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Engaging Employees in Sustainable Continuous Improvement Strategies

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This is to certify that the doctoral study by

William Wilson Kwakye

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Walden University
2018

Abstract

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by

William Wilson Kwakye

MBA, Southern Connecticut State University, 2010

BA, University of Ghana, 2005

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Walden University

October 2018

Abstract

Lack of strategies to sustain continuous improvement initiatives to serve the needs of consumers whilst restructuring to conform to regulations has resulted in the collapse of some financial service companies in Ghana. The purpose of this multiple case study was to explore strategies some leaders of financial service companies use to engage employees to sustain continuous improvement initiatives to improve organizational performance. The targeted population comprised 6 senior leaders of financial service companies in Ghana who have engaged employees to sustain organizational continuous improvement initiatives. The conceptual framework for this study was Goldratt's theory of constraint complemented by the transformational leadership theory. Data were collected using semistructured face-to-face interviews, analysis of company reports, and field notes. Based on methodological triangulation and thematic analysis, 3 themes emerged from the study: operational excellence, employee engagement and incentives, and leadership strategies. The implications of these findings for positive social change include the potential to reduce poverty and improve quality of life in Ghana. Business leaders whose organizations attain improved financial performance can direct their efforts to increasing their organization's corporate social responsibility in the communities where they do business by supporting local charities and other initiatives.

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Dedication

I dedicate this research study to God the Father, Son, and Holy Spirit, who granted me the grace to complete this program. Also, I dedicate this to my lovely wife Maame Obbuor Kwakye for her unconditional support and encouragement. My parents Mr. W. W. Kwakye and Gladys Addae as well as my two amazing sons Elijah Kwakye and Ezekiel Kwakye.

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I am thankful to Almighty God for the wisdom, grace, and strength he gave me to pursue this program. Immeasurable thanks to Dr. Mohamad S. Hammoud, my doctoral chair, whose candor, patience, understanding, and demonstration of empathy inspired me throughout this challenging Doctor of Business Administration (DBA) journey. I also want to acknowledge my committee members, Dr. Erica Gamble and Dr. Patsy Kasen, who truly exhibited their competency and direction every stage of my doctoral study. Also, I appreciate the support of all my family and friends especially FBM and cohorts of Walden University whose support, friendship, and advise helped me overcome several hurdles throughout the duration of the program. A special thanks to Afua Gyemfa Ansong for her support with this project. Thank you all, and may God Almighty bless you.

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Section 1: Foundation of the Study

The financial service industry has transformed tremendously in the wake of the 2008 financial crisis, new regulations, and developments in information technology (Heinonen, 2014). Sunder (2016) described the financial service industry as operators of intangible and heterogeneous services with integrated delivery and consumption. Continuously adapting to consumers who expect lower prices but fast and transparent service processing is critical to achieving and sustaining competitive advantage (Leyer & Hollmann, 2014).

Background of the Problem

A strong financial system is a vital component of a country's economic development (Ofoeda, Gariba, & Amoah, 2016). Ghana's financial sector has seen many reforms in recent decades such as the Financial Sector Adjustment Program (FINSAP) and the Financial Sector Strategic Plan (FINSSP) aimed at liberating the financial sector, restructuring financial institutions, and enhancing banking regulations (Obeng & Sakyi, 2017). Adjei-Frimpong, Gan, and Hu (2016) described banking as a dominant component of Ghana's financial sector. Agyei-Mensah (2017) described the non-bank financial institutions such as rural and community banks, savings and loans companies, credit unions, and microfinance institutions as a major development in the financial sector of the Ghanaian economy.

On August 14, 2017, The Bank of Ghana, the country's central bank, approved the purchase and assumption transaction with Ghana Commercial Bank Limited, transferring all deposits and selected assets of two collapsed banks, UT Bank Limited and

Capital Bank Limited. Afolabi (2017) attributed the collapse of the banks to bad

corporate governance and huge non-performing loans on their financials that made it

impossible for them to meet their daily obligations, hence leading to insolvency. With the

central bank's effort to prevent the future collapse of financial institutions with reforms

and programs, entry into the financial sector has become more challenging (Obeng &

Sakyi, 2017). Leaders of financial service companies in Ghana need to explore strategies

to engage employees to sustain continuous improvement initiatives to reduce waste and

improve performance. Given its status as a developing economy, there is a need to ensure

a sustainable financial sector for continuous growth of the Ghanaian economy.

Problem Statement

Sustainable continuous improvement is a daunting task despite its importance in

achieving organizational performance (Ali, Islam, & Lim, 2013). Approximately 60% of

continuous improvement strategies fail to achieve expected results (McLean & Antony,

2014). The general business problem is that some continuous improvement initiatives fail

which contribute to reduced organizational performance. The specific business problem

is that some leaders of financial service companies lack strategies to engage employees to

sustain continuous improvement initiatives to improve organizational performance.

Purpose Statement

The purpose of this qualitative multiple case study was to explore strategies that

some leaders of financial service companies use to engage employees to sustain

continuous improvement initiatives to improve organizational performance. The targeted

population consisted of six leaders of financial services companies located in Accra,

Ghana who successfully engaged employees to sustain continuous improvement initiatives. Increased productivity could lead to improved financial performance for organizations. Improved financial performance may encourage organizations to expand their businesses locally, which may create job opportunities. The implications for positive social change include the potential to reduce poverty and improve quality of life in Ghana. Business leaders whose organizations attain improved financial performance can direct their efforts on increasing their organization's corporate social responsibility in the communities where they do business by supporting local charities and other initiatives.

Nature of the Study

I used a qualitative research method for my study. Macur (2013) defined qualitative research as an approach to understanding phenomena based on participants' lived experiences, interactions, and personal perspectives of the phenomenon under study. Using the qualitative method provided me an in-depth understanding of strategies to engage employees in sustaining continuous improvement initiatives. Quantitative researchers use numerical data to define variables and examine relationships or differences among these variables by testing hypotheses (Anyan, 2013). In a mixed research method, researchers combine aspects of qualitative and quantitative research, focusing on exploring and examining both variables and participants' experiences (Heyvarert, Maes, & Onghena, 2011). To explore employee engagement strategies to sustain continuous improvement initiatives and improve organizational performance, I did not test hypotheses. Thus, quantitative and mixed methods were not appropriate for this study.

I considered four qualitative research designs for this study: (a) ethnography, (b) phenomenology, (c) narrative, and (d) case study. Ethnography involves studying behaviors and language of a given culture (Sangasubana, 2011). This was not one of my goals, thus ethnography was inappropriate for my study. Phenomenologists focus on the meanings of individual lived experiences (Giorgi, 2008). However, my study was an in-depth examination of a phenomenon in its real-world environment. A narrative design entails developing structured experiences as narratives (Vizzuso, 2015). A narrative design was not appropriate for this study; researchers who use narrative design do not have the perspective of the entire group of the environment under study. Case study researchers' use the experiences of an entire group over time (Yin, 2017); a case study aligned with my purpose of exploring what strategies leaders of financial service companies use to engage employees to sustain continuous improvement initiatives for organizational performance.

Research Question

What strategies do leaders of financial service companies use to engage employees to sustain continuous improvement initiatives to improve organizational performance?

Interview Questions

1. What constitutes continuous improvement initiatives in your organization?

2. What strategies do you use to engage employees in the improvement initiatives of your organization?

3. What processes and procedures do you use to identify issues in employees' engagement that impede continuous improvement?

4. What challenges do employee engagement strategies pose to continuous improvement initiatives?

5. What processes and tools do you use to remove issues in employees' engagement that impede continuous improvement?

6. What additional information would you like to share regarding the strategies you use to engage employees to sustain continuous improvement initiatives?

Conceptual Framework

The theory of constraints (TOC) is an effective management philosophy for identifying and implementing practical solutions to business problems (Gupta & Kerrick, 2014). Pacheco (2014) articulated that TOC could deliver positive outcomes such as increased profits, reduced inventory levels and operating expenses, and improved organizational performance. Goldratt developed TOC (Pacheco, 2014) based on a software production schedule in 1970 known as optimized production technology (Pereira Librelato, Pacheco Lacerda, Henrique Rodrigues, & Rafael Veit, 2014). According to Gupta and Kerrick (2014), TOC is a proven theory that enables an organization to identify constraints in its processes and develop solutions to eliminate or reduce the effects of the constraints. Gupta and Kerrick (2014) posited that the use of TOC enables organizations to deliver projects on time, on a budget, and within scope.

The effectiveness of TOC primarily resides in a leader's ability to use the five principles: identification of system constraints, exploiting system constraints, subordinate

all else, elevate system constraints, and repeat from step 1. Thus, the theory needs to be complemented with a leadership approach to ensure implementation and sustainability of the process. Katou (2015) defined a transformational leader as one who motivates followers to perform beyond expectations. Downton first coined the term *transformational leadership* in 1973 (Northouse, 2013); however, political sociologist James MacGregor Burns popularized the approach in 1978 (Northouse, 2013; Washington, Sutton, & Sauser, 2014). Mokhber, Ismail, and Vakilbashi (2015) described transformational leadership as an adaptive leadership approach based on five components: idealized influence, attributive charisma, inspirational motivation, intellectual stimulation, and individualized consideration. In conjunction, TOC and transformational leadership served as the lens I used to view and explain strategies to engage employees in sustaining continuous improvement initiatives, with leaders and employees identifying and removing constraints to optimize organizations' performance.

Operational Definitions

Continuous improvement: Continuous improvement is a systematic management tool for incremental improvements to existing processes to boost company performance (Jin & Doolen, 2014).

