifth, the study's findings support the theory that culture is learned. It is important to mention that both South African and Chinese nationals in the case expressed admiration for specific values not present in their own culture and the learned experience. Society learns culture through interaction and behaviour. This contributes to the existing theory and literature on national culture and its influence on human behaviour. There is a better understanding of how South Africans and Chinese interact in the cultural identity mix, especially in the banking industry, where there are limited studies from the South African context. The study helps to close this gap. Lastly, the study contributes to historic findings on tools required to achieve social order in a cultural identity mix environment. These tools include understanding differences and similarities in cultural values and being culturally sensitive towards the differences in cultural values.

Methodologically, the case study method was used to analyse the cultural identity mix. The method is best suited for studying social science and social relations. It allowed for complete immersion into the realities and uniqueness of individuals. The result was a profound interpretation and understanding of their social realities. Narrowing the study to a single case also allowed for the observations and analysis completeness. Using qualitative methods allowed interactions with research participants, their consciousness and their socially constructed reality to be understood. Similar studies have historically been conducted based on a case study approach, some as recent as 2021. This study demonstrates the continued relevance of the case study method to social science and social relations studies.

1.38 LIMITATIONS

The main research question needed to be answered from the analysis was whether the cultural identify mix that is present in Chinese banks operating in South Africa has an impact on the social structure in the bank and how structural consensus is achieved. Questions on differences between the South African and Chinese cultures, their communication style, conflict management strategies, cultural values on decision-making and leadership support were asked

to answer this. The results and contributions presented above were achieved with inherent limitations in qualitative research and unique limitations that emanated as part of the study.
The first inherent limitation is that statistical generalisations cannot be supported. This is due to the study being qualitative, the data analysis applying the subjective perspective of the researcher, and lastly, single case studies historically being faulted for not having conclusive evidence to apply generalisation. The researcher used pattern-matching from the significant statements, meaning creation and themes to produce the fundamental structure bound to the case. Any inferences and generalisations of observations are inappropriate.

The second inherent limitation is the sampling method. Although the sampling method provided rich information and a deeper understanding of the phenomenon, the results cannot be applied to a broader population. Respondents were purposively selected, based on predetermined criteria, to reflect the social setting of the case.

A unique limitation of the study is that it does not consider the diverse nature of South African society. South African participants in the study are regarded as one ethnicity, with a blanket application of the South African culture. The numerous diverse sub-cultures are not considered.

Another unique limitation of the study is the extension of the application of Hofstede's value dimensions of culture to individuals and individual-level behaviour. Some deviations are found in the national culture versus individual findings.

1.39 RECOMMENDATIONS

The limitations discussed above are the basis of the recommendations. Firstly, a replication of the study is recommended using a different population. This will not provide statistical generalisation but will increase the dependability and credibility of the results. Future studies can include other Chinese banks operating in South Africa, and inferences and observations can be compared for generalisation. Future studies can also include multiple cases to reduce subjectivity.

South African participants are regarded as one ethnicity, with a blanket application of the South African culture. Future studies can be widened to consider the subcultures within the diverse South African society to reflect a more accurate analysis of the subcultures in the cultural identity mix.

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Appendix A Ethics Approval Letter

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

Research Office

HUMAN RESEARCH ETHICS COMMITTEE (NON-MEDICAL)
R14/49 Mongalo

CLEARANCE CERTIFICATE	**PROTOCOL NUMBER: H22/06/26**
PROJECT TITLE	Analysis of cultural identity mix within Chinese banks operating in South Africa
INVESTIGATOR(S)	Ms T Mongalo
SCHOOL/DEPARTMENT	School of Economics and Business Sciences/
DATE CONSIDERED	24 June 2022
DECISION OF THE COMMITTEE	Approved Risk Level: Low
EXPIRY DATE	03 August 2025

DATE 04 August 2022 **CHAIRPERSON** _____
(Professor J Watermeyer)

cc: Supervisor : Prof C Volker

DECLARATION OF INVESTIGATOR(S)

To be completed in duplicate and **ONE COPY** returned to the Secretary at Room 10004, 10th Floor, Senate House, University. Unreported changes to the application may invalidate the clearance given by the HREC (Non-Medical)

I/We fully understand the conditions under which I am/we are authorized to carry out the abovementioned research and I/we guarantee to ensure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I/we undertake to submit an amendment of the protocol to the Committee. **I agree to completion of a regular progress report. For Minimal and Low studies, this is due annually on 31 December. For Medium and High Risk studies, this is due twice annually on 30 June and 31 December.**

Mongalo
Signature

10 / 08 / 2022
Date

PLEASE QUOTE THE PROTOCOL NUMBER ON ALL ENQUIRIES

Appendix B Participant Information Sheet

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

Dear Sir / Madam

My name is Theodora Thandekile Mongalo and I am a Masters student in the School of Business Science at the University of the Witwatersrand, Johannesburg. As part of my studies, I have to undertake a research project, which will analyse the cultural identity mix within Chinese banks operating in South Africa, under the supervision of Ms Cordelia Volker.