Engaged employee: An engaged employee is an affective-cognitive employee who has a positive connection to work, is intrinsically motivated, and has a stronger organizational commitment to achieving outcomes (Dagher, Chapa, & Junaid, 2015).

Lean Six Sigma: Lean Six Sigma is a business strategy and methodology that addresses flaws in process flow and waste by reducing variation to promote business and operational excellence (Bhat, Gijo, & Jnanesh, 2014).

Theory of constraint: Theory of constraint is an effective management philosophy or thinking process used to identify the core cause of—and implement practical solutions to—business problems (Gupta & Kerrick, 2014; More & Sharma, 2014).

Total quality management: Total quality management (TQM) is a cost-effective management philosophy with an emphasis on developing methods and procedures that are right from the first time with minimum waste from operations (Arshad & Su, 2015).

Transformational leadership: Transformational leadership is an adaptive leadership approach based on five components: idealized influence, attributive charisma, inspirational motivation, intellectual stimulation, and individualized consideration (Mokhber et al., 2015).

Assumptions, Limitations, and Delimitations

Assumptions

Assumptions are concepts, notions, and ideas researchers take for granted without further investigation or questioning (Jansson, 2013). My first assumption was that by engaging employees, leaders of financial service companies can sustain continuous improvement in organizational performance. Secondly, I assumed that the leaders selected for interviews responded honestly and truthfully in describing their perspectives on employee engagement and continuous improvement initiatives. The final assumption

was that purposeful sampling was a relevant research sampling method to ensure that participants had the appropriate level of experience.

Limitations

Limitations are any attributes that affect the interpretation of the results of the study (Brutus, Aguinis, & Wassmer, 2013). According to Yin (2017), limitations are issues or factors that are beyond the control of the researcher. For this study, the limitations included gathering data, accessibility to participants, and the environments for the study, which involved multiple organizations. Some financial services companies I selected for this multiple case study were reluctant to give me access to their records. Some of the identified participants did not have the appropriate authority to answer the interview questions and were excluded from this study.

The views and experiences of selected leaders in a limited geographic location may not represent financial service leaders in other geographic locations. Another limitation was identifying organizations that have been successful in implementing continuous improvement initiatives. The use of purposive sampling also posed the possibility of bias since the selection of leaders was based on my judgment. Another limitation was the subjective nature of qualitative research method; results are based on individual experience rather than empirical data.

Delimitations

Delimitations provide the boundaries for the study. They are restrictions the researcher uses to shape the scope of the study (Mitchell, 2010). Bartoska and Subrt (2012) considered delimitations as intentional boundaries used in the research and

analysis process. I delimited this study to select leaders from Accra, Ghana who have successfully engaged employees to sustain continuous improvement initiatives in their organizations.

Significance of the Study

Contribution to Business Practice

Understanding how leaders can engage employees to sustain continuous improvement initiatives might help organizational leaders address these changing demands (Arthur, 2014). Nicolescu (2014) explained that continuous improvement is an ongoing effort towards improving products, services, and processes. Sustainable continuous improvement can lead to increases in organizational performance through increased productivity and financial performance (Abbade, Mores, & Spanhol, 2014), leading to a stable workforce and organizational growth. Leaders of academic institutions and business organizations could benefit from this study's findings by using the information to develop strategies to reduce the number of disengaged employees in the workforce. Heavey, Ledwith, and Murphy (2014) asserted that organizational performance could improve by engaging employees as change agents. Richards (2013) claimed that highly engaged employees are organizational assets and add a substantive contribution to the company's success.

Implications for Social Change

Increased productivity could lead to improved performance for organizations. Improved performance may encourage organizations to expand their businesses locally, which may create job opportunities. The implications for positive social change include

the potential to reduce poverty and improve quality of life in Ghana. Business leaders

whose organizations improve performance may direct their efforts to increasing their

organization's corporate social responsibility in the communities where they do business

by supporting local charities and other initiatives. Ghana is a developing country and

relies heavily on banks for financial needs (Obeng & Sakyi, 2017). When government is

unable to collect sufficient tax revenue, it imposes financially repressive measures as an

implicit tax on the financial sector (Owusu & Odhiambo, 2015). Creating job

opportunities, coupled with supporting local charities and other community initiatives,

could reduce poverty and related crimes such as financial scams where individuals solicit

funds from investors with fictitious business proposal with no risks, detrimentally

impacting the image of Ghana across the globe.

A Review of the Professional and Academic Literature

The purpose of this qualitative multiple case study was to explore strategies that

some leaders of financial service companies use to engage employees to sustain

continuous improvement initiatives to improve organizational performance. Researchers

write a literature review to provide interpretations of existing research strategies to obtain

external credit in a dynamic business environment (Buttitta, Iliescu, Rousseau, &

Guerrien, 2014). I used a literature review matrix to track all related literature sources as I

conducted an in-depth analysis of the professional and academic literature on the business

problem.

This literature review includes the most salient research relevant to this study

from scholarly articles, reports, and seminal scholarly books. I searched the following

databases, which I accessed via the Walden University Library: Business Source

Complete/Premier, ScienceDirect, EBSCOhost, Academic Search Complete, ProQuest

Central, ProQuest Dissertations & Theses databases, Thoreau Multi-Database Search,

ABI/INFORM Complete, Emerald Management, SAGE Premier, and Google Scholar.

The keywords used in the literature search included: *continuous improvement, employee*

engagement, process improvement, Lean Six Sigma, LSS, Theory of Constraints, ABC

Theory, TOC, transformational leadership, transactional leadership, employee

disengagement, financial services, total quality management, TQM, Kaizen, Lean, Six

Sigma, and *organizational performance*.

I reviewed a total of 242 sources, of which 219 (91%) were published from 2013

to 2017. Of these sources, 209 were peer-reviewed articles, representing 87%. In this

section, I cite 142 peer-reviewed sources.

I organized the review into five categories: (a) the TOC, (b) transformational

leadership, (c) continuous improvement, (d) employee engagement, and (e)

organizational performance. The first category, Goldratt's (1984) TOC, formed the

conceptual framework for this study. According to Simsit, Gunay, and Vayvay (2014),

TOC is a methodology for isolating the weakest point in an organization to improve the

performance of processes or systems. For the first section of this review, I have provided

a detailed description of the TOC. The second category is transformational leadership

theory, a complementary theory to the TOC that I used for the conceptual framework.

The review of transformational leadership includes the foundation of the theory based on

the introductory work of Burns (1978) and the extended work by Bass and Avolio (1996, 1997).

In the third section on continuous improvement, I describe the evolution of the concept and the different initiatives associated with it: TQM, Six Sigma, Lean Management, and Kaizen. In the fourth section on employee engagement, I provide an overview and then focus on its types, determinants, and impact. Sultana (2015) defined employee engagement as employees' commitment to organizational goals and values and their motivation to contribute to organizational success. The final category is organizational performance. In the closing section, I elaborate on how the other four categories contribute to organizational performance.

Theory of Constraint

The TOC is a widely-recognized methodology of optimization and continuous improvement (Moreira, Castaño, Sousa, & Meneses, 2014). Alsmadi, Almani, and Khan (2014) defined a constraint as anything that impedes the performance of a system; managing the constraints is the only way to improve the whole system. The TOC is focused on eliminating the constraints in processes. Goldratt developed the TOC based on a software production schedule in 1970 known as optimized production technology (Pacheco, 2014; Pereira, Pacheco, Henrique, & Rafael, 2014). According to Gupta and Kerrick (2014), both public and private organizations such as Boeing, Delta Airline, NASA, and the United States Air Force and Navy geared considerable attention towards the TOC. The TOC is, therefore, a proven theory that enables an organization to identify

constraints in its processes and develop solutions to eliminate or reduce the effects of the constraints.

According to Aguilar-Escobar, Garrido-Vega, and González-Zamora (2016), the TOC evolved in the 1980s from a previous version in the production area dubbed *optimized production technology* (OPT) by Goldratt. Initially, OPT was used as a scheduling software program based on a secret algorithm, but it later evolved into a management philosophy (Aguila-Escobar et al., 2016; Naor, Bernardes & Coman, 2013). Cullen and Parker (2015) described TOC using the idiom "a chain is no stronger than its weakest link" to indicate the fragility in processes. TOC methodology is a means of providing a breakthrough solution by asking what to change, what to change it into, and how to cause the change (Cullen & Parker, 2015). The effectiveness of the TOC is dependent on the ability of companies to adapt the principles based on their needs (Pereira et al., 2014)

TOC is an effective management philosophy for identifying and implementing practical solutions to business problems (Gupta & Kerrick, 2014; Jones, 2016; Naor et al., 2013). Zivaljevic (2015) described the TOC as a management framework for controlling and overcoming constraints or bottlenecks that keep the system from achieving organizational goals. Pacheco (2014) claimed that the TOC could deliver positive outcomes such as increased profits, reduced inventory levels and operating expenses, and improved organizational performance. Gupta and Kerrick (2014) posited that the use of the TOC enables organizations to deliver projects on time, on a budget, and within scope. Goldratt and Cox (1984) focused on system constraints and proposed a

set of principles and concepts to manage the constraints. According to Pretorius (2014), the TOC approach entails five steps to recognize and manage system constraints:

1. Identify system constraints.

2. Determine how to exploit system constraints.

3. Subordinate all else to the above decision.

4. Elevate system constraints.

5. Go back to Step 1.

Application of the TOC

Using the TOC, financial leaders could engage employees to identify, exploit, subordinate, and elevate constraints in continuous improvement initiatives that may lead to improved organizational performance. Gupta and Kerrick (2014) described the effectiveness of the TOC as a management philosophy of constructing and communicating practical solutions to business problems. As a form of continuous improvement, TOC is cyclical. According to Zivaljevic (2015), once a constraint is identified in the TOC framework, resources around the bottleneck are expanded until the system is relieved of the particular limitation and a new cycle is defined. Jones (2016) indicated that the TOC covers a broad spectrum of tools and techniques to identify bottlenecks in processes and outcomes. Moreira et al. (2014) articulated three conditions necessary for the TOC to be effective:

1. Every system has goals and a set of necessary conditions that must be satisfied if its goals are to be achieved.

2. The overall system's performance is more than just the sum of its component

    performances.

3. Very few factors or constraints, often only one, limit a system's performance

    at any given time.

Aguilar et al. (2016) analyzed TOC from two different perspectives:

organizational system management and ongoing quality improvements. Both Aguilar et

al. (2016) and Moreira et al. (2014) agreed to a set of goals that organization wants to

achieve. Aguilar et al. (2016) described the goal as a final objective based on the global

system performance with a tendency to fluctuate according to constraint factors or

bottlenecks. The second perspective of Aguilar et al. (2016) also aligns to the second and

third conditions of Moreira et al. (2014); an ongoing improvement to the system.

Identify system constraint(s). The first step in the TOC approach is to identify

the system constraint that impedes processing functionality. The system, according to

Pereira et al. (2014), is the totality of the parts that interact to attain a common objective.

Zivaljevic (2015) described constraints as bottlenecks that prevent the system from

achieving more of its goal. Aguilar et al. (2015) described constraints as undesirable

effects, which can take different forms such as physical or political. Physical constraints

according to Sadat, Carter, and Golden (2013) include but are not limited to the

production capacity of a machine or computer malfunctions. Sadat et al. (2013) described

the political constraints as organizational policies such as restrictions placed on overtime.

These constraints take different forms based on the industry where the TOC is

implemented.

Determine how to exploit system constraint. According to Sadat et al. (2013), the constraint output is the limiting factor of the entire system; the identified constraint is exploited to squeeze the most out of it. Zivaljevic (2015) posited that system results are limited by the bottlenecks. As such, getting more out of the bottleneck would ensure the better overall performance of the system. In the context of this study, exploiting the constraint would mean giving more power to employees to make decisions in continuous improvement initiatives.

Subordinate all else to the above decision. In the third step, non-constraint resources are operated in a way to support the plan to exploit the identified constraint (Sadat et al., 2013). Zivaljevic (2015) described this as aligning all the components of the system to the constraint to maximize constraint effectiveness of the whole system. Zivaljevic (2015) argued that this stage of implementing TOC is the most difficult since non-constraint components of the system become secondary and their efficiencies and success measures align to the constraint. Identifying and removing constraint in a process will affect the entire system as it works to achieve the ultimate goal (Fulford, 2013; McCann, 2013; Mir & Pinnington, 2014)

Elevate system constraints. Elevating the system constraint involves finding alternative ways to increase the capacity of the constraint (Zivaljevic, 2015). Zivaljevic (2015) described this stage as a *strategic activity* because it takes into consideration where the constraint is today and where it is likely to be in the future. Sadat et al. (2013) also described this as a strategic but costly stage because extra resources would be needed if the system performance is not enhanced in Stage 3.

Go back to Step 1. One of the underlying principles of TOC is the opportunity to always improve; hence, Cullen and Parker (2015) described TOC approach as a process of continual improvement. Sadat et al. (2013) posited that Step 5 is overcoming inertia and starting over from the first step to identify new system constraint. Cullen and Parker (2015) advised that, if in the previous steps a constraint has been broken, go back to Step 1 and do not allow inertia to cause a system's constraint.

Activity-Based Costing

Activity-based costing (ABC) was first introduced in the mid-1980s to overcome issues traditional costing systems faced as pricing structures changed (Al-Zu'bi & Khamees, 2014). ABC is a lean management tool to prevent distortions in product costs and process view (Alsmadi et al., 2014). Unlike traditional cost accounting where cost is based on a single overhead, ABC establishes a homogeneous cost pool where a single driver (Alsmadi et al., 2014) causes each cost. Cannavacciuolo, Illario, Ippolito, and Ponsiglione, (2015) also described ABC as a model of detecting the cost related to the inefficiencies of organizational and productive processes. Ippolito, Cinque, Greco, and Salis (2016) posited that ABC is a sophisticated accounting system for measuring costs and improvements in activities. Al-Zu'bi and Khamees (2014) described the success of ABC on organizational and behavioral factors rather than technical and economic factors.

ABC theory, according to Cannavacciuolo et al. (2015), is a structured method to produce a valuable measurement of process performance by contributing to the enhancement of accuracy and interpretative power of economic performance indicators. Charaf and Rahmouni (2014) indicated that accurate product costs, cost control

improvement, better performance measurement, continuous improvement, increased

competitive capabilities, and increased profitability are some of the benefits of using

ABC. In ABC, costs are captured horizontally in line with the business process

(Cannavacciuolo et al., 2015).

Over the years, ABC has evolved to overcome some of the limitations

organizations faced. Ippolito et al. (2016) cited difficulty and cost in adopting ABC in

both the implementation phase and when the system is updated as some of the

limitations. These limitations of ABC have given way to an improved version named as

time-driven activity-based costing (TDABC; Cannavacciuolo et al., 2015; Ippolito et al.,

2016). According to Ippolito et al. (2016), TDABC is more effective than the traditional

ABC and takes into consideration the complexity of the organization. TDABC assigns

costs directly to the object of costing in two phases: the cost of the resources assigned to

the specific process, and the resource costs assigned to the cost object.

Although the ABC theory is effective in assigning costs appropriately and

improving processes, it does not align well with the goal of the study. The focus of this

study is towards financial service companies, and according to Cannavacciuolo et al.

(2015) and Ippolito et al. (2016), most of the successes of ABC are in the healthcare

industry. Al-Zu'bi and Khamees (2014) also posited that ABC is effective when

organization has high overhead costs, and low material and labor costs. In this study, I

instead focused on how leadership engages employees to sustain continuous

improvement initiatives to improve organizational performance. It thus has little to do

with ascertaining the cost in the processes. The misalignment of the study's focus and

efficiency of ABC made the TOC an ideal conceptual framework for this study, with support from transformational leadership theory.

Transformational Leadership

Burns in 1978 first introduced transformational and transactional leadership theories. Burns considered leaders as either transformational or transactional (Washington et al., 2014). In 1985, Bass argued that leadership is a continuum with transformational on the one hand and transactional on the other hand (Washington et al., 2014). Arthur and Hardy (2014) contended that transformational leadership is the most widely used leadership theory in organizational psychology literature. Blomme, Kodden, and Beasley-Suffolk (2015) also argued that transformational leadership is not focused on the balance between costs and benefits but rather the initiation and management of change. Linjuan and Stacks (2013) indicated that despite the various theories of leadership, leadership styles are either transformational or transactional.

A transformational leader motivates followers to perform beyond expectations (Katou, 2015). Transformational leaders take a real interest in the well-being of followers through creating an atmosphere of trust, nurturing the employees' confidence, and encouraging employees' individual development (Linjuan & Stack, 2013; Popli & Rizvi, 2015). Transactional leadership, is an exchange process; followers are motivated based on instrumental economic transactions (Linjuan & Stack, 2013). Popli and Rizvi (2015) indicated that transactional leaders use their positions, policy, power, and authority to have followers complete a task through constructive and corrective transactions rewards and punishments.

Mokhber et al. (2015) created a relationship between transformational leader and organizational innovation as one who can interact vision through effective communication while providing an environment that supports innovative teams. According to Hassan, Bashir, Abrar, Baig, and Zubair (2015), a transformational leader is an individual who is a role model, articulates a vision appealingly, appreciates follower's ideas and viewpoints, and can paint a desirable future. Transformational leader seeks the welfare of followers and in turn, is rewarded with loyalty from followers.

Bass (1985) described transformational leadership as adaptive leadership approach based on five components; (a) idealized influence, (b) attributive charisma, (c) inspirational motivation, (d) intellectual stimulation, and (e) individualized consideration.

Idealized influence. Bass and Avolio (1997) described idealized influence as an exhibition of selflessness and respect for others. Leaders exhibiting this trait of transformational leaders act as role models for their followers (Hassan et al., 2015). Followers look up to leaders with idealized influence as personal heroes, their commitment, and loyalty to the team is a result of the leader attribute.

Attributive Charisma. Some researchers consolidate idealized influence and attributive charisma as one transformational leadership component. Mokhber et al. (2015) described attributive charisma as a demonstration of loyalty to important and basic values and principles and at the same time the leader paying attention to the needs of the followers. Transformational leaders in organizations would look out for the interest of their team before their interest.

Inspirational Motivation. The transformational leader can articulate the vision of the group in an appealing manner (Hassan et al., 2015). Transformational leadership requires a leader who knows how to convince followers to buy into the vision of the group. The leader inspires followers to excel in their capacity by providing meaning and challenges to their work (Mokhber et al., 2015).

Intellectual Stimulation. The leader empowers followers to think outside the box. Mokhber et al. (2015) considered empowerment as the ability of the leader to stimulate followers to resolve problems using new approaches and question assumptions. Hassan et al. (2015) identified this transformational factor as the ability of the leader to present a desirable future by painting an interesting picture of the future.