As part of this project, I would like to invite you to take part in an interview. This activity will involve me asking you a few questions and will take around twenty minutes. With your permission, I would also like to record the interview using a digital device to record the audio only (optional).

There will be no personal costs to you if you participate in this project. You will not receive any direct benefits from participation but there are no disadvantages or penalties if you do not choose to participate or if you withdraw from the study. The data collected will be kept confidential in the university's archives and will not be disclosed to anyone else, including the bank and its HR department. The bank has granted me permission to conduct the interview confidentially in its boardrooms. Should you be uncomfortable with the venue, the interview can be conducted at a venue of your choice at no cost to you. You also have the option to request to be interviewed by a Research Assistant.

To ensure anonymity, I will use a pseudonym (false name) to present your participation in my final research report. If you experience any distress or discomfort at any point in this process, we will stop the interview or resume another time. You may also withdraw at any time or not answer any question if you do not want to.

If you have any questions during or afterwards about this research, feel free to contact me on the details listed below. This study will be written up as a research report which will be available online through the university library website. If you have any concerns or complaints regarding the ethical procedures of this study, you are welcome to contact the University Human Research Ethics Committee (Non-Medical), telephone +27(0) 11 717 1408, email hrec-medical.researchoffice@wits.ac.za

Yours sincerely,

Researcher
Theodora Thandekile Mongalo
1691370@wits.student.ac.za

Supervisor:
Cordelia Volker
Cordelia.Leggitt@wits.ac.za

Appendix C Consent Form

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

Title of project: Analysis of cultural identity mix within Chinese banks operating in South Africa.

Name of researcher: Theodora Thandekile Mongalo

I, ……, agree to participate in this research project. The research has been explained to me and I understand what my participation will involve. I agree to the following:

(Please circle the relevant options below).

I agree that my participation will remain anonymous	YES NO
I agree that the researcher may use anonymous quotes in his / her research report	YES NO
I agree that the interview may be audio recorded	YES NO
I agree that the information I provide may be used anonymously after this project has ended, for academic purposes by other researchers, subject to their own ethics clearance being obtained.	YES NO
I agree for the data to be stored in the university's archive.	YES NO

…… (Signature)

…… (Name of participant)

…… (Date)

…… (Signature)

…… (Name of person seeking consent)

…… (Date)

Appendix D Research Instrument

Analysis of cultural identity mix within Chinese banks operating in South Africa.

Background Information: Part A

1. What is your age bracket?
   18-24 years
   25-34 years
   35-44 years
   Over 45 years
   Prefer not to say
2. Which language do you speak?
   English []
   Chinese []
3. What department of the bank are you in?
   Front Office []
   Back Office []
   Human resource []
4. How long have you been employed by this company?
   Less than one year []
   One year or longer, but less than three years []
   Three years or longer, but less than seven years []
   Seven years or longer but less, but less than fifteen years []
   Fifteen years or longer? []

Interview Questions: PART B

The below questions were used for the qualitative study.

Interview Guide : Focus Questions	
Focus of the Question	**Examples of Questions**
Experience and Behaviours	1. What was your initial experience about the culture of the organisation when you first started working here? 2. Provide details of what you observed about the Chinese work culture in the organisation. 3. Provide details of what you observed about the South African work culture in the organisation. 4. Explain how differences observed influenced your behaviour.
Opinions and Values	1. What do you value most about the observed Chinese work culture within employees in the organisation? 2. What do you value most about the observed South African work culture within employees in the organisation? 3. What would you want to change in your observations?
Feelings and Emotions	1. How do you feel about communication in the organisation / how does culture impact on communication? 2. How to you feel about your involvement in decision making in the organisation / how to culture impact on decision making. 3. How do you feel about leadership support / how does culture has an impact on support? 4. How do you feel about conflict management and conflict resolution / how does culture impact conflict and conflict management? 5. Has your thoughts and feelings about the initial experience change.

Appendix E Example of Transcribed Data

Participant Number 2

Initial Experience

I came from China so I feel like the culture here is more open compared to the Chinese community. In China hierarchy is important. In SA people treat each other fairly and are more friendly compared to China.