Individualized Consideration. The leader can identify potentials and needs of individuals. Individualized consideration is how the leader appreciates individual's ideas and viewpoints, and how he or she pays attention to the individual's needs (Hassan et al., 2015). Mokhber et al. (2015) asserted that individualized consideration focuses on the individual needs of the followers by mentoring, coaching, and provide a conducive atmosphere to learn and grow.

Employee Engagement

Anitha (2014) described employees as essential stakeholders in an organization. Anitha added employees are the only factor of production that competitors are unable to duplicate. Anitha described employees as the most valuable assets of their organizations. Despite the value employees bring to their organizations, Suhasini and Babu (2013) asserted that managers not only find it difficult to retain talented employees but fully

engaging them are near to impossible. Kumar and Pansari (2015) elaborated the importance of employee engagement to both the academic and business communities. Suhasini and Babu (2013) echoed this assertion that employee engagement is critical to succeeding in today's competitive economy.

According to Sultana (2015), employee engagement is the commitment employees place on their organization's goals and values as well as their motivation to contribute to organizational success. Valentin et al. (2015) on the contrary defined employee engagement as determined attitude and motivated state of mind employees have towards their work responsibilities to achieve positive organizational outcomes. Anitha (2014) defined employee engagement as the level of commitment and involvement exhibited by the employee towards work performed for the organization and associated values. Ferreira and Real (2014) dismissed definition of employee engagement regarding commitment and involvement; they defined employee engagement as a positive, fulfilling, affective-motivational well-being at work. Although a variety of definitions exist for employee engagement, William Kahn (1990) is credited with first defining the term (Anitha, 2014; Ferreira & Real, 2014: Popli and Rizvi, 2015).

Credited with defining the term engagement, Kahn (1990) suggested three types of engagement: (a) cognitive, (b) emotional, and (c) behavioral engagement. Cognitive engagement is employees seeing work as meaningful or not and whether they have the appropriate tools to perform their assigned tasks (Shuck & Reio, 2014). The performance of employees is based on their accomplishments they made at work (Anitha, 2014). Employees engaged cognitively perceive their meaningful work in the light of their

organization's goals, mission, purpose, and services and are ready to support their organizations in serving customers based on their contributions (Subramoniam, 2013). According to Kumar and Pansari (2015), such employees can connect with their organization's values and goals and perceive themselves to be part of the organization, which positively influence the quality of goods they produce and the services they deliver.

Shuck and Reio (2014) defined emotional engagement as the commitment from employees based on their sense of beliefs, pride, and knowledge to their organizations. Shuck and Reio (2014) continued that antecedents such as stress, family, and emotional connection tend to affect the level of employee engagement. Ferreira and Real (2014) argued that employees' emotional engagement is based on shared values and interests with the organization. Suhasini and Babu (2013) asserted that the emotional connection employees have with their organization creates a sense of loyalty in a competitive environment and enables employees to exert greater discretionary effort to their work.

The manifestation of both the cognitive and emotional engagement in physical form constitutes behavioral engagement (Shuck & Reio, 2014). Employees at this level of engagement are highly productive, and their contributions increase as they progress in their career (Alagaraja & Shuck, 2015). Sultana (2015) echoed that, employees engaged at this level not only contribute to organizational success but also enhance their sense of well-being. Valentin, Valentin, and Nafukho (2015) argued that employees' state of mind and behavior are the key traits associated with engagement in the workplace. Walker

(2012) concluded that the physical effort derived from behavioral engagement increases emotional and cognitive engagement levels.

Types of Employee Engagement

The definition of employee engagement differs from researchers, industries, and even the academic communities. First used by Kahn (1990), the concept of employee engagement has grown in popularity in both academia and business communities (Kumar & Pansari, 2015). Several researchers claimed engagement has a positive relationship with customer satisfaction, productivity, profit, employees' retention, and organizational success and profit (Albdour & Altarawneh, 2014; Radda, Majidadi & Akanno, 2015; Sultana, 2015). Choo, Mat, and Al-Omari (2013) supported the importance of employee engagement as crucial to business success and survival. Sambrook, Jones, and Doloriert (2014) asserted that the concept of employee engagement is still evolving as a business management and academic term.

Determinants of Employee Engagement

The effectiveness of employee engagement is dependent on the industry and the corporate culture. Taylor and Kent (2014) indicated excellent communication critical in promoting employee engagement. Coupled with communication, empowerment makes employees more engaged (Ruck &Welch, 2012). Empowerment according to Ugwu, Onyishi, and Rodriguez-Sanchez (2014) involves identifying the rights of employees and providing them with the appropriate resources to enable them to succeed in their work.

Anitha (2014) suggested work environment as one of the significant factors that determine the engagement level of employees. Popli and Rizvi (2015) described a

conducive work environment as meaningful, safe, and availability of physical, emotional, and psychological support to perform their work effectively. A conducive working environment implies the right atmosphere to bring out the best in employees. Abasili, Bambale, and Aliyu (2017) described compensation package and reward system of organization as determinants of employee engagement and performance and engagement.

Impact of Employee Engagement

Employees are important stakeholders; their level of commitment can affect the success and performance of their organizations. Engaged employees are valuable assets to organizations (Lapoint & Liprie-Spence, 2017), disengaged employees are, however, liabilities to their organizations (Richards, 2013). There are about 87% disengaged employees at the workplace (Batra, 2017). Albdour and Altarawneh (2014) analyzed the positive relationship between engagement level and organizational commitment as well as job satisfaction, performance, higher attendance, proactive behavior, and learning motivation. Anitha (2014) also indicated employee performance as the outcome achieved and accomplishment made at work because of employee engagement. Employee engagement results in a positive, fulfilling, work-related state of mind characterized by vigor, dedication, and absorption (Seymour & Geldenhuys, 2018).

Although engaging employees at the workplace is a daunting task, Cooper-Thomas, Paterson, Stadier, and Saks (2014) posited that establishing a high level of expectations and frequent performance reviews can increase employee participation and cooperation. Mishra, Boynton, and Mishra (2014) attributed the challenges of engaging employee to complexities and stringent regulations in today's organizations. Despite the

challenges, it is imperative to pursue employee engagement as it is a critical element in

maintaining the organization's vitality, survival, and profitability (Albercht, Bakker,

Gruman, Macey, & Saks, 2015; Breevaart et al., 2013; Farndale & Murrer, 2015).

Continuous Improvement

The continuous evolving of the world makes things obsolete. Competing

effectively means organizations have to rigorously revise their service, process, and

products to need the changing demands and customer satisfaction. Nicolescu (2014)

asserted that competitive advantage is achieved by organizations who continuously

improve products, services, or processes. Lam, O'Donnell, and Robertson (2015) defined

the ongoing improvement of products, programs, services, and processes as continuous

improvement. Eaidgah, Maki, Kurczewski, and Abdekhodaee (2016) described

continuous improvement as an essential requirement in achieving and sustaining

organizational success in a competitive market. In the financial service industry, Bellin

(2016) opined that continuous process improvement is fundamental for every

organization to compete effectively and achieve sustainable growth.

Singh and Singh (2015) indicated the first continuous improvement program goes

back to 1994 at a National Cash Register in Daytona, OH. Kemenade (2014) indicated

that continuous improvement started in the1920s as a systematic approach to quality

management. As mass production became common, organizations used statistical process

control and sampling as a way of quality inspection (Kemenade, 2014). The argument by

Singh and Singh (2015) is that the Daytona National Cash Register continuous

improvement initiative has similar characteristics with modern continuous improvement

initiatives. The total labor-management relationship, encouraging and rewarding improvement suggestions, and employee training and development are some of the characteristics identified as common between the two initiatives (Singh & Singh, 2015).

Continuous improvement is associated with a variety of organizational developments such as TQM, Six Sigma, Lean Management, and Kaizen (Singh & Singh, 2015). Organizations often employ different continuous improvement strategies simultaneously or to supplement existing strategy. Lam et al. (2015) argued that organizational goal cost-effectively deliver high-quality products or services requires effective continuous improvement initiatives. According to Ussahawanitchakit (2017), organizations with effective continuous improvement initiatives make cohesive and quick process to improve their competitive advantage, performance, and success. Below is an overview of some of the continuous improvement initiatives.

TQM, Lean management, and Six Sigma are the prevalent continuous improvement methodologies used (McLean & Antony, 2014). Formento, Chiodi, Cusolito, Altube, and Gatti (2013) identified nine key factors for sustainable continuous improvement strategies. These factors included; formalization and structure, continuity, deployment, and scope of the program, training, management commitment, program coordination, methodology and tools, performance management, and communication of results, recognition and incentives.

Although McLean and Anthony (2014) also identified eight of the factors that affect the sustainability of continuous improvement strategies, they further categorized it into the three-stage model; pre-evaluation, change, and ongoing evaluation. Robinson and

Schroeder (2015) also identified four key elements used by a government agency to design and deploy continuous improvement initiatives. These elements are building employee-driven continuous improvement into the core management system, take full advantage of the financial crisis, conduct a measured rollout, and by using multiple methods to get at the different types of problems.

Total Quality Management

The focus of TQM is enhancing employee engagement, better communication, higher output, better quality and fewer changes, lowered costs of bad quality, competitive advantage, and superior customer satisfaction (Arshad, Wang, & Su, 2016). Arshad et al. (2016) also portrayed the focus of TQM as becoming competitive, growth in sales, and creating and enhancing business performance. TQM involves a radical improvement of important and crucial processes that result in large effects (Singh & Singh, 2015). Graham, Arthur, and Mensah (2014) described TQM as a set of management and control processes designed to focus on the entire organization to provide products and services that satisfy customers.