Observations & Experiences

I actually think the culture here is normal, because looking at the culture, when you came here, the culture is mixed and you don't feel like, I don't feel specifically Chinese or other nationalities or race but it is more a mixed culture. The culture is more open. The SA culture is comparable to a rainbow nation. Harmonious. The bank is also like a rainbow nation. You can see from the mix of different races and culture. It's very rainbow you'll enjoy it.

I think I've changed it a lot because perhaps in Chinese culture you don't normally greet people in the morning. Chinese are more conserved in their own space or area but in SA people are more friendly, SA national always ask "how are you" and all these things but not in China. China is stricter and its quite different. I adapted and I am more aware of the influence.

Opinions and Values

Chinese people in the bank treat their work as part of their life. They are always combining these two. This is the same in China. Chinese treat the bank as part of their family and as part of their lives. South Africans are very friendly. They like to share their families. They like a more and free open environment.

Feeling and Emotions

Communication: I really like the open-door policy in the bank. The General Manager's office is always open. I can speak to my direct manager anytime. I can speak to other departments Heads and their Staff anytime, I need to.

Conflict / Conflict Management: I think it depends on the kind of conflict because from my perspective each department has the capability to handle difficult conversations, and to help if

there is any kind of conflict in a department. I think some department leaders still need to be equipped with more tools to handle these conflicts.

Decision Making: I think my voice is always being heard, I feel valued, and I really appreciate that.

Leadership Support: I think from my personal experiences I think I receive great support from the executives.

Closing Question

I work hard and harder and I am valued. That motivates me to work ever harder, and I feel valued more. This all gave me some motivation to work harder and go higher. So nothing has changed, only I am more inspired.

Participant Number 10

Initial Experience

When I first started here I found the environment to be diverse. I had a lot to learn and I was more concerned with learning and adjusting to how things were done. I went to China and that helped me to understand what I had observed in when I first started working here. SA's work around to find solutions, whilst keeping to the rules and balancing the two.
Chinese are more about sticking to the rules.

Experience and Observations

In the Chinese culture, work is important and working hours are not considered. Chinese staff are dedicated. This is the same in China. The Chinese do not question superiors. Chinese are more about sticking to the rules. SA's are relaxed in how they do things. SA value their rights. SA want to benefit or be rewarded for the effort they put into work. SA's work around to find solutions, whilst keeping to the rules and balancing the two.

I was motivated to work more. I understood that If I do not put in the effort, it will reflect bad on me. I was open minded and I did everything I was told to do, that helped me to grow as an individual.

Values

I value the Chinese commitment and I find it motivating. Chinese are more about sticking to the rules. SA's work around to find solutions, whilst keeping **to the rules and balancing** the two. Change the mentality about colour.

Feelings and Emotion

Communication happens at the top and everyone else is left in the dark. We hear things from the grapevine because communication stops at the Heads. It is not always communicated to juniors or departmental levels. Not communicating caused uncertainty amongst everyone.

Chinese is always on a fight mode in how they communicate and they need to be heard and not questioned and this mode gives Chinese superiority. SA's are loud when they speak as well, similar to Chinese culture. We are similar in how we communicate.

We are a conflict avoiding culture. We can't question things. We are an accepting culture. Socially, it about communicating so that we understanding our differences. Chinese is always on a fight mode in how they communicate and this gives a sense that there is conflict, but it not always the case. Similarly, SA's are loud when they speak.

I am able to share ideas and my ideas are listened to.

Leaders are supportive. I have grown in my role, because of leadership support. Leadership support is dependent on me, if I make the mark and effort, I will be seen and I will get the support. It is my responsibility.

Concluding Question

Yes, there from when I first started here. I tested the waters, I learned a lot. I have grown. I have seen the opportunities in the bank and I have taken advantage of the opportunity. Over the years I learned about the culture differences as well and I found what works. You will be frustrated if you do not learn and if you resist the culture differences.

Appendix F Example of Theme Formulation Process

Code Number Three: Friendly and Happy Friendly								
ID	**Quotation Name**	**Quotation Content**	**Formulated Meanings**	**Cluster Meanings**	**Emergent Meanings**	**Codes**	**Density**	**Exhaustive Descriptions**
2:1	Initial Experience	Everyone is **friendly.** They exchange **greetings**, even if they do not know you.The working environment is friendly. There is a pause area, with an equipped kitchen. This allows for an environment that caters for staff to be **socia**l and have break away place and time. The branch cares for their employees.The **culture is flexible**. The	South African culture is friendly. Everyone gets along. There is understanding of differences and being accommodative of differences.	Mutual respect Mutual understanding	There is social consensus	Friendly	1	South Africans are friendly and are considered of each other. They prefer an environment where everyone feels free and they value transparency in relationships and social freedom. Chinese were found to keep to themselves.

		work starting times are flexible and this is not common in China.						
2:3	Observations & Opinions	SA culture is different. I prefer the SA culture. **Life work balance is important in the SA culture** and the meaning of life is not about money. **Family is more important.** SA's try to balance work and life. The SA people v**alue their employee rights**. Employee rights are very important to SA's. **SA are friendly and prefer transparencies**.	South African culture is friendly. Everyone gets along. There is understanding of differences and being accommodative of differences.	Mutual respect Mutual understanding	There is social consensus	Culture Family Friendly South Africa Transparencies	5	

5:4	Observations & Experience	I think I've changed it a lot because perhaps in C**hinese culture you don't normally greet people** in the morning. Chinese are more conserved in their own space or area but in **SA people are more friendly,** SA national always ask “how are you” and all these things but not in China. **China is stricter and its quite different**. I adapted and I am more aware of the influence. ⁋	South Africans are friendly and consider each other	Ubuntu	There is social consensus	Chinese Friendly South Africa	3	
5:6	Opinions & values	**South Africans are very friendly**. They like to share their	South African value being free	Transparency	social freedom	Friendly Open Openly South Africa	3	

		families. They like a **more and free open environment**.						

Code Number Two: Hard Working							
ID	**Quotation Name**	**Quotation Content**	**Formulated Meanings**	**Cluster of Themes**	**Emergent Theme**	**Codes**	**Density**
1:2	Observations & Experiences	I think from Chinese culture we are encouraged to work hard, to work as a team, and to reach the goals. This is the same in the branch, we have so many organized teams, departments and forums and these exist for a certain purpose, and everyone works hard.	National culture has an influence on an organisation and an individual. The hard working nature of Chinese associates with values that reflect perseverance. Work is more important than being social	Hard working Strong work ethics	Chinese culture is less social	Chinese Work hard	2
1:4	I think for work the Chinese culture will help us to have an attitude…	I think for work the Chinese culture will help us to have an attitude that takes work very seriously and we work really hard.	National culture has an influence on an organisation and an individual. The hard working nature of Chinese associates with values that reflect perseverance. Work is more important than being social	Hard working Strong work ethics	Chinese culture is less social	Chinese Work hard	2

2:2	Observations & Experience	The Chinese people are influenced by their home culture. They are results orientated. They focus on what needs to be achieved. They plan and the plan is results driven. The Chinese people work hard and their time is devoted to the bank, even working after hours or over the weekend is part of the Chinese culture P SEP	National culture has an influence on an organisation and an individual. The hard working nature of Chinese associates with values that reflect perseverance. Work is more important than being social	Hard working Strong work ethics Being social is not as important	Chinese culture is less social	Chinese Work hard	2
3:6	Opinions & Values	In the Chinese culture, I enjoy taking responsibility of my work. I am also encouraged to work harder. P SEP	The Chinese culture has strong work ethics and commitment. Success is rated high in Chinese culture	Hard working Strong work ethics Being social is not as important	Chinese culture is less social	Chinese Work hard	2
4:2	Observations & Experiences	Chinese culture is to work hard P SEP SA culture is friendly P SEP	The Chinese culture has strong work ethics and commitment.	Hard working Strong work ethics Being social is not as important	Chinese culture is less social	Chinese Culture South Africa Work hard	4
5:5	Opinions & Values	Chinese people in the bank treat their work as part of their life. They are always combining these two. This is the same in China. Chinese treat the bank as part of their family and as part of their lives. P SEP	National culture has an influence on an organisation and individuals. The Chinese culture has strong work ethics. Work is more important than being social	Hard working Strong work ethics Being social is not as important	Chinese culture is less social	Chinese Work hard	2