TQM principles have been applied in the manufacturing sector, but its application in service industries is new (Asif, Awan, Khan, & Ahmad, 2013). According to Asif et al. (2013), TQM has evolved based on experience rather than a fully developed process improvement theory (Asif et al., 2013). Mosadeghrad, (2014) contended that management understanding of factors that promote TQM initiatives would enable them to develop effective strategies that would lead to achieving business excellence. Although TQM constitutes many critical success factors, Asif et al. (2014) argued that no

consensus on these factors exists because the studies are carried in different contexts. Mosadeghrad, (2014) outlined a set of success factors for developed countries and another set for developing countries.

According to Mosadeghrad, (2014), two components of TQM model exist; values and principles and techniques and tools. Values and principles comprise of management support, employee involvement, and team working (Mosadeghrad, 2014). On the other hand, techniques, and tools are the statistical processes used in TQM initiatives. Despite the variations in the critical success factors of TQM identified by various researchers, some commonalities exist among these factors. According to Asif et al. (2014), these factors can be grouped into six; (a) leadership, (b) vision, (c) design and resource allocation, (d) measurement and evaluation, (e) process control and improvement, and (f) other stakeholders.

Leadership. Organizational Leadership is responsible for setting the direction of the organizations they lead. According to Lam et al. (2015), four influence tactics; rational persuasion, collaboration, consultation, and inspirational appeals are what effective leaders use to implement TQM successfully. Arshad et al. (2016) asserted that a leader utilizing TQM principles empowers employees to be innovative in fixing and creating new products and services. Employees are critical stakeholders in TQM, Mosadeghrad (2014) purported that, effective leadership supports employees through creating a vision, driving out fear, encouraging training, providing necessary resources, and removing barriers.

Vision. The vision is the objective or the ultimate goal of the TQM initiative. Asif et al. (2014) considered vision as a second critical factor which reflects the organizational values, beliefs, and business practices. If an organization focus were improving customer satisfaction, then the vision of the TQM would be improving customer satisfaction by solving causes of dissatisfaction in the delivery of their products and services. Graham et al. (2014) stated that a successful organization is based on a healthy leadership whose actions correspond to the written vision and mission statement of the organization.

Design and resource allocation. Unlike other continuous improvement strategies, TQM is organization-wide initiative. Achieving and sustaining TQM requires a long-term commitment based on total quality to ensure organizational effectiveness and efficiency (Mosadeghrad, 2014). Graham et al. (2014) described the design and resource allocation as the quality policy, which outlined the complete design of the TQM system including the definition, control processes, and activities under each milestone. A strategic quality plan ensures that TQM initiatives have the required resources (Mosadeghrad, 2014) to achieve the given vision.

Measurement and evaluation. Since TQM is a continuous process, it is imperative to measure and evaluate processes efforts in the initiatives to understand if the intended objective achieved. Asif et al. (2014) qualified this critical factor as what gets measured get managed to imply the importance of measuring and evaluating TQM initiatives. Singh and Singh, (2015) agreed that to sustain TQM, improvement activities should be guided by the process of monitoring and measurement against strategic objectives. According to Mosadeghrad, (2014), measurement and evaluation are a means

to monitor TQM progress to assure that it is fully institutionalized throughout the organization.

Process control and improvement. Processes are supposed to work as designed, process control and improvement ensure consistent performance (Mosadeghrad, 2014) throughout the organization. Control and improvements constitute defining and documenting procedures to reduce errors (Mosadeghrad, 2014). Asif et al. (2014) asserted that process control and improvement reflects a quality assurance approach where the focus is on preventing non-conformances rather than fixing the problems.

Other stakeholders. With TQM being an enterprise-wide initiative, it is imperative that all stakeholders are involved. The identification of stakeholders such as customers enables TQM initiative to gather requirements to design strategies and action plant to achieve the stated goals and objectives (Mosadeghrad, 2014). A company's success is dependent on consumers of the products and services produced as such the need to gather inputs from these consumers and strive to exceed their expectations (Singh & Singh, 2015). According to Singh and Singh (2015), customers are either internal or external; internal customers are business units that depend on other business units for their operations. For instance, the sales department might depend on the finance team for sales forecasting as such a TQM should consider the sales team as customers when designing the strategies to improve the finance department. Other stakeholders are employees, vendors, government agencies, and competitors.

Lean Six Sigma

Lean Six Sigma (LSS) is another continuous improvement strategy or tool. LSS is a combination of two continuous improvement strategies: Lean Management and Six Sigma. Lean Management is a continuous improvement strategy developed by the Toyota Motor Corporation as production and quality system towards craft production and mass production (Ljungblom, 2014). Six Sigma, according to American Society for Quality (ASQ, n.d.), is a continuous improvement methodology that organizations use to improve the capability of business processes by reducing variations.

Lean management. According to Ljungblom (2014), Lean Management evolved from Lean production in the manufacturing and service industries around the late 1980s. Leyer and Moormann, (2014) described Lean Management as a continuous improvement strategy aimed at creating value for the organization by engaging all employees. Although Lean Management started in the manufacturing sector, its popularity is in the service industries because of strict government regulations and increasing global competition (Leyer & Moormann, 2014). Lean Management aims to reduce cycle and working times, improve quality, and reduce costs (Leyer & Moormann, 2014).

Leyer and Moormann (2014) described two levels of implementing Lean Management comprising of eight principles; implementation level and self-awareness level. The implementation level is how processes are designed to create products and service that consists of understanding customer needs, establishing value stream, creating flows with the value stream, applying the pull approach, and striving for perfect value creation (Leyer & Moormann, 2014). The self-awareness is the management

infrastructure and the attitude and behavior within the organization consisting of leadership style, individual responsibility, and continuous improvement culture.

Six Sigma. Six Sigma is a continuous improvement initiative first conceptualized in the 1980s by Bill Smith as a model for business process improvement (Hess, & Benjamin, 2015). Several definitions exist for Six Sigma based on the context of the application (Sanders & Karr, 2015) However, the processes involved address four key initiatives; quality, productivity, cost, and profitability (Hess & Benjamin, 2015). Hess and Benjamin (2015) described Six Sigma as a process aimed at finding and eliminating causes of defects and errors, reduce cycle times and cost of operations, improve productivity, achieve higher asset utilization and exceed customer expectations. Sanders and Karr (2015) on the other hand described Six Sigma as a business philosophy focused on continuous improvement by understanding customers' needs, analyzing business processes, and instituting proper measurement methods. Six Sigma methodology is based on five steps; define, measure, analyze. improve, and control (DMAIC) (Hess & Benjamin, 2015; Sanders & Karr, 2015).

Define. The defining stage involves creating the project purpose, scope, and charter (Sanders & Karr, 2015). Hess and Benjamin (2015) also described the define stage as identifying who the customers are, their requirements, process capabilities and objectives for the project-based improvement efforts. Garza-Reyes (2015) posited that the define phase of the DMAIC consists of identifying, prioritizing, and selecting the right project as well as classifying the project's scope and defining goals. A completed define stage should have a completed charter, a problem statement and how it will be measured,

identification of both internal and external customers, high-level process diagram (SIPOC), value stream map, and performance metrics (Sanders & Karr, 2015). Defining a project requires using tools such as Pareto analysis, project ranking matrix, project selection matrix, quality function deployment, project assessment matrix, Pareto priority index, cost-benefit analysis, analytical hierarchy process (AHP), and TOC (Garza-Reyes, J. 2015).

According to Kirkham, Garza-Reyes, Kumar, and Antony (2014), continuous improvement projects selected objectively with appropriate tools are more successful than projects subjectively selected. During define phase, the project team can define and quantify project projects and design processes to solve customer problems (Nagi & Altarazi, 2017). The process of defining projects are scientific; selected projects have higher buy-in from all stakeholders (Garza-Reyes, 2015).

Measure. This step involves measuring the quality characteristics indicating the improvement in customer satisfaction and product performance as well as metrics to measure the effort (Hess & Benjamin, 2015). According to Garza-Reyes (2015), during the measure phase, project teams establish reliable metrics to monitor key process characteristics, project scope, and performance to understand their progress towards stated objectives. Sanders and Karr (2015) indicated that the result output of the measuring stage in the DMAIC should include an understanding of current processes, problem identification with data to support, baseline data on the process capability, and the current process Sigma.

Analyze. During the analyze stage in the Six Sigma DMAIC, a need exists to establish key process inputs that affect the process outputs by identifying and determining the causes of the defect based on data (Sanders & Karr, 2015). During the analyze phase, Garza-Reyes (2015) posited the need to identify key causes and process determinants. Nagi and Altarazi (2017) described the analyze phase as a stage to identify all the root causes based on the information gathered from the measure phase. Tools such as Pareto analysis, process flow diagrams, fishbone diagrams, and statistical process control charts are used to identify designs and process modifications for achieving objectives (Hess & Benjamin, 2015). The project team at the analyze phase utilize inferential statistical tools such as scatter plots, analysis of variance, hypothesis testing, regression analysis, and design of experiments (Garza-Reyes, 2015).

Improve. Resources are allocated to the design and process modification can be implemented to improve the process (Hess & Benjamin, 2015). According to Sanders and Karr, (2015), this stage calls for implementing solutions that will reduce or eliminate the problem. During the improve phase, the project team develops solutions to the root causes identified in the analyze phase (Nagi & Altarazi, 2017). Methods and tools such as 5S, brainstorming, corrective action matrix, poka-yoke, etc. are used to stimulate the development of solutions to reduce or eliminate waste identified in the measure phase (Garza-Reyes, 2015).

Control. This stage requires maintaining the gains achieved by documenting, standardizing, and monitoring the work methods and processes (Sanders & Karr, 2015). Hess and Benjamin (2015) identified this stage as monitoring the process with quality

management tools and statistical process control charts to ensure performance improvements and maintained. The aim of the team during the control phase is to monitor the stability of the new improved system (Nagi & Altarazi, 2017). Garza-Reyes (2015) described the control phase as setting mechanism for ongoing monitoring and institutionalizing improvements such as Statistical Process Control after the define stage objective has been achieved.

Kaizen

Kaizen is made up of two Japanese words 'kai" and "Zen"; Arya and Choudhary (2015) described "Kai" as change and "zen" as better. Singh and Singh (2015) also described "kai" as do and "zen" well. Both descriptions from the authors imply doing or changing some for a better or making it perform well. Kaizen is thinking and management philosophy for gradual and continuous progress, increase of value, intensification, and improvement (Singh & Singh, 2015). Suárez-Barraza, Ramis-Pujol, and Kerbache (2011) also described kaizen as a means of continuous improvements in personal life, home life, social life, and working life. Paraschivescu and Cotîrlet (2015) simply called kaizen as a model of continuous improvement strategy. Kaizen management philosophy, therefore, aims to continuously improve processes by eliminating the Non-Value Adding factors (Arya & Choudhary, 2015).

According to Suárez-Barraza et al. (2011), the term kaizen was coined by Masaaki Imai in the mid-1980s as management practices which resulted in operational successes in Japanese companies. Imai introduced the concept of kaizen in work "kaizen, the key to the competitive success of Japan" (Paraschivescu & Cotîrlet, 2015). Japanese

companies' competitiveness has been attributed to kaizen implementation and is

considered as the magic wand in engaging employees in continuous improvements

(Suárez-Barraza et al., 2011). Imai in 1997 published a second book, "Gemba kaizen, a

practical approach, with low cost, of management" and received the "Shingo Research

and Professional Publications" Prize for the year 1999 (Paraschivescu & Cotîrlet, 2015).

Gemba means the actual place where something happens and often phrased in the

West as "go and see for yourself" (Macpherson, Lockhart, Kavan, & Iaquinto, 2015).

Macpherson et al. (2015) described Gemba Kaizen in the context of business process

improvement as the place that adds value such as manufacturing area or workshop.

Although Kaizen has been fundamentally linked to the manufacturing sector such as

Toyota Production System (TPS), the applying Kaizen in other sectors such as

management, hospitals, and other service sectors has been successful (Arya &

Choudhary, 2015). The Japan Human Relations Association (1990) identified Kaizen

culture as way employee face daily problems and how such issues are resolved. Suárez-

Barraza et al. (2011) also described Kaizen as an ethical dilemma that employees find

themselves and voluntarily solves daily problems and add value to their work. Kaizen

benefits include favorable changes in attitude of employees, goals achievements in teams,

knowledge and experience sharing, and self-accomplishment of employees' due to

incremental improvements (Singh & Singh, 2015).

Types of Kaizen

Individual Kaizen. The individual Kaizen involves giving power to front-line

employees to make decisions. Suárez-Barraza et al. (2011) called the individual kaizen as

the bottom-up organizational design because employees make the improvement

suggestions. For the individual Kaizen, Singh and Singh (2015) called it Teian Kaizen.

Singh and Singh (2015) described Teian Kaizen as the ability for individual employees to

reveal improvement opportunities in their daily work responsibilities and provide ideas or

suggestions about improvements which described how. Arya and Choudhary (2015)

called the individual Kaizen "on-the-spot improvements." Employees are empowered to

improve their work, attitude, routine, working methods, and ways of utilization of

resources with "on-the-spot improvements" (Arya & Choudhary, 2015). Macpherson et

al. (2015) echoed that in individual Kaizen, employees' express creativity, become tools

and methods of improvement, efficiency, and product design.

Group Kaizen. Unlike individual Kaizen, group Kaizen focuses on improvement

team or quality circles and the solution of daily problems (Suárez-Barraza et al., 2011).

Singh and Singh (2015) described group Kaizen or quality circles as a method by which a

natural team identifies opportunities for improvement by observing work processes. The

team identify root causes of the problem and provide suggestions to eliminate the sources

(Singh & Singh, 2015). Arya et al. (2015) described quality circles as a group of

individuals mainly focused on the working methods and manufacturing processes.

Macpherson et al. (2015) posited that quality circles are workgroup management in the

form of suggestion systems and quality control circles.

Kaizen management. The final type of Kaizen is the management; management

Kaizen is the most important of the three types of kaizen given that it is the

organizational strategy and management system that all employees or the two other types

of kaizen buy into (Suárez-Barraza et al., 2011). Singh and Singh (2015) described two types of Kaizen management Gemba Kaizen and Kaikaku Kaizen. Gembe Kaizen is a Point kaizen focused on sub process such as activities for acquiring raw materials. Kaikaku kaizen or Flow Kaizen is a radical change for improving the entire value stream or business level. According to Arya et al. (2015), Kaizen management relates to making decisions regarding planning, implementation, scanning, and control of information system. Kaizen flag is Kaizen management where top management provides the strategy for improvement, middle management is in charge of operational improvements, and frontline employees are custodians of maintaining the standard procedures (Suárez-Barraza et al., 2011).

Organizational Performance

The financial service industry in the United States is the largest and liquid market in the world with the finance and insurance sectors accounting for 7.2% or $1.293 trillion of the U.S. Gross Domestic Product in 2015 (SelectUSA, n.d.). The financial services and insurance sectors are critical not only to the U.S. economy but also the world at large. According to SelectUSA (n.d.), in 2015, the sectors employed 6.08 million people and had a surplus of $46.67 billion after exporting $119.6 billion in financial services and insurance.

Adjei and Adjei (2017) indicated the ability of an organization to attain large market shares and good financial outcomes constitute organizational success. Ochieng, Muturi, and Njihia, (2015) on the other hand defined organizational performance as a measure of how well a business is managed in delivering value to customers and

stakeholders. Jääskeläinen and Laihonen (2013) also described the organizational performance as organization's ability to achieve its objectives. Although objectives of organizations vary based on businesses, certain commonalities exist among the line of business. Profit making organizations aim to increase turnover and net worth while the not for profit organizations aim at sustainability (Jääskeläinen & Laihonen, 2013).

Sustainable performance in the financial service industry is, therefore, critical to the global economy in general and the United States in particular. Productivity and financial performance constitute organizational performance (Abbade et al., 2014). Ishaq Bhatti, Awan, and Razaq (2014) indicated financial performance historically had been the best measure of organizational performance due to pressures from external stakeholders. Wang, Bhanugopan, and Lockart (2015) also distinguished organizational performance into two categories; financial and non-financial. Abbade et al. (2014) posited that organizational effort to pursue corporate social responsibility is a balance performance between economic, social, and environmental dimensions. Performance indicators are essential for organizations; it is the objective and systematic measure of how the organization is performing based on wide range of statistical indicators (Tee, 2015). According to Tee (2015), various strategies can be used to measure organizational performance, benchmarking allows the organization to measure, compare, and adapt internal processes about their competitors or best-in-class organization.

Financial performance. Financial performance is the tangible and objective measures of organization's well-being based on profit, profit growth rate, return on equity, return on sales, and return on assets (Wang et al., 2015). Ishaq Bhatti et al. (2014)

posited that historically, physical values of sales and profits or percentage return on equity and assets had been the best measure of organizational performance. Abbade et al. (2014) also described the financial performance as economic performance based on metrics such as profit, costs, employment, and return on investments. According to Tee (2015), both the private and public sectors use financial performance to compete in the market and resources respectively.

Nonfinancial performance. Although financial performance is the main aim of every organization, the need to focus on non-tangible performance is essential. Recognition of nonfinancial performance is subjective and includes metrics such as customer satisfaction, employee satisfaction, technology, organizational success, and innovation (Wang et al., 2015). Ishaq Bhatti et al. (2014) described employee satisfaction as a key to the success of every organization. According to Ishag Bhatti et al. (2014), a trickle-down effect of satisfied employees on customer satisfaction and overall organizational performance is evident. Customers are critical to the survival of every organization, according to Ishaq Bhatti et al. (2014), satisfied customers improve organizational performance by increasing loyalty of existing customers, reducing price elasticity, lowering marketing costs through positive word-of-mouth, and enhancing organization reputation.

<div align="center">**Transition**</div>

Section 1 provided an introduction to how some leaders of financial services companies engage employees in sustaining continuous improvement initiatives to improve organizational performance. With more than 60% of continuous improvement

initiatives failing to achieve expected results (McLean & Antony, 2014), leaders need strategies to engage employees in taking ownership of continuous improvement programs. Gaining competitive advantage requires organizations continuously improve their products, program, services, and processes (Lam et al., 2015; Nicolescu, 2014). The literature review included various attributes on the theory of constraint, leadership, employee engagement, continuous improvement, and organizational performance. Maintaining competitive advantage requires engaged employees who are committed to their organizational goals and values and contribute significantly to the success of the organization (Suhasini & Babu, 2013; Sultana, 2015).

Section 2 includes a restatement of the purpose of the study, the role of the researcher, and the selection of the research method and the research design. I also described the participant criteria, sampling techniques, data collection, and data collection techniques. The section also includes reliability guidelines to help validate the findings from the data collected. In section 3, I presented the findings, recommendations, and prospects for future research.