6:3	Observations & Experience	The Chinese culture was a top-down structure, bureaucratic and authoritative. It's a very top-down structure. There was a blame culture too, change will not be allowed – blame HO, Auditors for everything. Hierarchy **The Chinese work ethics is something else, more than the SA staff, Chinese will be more likely to work extra hours when there is something to be done. However, Chinese staff don't have their families in SA and they don't have the same family responsibilities that the SA staff have. When I went to China, the staff work long hours**	The Chinese culture has strong work ethics and commitment. Success is rated high in the Chinese culture	Hardworking Strong work ethics Being social is not as important	Chinese Culture is less social	Chinese Culture Family Hierarchy South Africa Work hard	6
9:2	Experience & Observation	The Chinese culture is focused on work and archiving results. They work had.	The Chinese culture is one that works hard, works as a team, with the aim of achieving common goals. They have a strong work ethic	Hardworking Strong work ethics Being social is not as important	Chinese Culture is less social	Chinese Culture Work hard	3
13:2	Experience and Observation	The Chinese culture is a hard-working culture. They are always willing to learn and eager to upskill themselves. They are willing to help. The way they do things is structured and they	The Chinese culture has strong work ethics and commitment. They sacrifice personal time for work	Hardworking Strong work ethics Being social is not as important	Chinese Culture is less social	Chinese Culture Hierarchy Learn Question	7

		prefer processes despite their hard working nature. The culture also respect hierarchy and they do not challenge structure. Question. There is a culture of harmony, although this is largely perceived harmony and it is not real because of the culture of conflict avoidance and respect for hierarchy.				Respect Work hard	
13:4	Opinions & Values	What I value about the Chinse culture is their strong work ethics. They also have the ability to control their emotions. This can be a good and bad. It is good in that things don't get heated. They do not like conflict. They also do not allow stress and tension to affect work. This results in better functioning. The bad side is that not speaking up is not good for a person	The Chinese culture is one that works hard, works as a team, with the aim of achieving common goals. They have a strong work ethic	Hardworking Strong work ethics Being social is not as important	Chinese Culture is less social	Conflict Work hard	2
7:2	Observations & Experience	The Chinese culture is one that works hard and are more responsible. They are concerned with completing work	The Chinese culture is one that works hard, works as a team, with the aim of achieving common goals. They have a strong work ethic	Hardworking Strong work ethics Being social is not as important		Chinese Culture Work hard	3
9:5	Opinions & Values	In the Chinese culture, I value their commitment and their	The Chinese culture has strong work ethics and commitment. They	Hardworking Strong work ethics		Chinese Culture	4

		respect for hierarchy. Work hard	sacrifice personal time for work	Being social is not as important		Hierarchy Work hard	
10:2	Experience & Observations	In the Chinese culture, work is important and working hours are not considered. Chinese staff are dedicated. This is the same in China. The Chinese do not question superiors. Chinese are more about sticking to the rules. Work hard	National culture has an influence on an organisation and individuals. The Chinese culture has strong work ethics. Work is more important than being social			Chinese Culture Work hard	3
6:7	Values & Opinions	What I value most about the SA culture is that we have fun, whilst working This is not a negative and this is one thing where I'd say the South African culture is different and unique and it's definitely not a negative, is that a lot of the South Africans have fun at work and I say it's not a negative because i'm one of these people where I like to have fun while I work. So maybe i'm biased but it's not just myself it's especially on the floor that I work in. We have fun while we work and its something from my previous employment where one of the mottos was work hard and play hard, and so there's room for both and I think it's something	South Africans are happy people and want to have fun while working.	Harmony Understanding	The SA culture is more social	Chinese Culture Happy Harmonious South Africa Work hard	6

		that is more unique to the South Africans than to my Chinese colleagues like when they are at work, it head down, no talking, just work.¶					
10:5	Opinions & Values	I value the Chinese commitment and I find it motivating. Chinese are more about sticking to the rules.¶				Chinese Hierarchy Respect Work hard	4
12:5	Opinions & Values	The SA culture values work, they work hard and always show dedication. They feel guilty if they are not performing. They have a strong work ethic.¶				Culture South Africa Work hard	3
6:4	Observations & experience	The SA Culture was Fearful, People work fearful of Head Office. There was this fear of HO staff, the culture was fear driven. I don't know if it is as much fear with some of the South African staff or that people were settled in routine and not wanting to change, particular the older SA staff member. There was a blame culture too, change will not be allowed – blame HO, Auditors for everything. ¶The Chinese staff more than the SA staff will be more likely to work the extra hours. SA have family responsibilities and don't always work the extra hours¶	South African work culture are accepting of the work culture and dont question things South African value work life balance			Chinese Head Office South Africa Work hard	4

5:11	Closing Questions	I work hard and harder and I am valued. That motivates me to work ever harder, and I feel valued more. This all gave me some motivation to work harder and go higher. So nothing has changed, only I am more inspired.				Valued Work hard	2
9:12	Closing Question	There has been a change from since I started working here. Work is priority and there is no longer than much flexibility. Kids don't come to the office anymore. This is driven by HR and manager take order from HR.	Work is more important			Respect Work hard	2