Section 2: The Project

Using a multiple case study approach, I explored the strategies that some leaders of financial service companies use to engage employees to sustain continuous improvement initiatives. Section 2 contains the purpose statement, a discussion of my role as researcher, a description of the participants, research method, and design, a description of the population and sampling, and a description of the ethical steps I took to get approval from the Walden University Institutional Review Board (IRB). In this section, I provide in-depth analysis and justification of the chosen research method. I also justify my use of the descriptive multiple case study design and the purposeful sampling technique. Section 2 also contains a description of the data collection process, data collection instruments, data collection technique, data organization approach, data analysis, and the reliability and validity of data.

Purpose Statement

The purpose of this qualitative multiple case study was to explore strategies that some leaders of financial service companies use to engage employees to sustain continuous improvement initiatives to improve organizational performance. The targeted population consisted of six leaders of financial services companies located in Accra, Ghana who successfully engaged employees to sustain continuous improvement initiatives. Increased productivity could lead to improved financial performance for organizations. Improved financial performance may encourage organizations to expand their businesses locally, which may create job opportunities. The implications for positive social change include the potential to reduce poverty and improve quality of life in

Ghana. Business leaders whose organizations attain improved financial performance can direct their efforts on increasing their organization's corporate social responsibility in the communities where they do business by supporting local charities and other initiatives.

Role of the Researcher

My role as the researcher included collecting, organizing, and analyzing data. Faircloth (2012) and Kyvik (2013) described the role of qualitative researcher as that of collecting, organizing, and analyzing data. My primary role as a research instrument was, therefore, to recruit potential participants, and to gather and analyze data collected from financial service leaders in Ghana. The accuracy of a qualitative study depends on the experience of the researcher and his or her ability to draw conclusions from the data (Bernard, 2013). I hold a Masters of Business Administration in finance and have worked in the financial and insurance industry as a financial analyst. I am also certified Lean Six-Sigma Green Belt responsible for implementing continuous improvement initiatives. I applied my skills and experience as part of this research study. In my professional role, I have supported financial service leaders in implementing continuous improvement initiatives. I have also gained considerable knowledge in reviewing the literature about employee engagement, continuous improvement, and organizational performance to comprehend the constructs of this study.

As a researcher, my duty was to recognize bias and subjectivity to avoid ignoring perceptions or including preconceived notions about the research problem (see Henriques, 2014). When collecting, interpreting, and presenting data, I used bracketing or epoché. Epoché is a Greek word that means to refrain from or set aside preconceptions or

judgments of experience, knowledge, beliefs, or meanings to ensure unbiased results (Onwuegbuzie, Leech, Slate, & Combs, 2012). Perry (2013) described epoché as a transcendental approach that enables researchers to achieve a cognitive, self-reflective understanding of each participant's experiences that will transcend their perceptions.

Skolnik (2015) noted three core principles that a researcher must take into consideration when dealing with human participants. The basic ethical requirements of the Belmont Report are (a) the principles of respect for persons, (b) beneficence, and (c) justice (U.S. Department of Health and Human Services, 1979). As noted in the Belmont Report, researchers should respect participants and reduce risks for participants by using consent forms. Check, Wolf, Dame, and Beskow (2014) defined the consent form as an agreement between the researcher and the participant. Researchers use consent forms to provide participants with the ability to make an informed decision about participating in the study (Check et al., 2014). Similarly, Grady (2015) mentioned that informed consent is an ethical and regulatory requirement in research. Peck, Olsen, and Devore (2015) recommended that researchers for qualitative studies reduce or eliminate any bias that may potentially affect data collection and data analysis.

Participants

A researcher may conduct a qualitative study using multiple participants within the same setting (Yin, 2017). My research participants included six leaders of financial services companies located in the Ghana who successfully engaged employees to sustain continuous improvement initiatives. To qualify for inclusion in this study, each participant must have been (a) a leader of financial service company who was willing to

participate; (b) older than 18 years of age, (c) successful in engaging employees to sustain continuous improvement initiatives, (e) working for a financial service company in Ghana, and (f) on the list of potential participants provided by human resource executive.

Qualitative researchers can establish a working relationship with the participants through trust (Valentine, Nam, Hollingsworth, & Hall, 2014). McNamara (2013) claimed that trust building is a factor that might lead to successful research. I requested from human resource executive the names, email addresses, and telephone numbers of prospective participants. I developed a relationship with each participant during the initial contact by introducing myself and describing the purpose of the study. I assured participants that I would protect their confidentiality throughout the study. Participants received meeting invitations with an embedded consent form. I conducted all interviews in a natural setting of the participants' choice to allow the research participants the freedom to speak freely and honestly about their experiences.

Research Method and Design

Selection of an appropriate research method is important in answering the research questions (Marshall & Rossman, 2014). I chose the qualitative research method and multiple case study design to address the business problem and the fundamental research question. Upon consideration of other research methods and research designs, I determined that the qualitative method and multiple case design were appropriate to achieve the research purpose. Hayes et al. (2013) recommended that researchers use the qualitative method to analyze observable events through exploration.

Research Method

The three research methods are qualitative, quantitative, and mixed (Caruth, 2013; Fassinger & Marrow, 2013). Gaskin (2014) advised that the nature of a study should dictate the type of method used, and that a researcher should not select a method based on his or her personal preference. Using the qualitative method would provide an in-depth understanding of strategies to engage employees in sustaining continuous improvement initiatives. Qualitative research is a descriptive approach that researchers use to explore a given phenomenon, especially in the exploration of observed behaviors (Makrakis & Kostoulas-Makrakis, 2016; Percy, Kostere, & Kostere, 2015). Qualitative researchers concentrate on value, consistency, and the use of raw data (Kaczynski, Salmona, & Smith, 2013). A qualitative research method is an appropriate tool for exploring the subject in its natural setting. As Berger (2015) noted, a qualitative research method allows the participants to express their experiences in their words.

Quantitative research involves a more objective approach. Quantitative researchers use numerical data to define variables and examine relationships or differences among these variables by testing hypotheses (Anyan, 2013). According to Denzin (2013) and Kahlke (2014), quantitative research includes closed-ended questions or testing hypotheses and examining correlations between variables. Researchers use the quantitative method to quantify the relationship between two or more variables (Kavoura & Bitsani, 2014). Kavoura and Bitsani (2014) noted that quantitative researchers test hypotheses, make predictions, and evaluate the causes and effects of clinical trials. I

neither tested hypotheses or made predictions, nor evaluated the causes and effects of a phenomenon; therefore, a quantitative research method was not appropriate for this study.

Mixed method research consists of both qualitative and quantitative research. In a mixed research method, researchers combine aspects of qualitative and quantitative research, focusing on exploring and examining both variables and participants' experiences (Heyvarert, Maes, & Onghena, 2011). Mixed methods researchers emphasize the techniques or methods of collecting and analyzing data (Sparkes, 2014). Using a mixed method approach would not be adequate for this study because I did not administer a survey or used mathematical statistics. Likewise, I did not test hypotheses, which is part of both quantitative and mixed method studies.

Researchers may use a qualitative method to gain insight through interaction and observation of behaviors (Astalin, 2013). To justify my use of the qualitative method over the quantitative and mixed methods, I researched several qualitative studies, which warranted my choosing the qualitative method and case study design. A qualitative approach provides a rich description of the activity taking place (Corbin, 2014; Hays & Singh, 2012; Marshall & Rossman, 2016). The qualitative method is appropriate for studies that explore the specific phenomenon in a real setting that is not readily available using the quantitative method (Corbin, 2014; Cox, 2012; Tufford & Newman, 2012). Therefore, I determined that the qualitative research method was the most appropriate for this inquiry.

Research Design

Case study, phenomenology, ethnography, and narrative are four qualitative research designs (Parry, Mumford, Bower, & Watts, 2014). Ioannidis et al. (2014) described the selection of appropriate research design as essential in assessing relevant data for the study, designing questions to be asked, and drawing accurate conclusions. Using established research design enables researchers to communicate collected information to improve the understanding of an audience in a bounded system (Azzi, Battini, Faccio, Persona, & Sgarbossa, 2014; Yazan, 2015). For this study, I used a case study design. Tsang (2014) posited that the case study design allows researchers to collect data from the natural environment of the phenomenon. De Massis and Kotlar (2014) also described case study as enabling researchers to perform in-depth analysis of events in a real-life context. The use of qualitative case study enables researchers to explore contemporary events (Shekhar, 2014; Yin, 2017). By using a multiple case study, I was able to explore the strategies leaders of financial service companies use to engage employees to sustain continuous improvement initiatives for organizational performance.

Phenomenology, ethnography, and narrative research designs were not appropriate for answering the *what* question of this study. A phenomenologist focuses on (a) gaining a thorough understanding of individuals' lived experiences, (b) gaining an insightful grasp of known phenomena, or (c) probing for newly evolving and unknown occurrences (Chan & Walker, 2015; Yaroslawitz, DeGrace, Sloop, Arnold, & Hamilton, 2015). This was not the purpose of my study. Baskerville and Myers (2015) described the ethnographic design as observation of cultural behaviors over periods in the field to gain

an understanding of concealed social conditions. The ethnographic approach was not

suitable for this explorative study because ethnographers study the culture of a group

through interactions and interviews (Marshall & Rossman, 2016; Mutchler, McKay,

McDavitt, & Gordon, 2013). My study was not of a culture, but rather of strategies to

engage employees, hence my use of case study design. A narrative design entails

developing structured experiences as narratives (Vizzuso, 2015). Researchers who use

narrative design do not have the perspective of the entire group in the environment under

study. A narrative design was not fit for this study.

Fusch and Ness (2015) described data saturation as the point at which research

produces no new information regarding the phenomenon under study. O'Reilly and

Parker also explained that data saturation is reached when similar answers and prevalent

repetitions of themes occur. Fusch and Ness (2015) noted that data saturation is reached

when enough information exists to replicate the study. Data saturation is therefore

achieved when data collected from several interviews become redundant (Marshall,

Cardon, Poddar, & Fontenot, 2013). To ensure data saturation in my study, I kept asking

the same questions with different participants during the interview until no new and

independent information was received.

Population and Sampling

For this study, the population included leaders from financial service companies

in Ghana who have engaged employees to sustain continuous improvement initiatives to

improve organizational performance. Consideration of the companies for the study was

based on successful implementation of continuous improvement initiatives in the

respective organizations. Bernard (2013) and Yin (2017) cautioned researchers to choose research population based on the relevance of the research.

Qualitative researchers use sampling to study the entire population effectively. Strnad Sr. (2013) posited that sampling allows for the selection of a small unit of experts who represent the views of the whole population on a particular subject. For a qualitative case study, Robinson (2014) suggested a sample between 3 and 16 participants until data saturation is required to have a well-organized data collection technique. Aside from being a cost-effective means of data collection, qualitative researchers use sampling to confirm consensus and systematic variation from consensus (Yue, Wang, Liu, & Wu, 2015). Although I decided on 6 participants for this study, Noohi, Peyrovi, Goghary, and Kazemi (2016) cautioned that the number of participants could change during the data gathering process based on the volume of information gathered. I was therefore cognizant that the number of participants might be more or less depending on when data saturation is achieved.

For this study, I used purposeful sampling to select leaders of financial service companies as participants. Researchers use a purposeful sampling approach to select participants with the most relevant, most abundant, and most valuable information (Yue et al., 2015). Palinkas et al. (2015) also identified purposeful sampling technique as a process of selecting participants with experience or knowledge to provide rich information regarding a phenomenon under study. Unlike other sampling techniques based on chance, purposeful sampling ensures selected participants can communicate experiences, qualities possessed, and opinions in an eloquent, expressive, and reflective

manner (Suen, Huang, & Lee, 2014; Turner, Hyunjung, & Andersen, 2014). I used a purposeful sampling approach to gather information from leaders of financial service companies who have engaged employees in sustaining continuous improvement initiatives to achieve organizational performance within Ghana.

I discussed with the executive human resource personnel for each selected organization to help identify senior leaders who have engaged employees to sustain continuous improvement initiatives to improve organizational performance to fit the purpose of this study. Senior leaders are responsible for implementing strategic goals that align with the organizational goals (Kazmi, Naaranoja, & Wartsila, 2016).

Ethical Research

I used the informed consent form as the ethical research guide; the form comprises of the background information, procedures, the nature of the study, risks, and benefits of the study, payment, and privacy of the study. Stang (2015) cautioned that when human subjects are involved in research, researchers are obligated to exhibit ethical behavior. Researchers who provide a consent form to participants minimize risk, respect autonomy, preserve privacy, and act equitably (Beskow, Check, & Ammarell, 2014; Hammersley, 2015). To adhere to ethical research, I asked participants to read and complete the informed consent form before the interview. I assured them of their confidentiality and provided them a copy of the signed consent form. Killawi et al. (2014) posited that participants should be made aware of their role in research. Before contacting participants and collecting data, I obtained Walden University IRB approval to proceed with my study (approval number 01-23-18-0590656).

Participants had the option to withdraw from participating in the study either before or during the interview without any penalty or fee. Gibbins, Bhatia, Forbes, and Reid (2014) described how three out of 15 patients with advanced cancer who agreed initially to be part of the study later withdrew. I, therefore, assured participants that they would be at liberty to withdraw from the study anytime without any consequences.

Providing incentives such as stipends or allowances reduce barriers to participation (Begley, McCarron, Huntley-Moore, Condell, & Higgins, 2014; Lewin, 2015). Chen, Lei, Li, Huang, and Mu (2014) also described how incentives might play an important role in the willingness of research participants to participate in the study as the demand for research protocols increases. Chen et al. (2014) described incentives as promises, cash, gifts, and shopping cards. According to Smaglik (2016), participants provide quality information when researchers provide an allowance to motivate them. Participants did not receive any form of incentives for participation. However, I sent them appreciation letter after the completion of the study as well as shared my findings with the research participants.

None of the research participants or company names was mentioned anywhere in the research to ensure confidentiality. The core tenet of research ethics is the ability to protect privacy and confidentiality of the research participants (Morse & Coulehan, 2015; Van Wijk & Harrison, 2013). I used alphanumeric coding to identify research participants in the study rather than their actual names to ensure confidentiality of participants data. To protect participants confidentiality, I stored electronic data in cloud storage as well as local drive of my personal computer with password protected and all hard copies also

stored in a safe lock in my residence for at least 5 years. At the end of the 5 years, I will permanently delete all electronic data and shred all hard copies in accordance with ethical research.

Data Collection Instruments

The researcher is the primary data collection instrument in a qualitative research because the researcher sees, hears, and interpret the data (Chan, Fung, & Chien, 2013; Marshall & Rossman, 2016). I was the primary data collection instrument for this study using semistructured interview guided by open-ended questions. According to Marshall and Rossman (2016), semistructured interview is one of the most widely used data collections processes used by qualitative researchers. Anyan (2013) also described semistructured interviews as a means of offering a flexible medium of communication between the researcher and the participants in qualitative research.

Using semistructured interviews, I used six questions to address the central research question. According to Yin (2017), the use of semistructured interviews improves the reliability of the information obtained. Doody and Noonan (2013) also described semistructured interviews as a means of understanding participants experiences. Rubin and Rubin (2012) posited that semistructured interviews enable researchers to gain a better understanding of participants' experience and fully address the research question. I allocated 30 to 45 minutes to each participant to answer the six open-ended questions. Harvey (2015) advised that researchers can use recorders during interviews after they receive participants consent. I used a recorder during the interview;

this enabled me to concentrate on the responses, took notes, and engaged participants in an in-depth discussion rather than writing down their responses.

The use of methodological triangulation by qualitative researchers ensures reliability and validity of the research findings (Carter, Bryant-Lukosius, DiCenso, Blythe, & Neville, 2014). According to Burau and Andersen (2014), methodological triangulation is achieved when researchers use multiple data sources to achieve a deeper understanding of the research findings. To ensure methodological triangulation, I reviewed publicly available company documents and reports; this information was combined with the responses from the interviews to form the tertiary data collection instruments.

Although I used semistructured interview protocol (see Appendix A) as a guide, I allowed participants to freely express their viewpoints as advised by Shaik (2012). Myburgh (2014) described member checking as the process of authenticating researchers' interpretations of participants' responses after data collection. Since my study is a case study, I used member checking during the data collection process to seek clarification of viewpoint from different participants within the same organization and participants from different organizations. Leedy and Ormrod (2014) described member checking as a means of establishing truth-value of evidence. Darawsheh and Stanley (2014) and Vohs and Lysaker (2014) advised researchers to follow the interview protocol to assess the narratives of participants for new ideas completely. I followed the interview protocol (see Appendix A) to ensure a well-organized and effective interview process to gain new ideas.

Data Collection Technique

According to Khan (2014) and Marshall and Rossman (2016), qualitative researchers may use data collection technique such as direct observation, document review, face-to-face interview to collect data. I conducted a face-to-face interview with participants to understand non-verbal actions of research participants as suggested by Radcliffe (2013). Research participants were required to answer six (6) open-ended interview questions during the face-to-face interview (see Appendix B). Yin (2017) described open-ended interview questions to be more effective means for researchers to gain enriched data compared to closed-ended interview questions. I gained insight from the semistructured interviews on scopes of strategies that leaders of financial service companies can use to engage employees to sustain continuous improvement initiatives to improve organizational performance.

Before the interview, I had all participants sign the informed consent form as well as agreed to a convenient time and location preferably their offices. Bond et al. (2014) cautioned the need to make contact with participants before the interview to enable them to understand what is expected of them. According to Andersen, Christensen, Kehlet, and Bidstup (2015), researchers can use semistructured interviews to gain insight that covers all relevant dimensions of the research questions. Battistella (2014) asserted that using more than one source to collect data increases information basis, diversity of data, and mitigate biases. Anyan (2013) also posited the use of more than one data collection instrument ensures methodological triangulation. Other than the semistructured interviews, I also reviewed companies' documents such as quarterly and annual reports,

minutes, and business operation work plans to support the interview response. De Massis and Kotlar (2014) advised that retrieving data from business documents enriches the context of the information to understand the objective of the study.

The use of semistructured interviews and review of company documents presents both advantages and disadvantages. Fortier et al. (2014) indicated that researchers use semistructured interviews to diagnose specific business problems. By using semistructured interviews according to Gilbart et al. (2015), researchers can gain additional insight into the behavior of research participants. Another advantage of using semistructured interviews in research is the ability for researchers to prevent predictability for the participants (Conzelmann & Keye, 2014). Despite the advantages of using semistructured interviews, Onwuegbuzie and Byers (2014) and Owen (2014) posited that participants might either be selective on what to say or please researchers in semistructured interviews which can affect the quality of information. Although De Massis and Kotlar (2014) indicated that researchers use data from company documents because it is a stable, unobtrusive, and exact source of data, Stage and Manning (2015) argued that such data may not fit the objective of the research study.

I utilized member checking to ensure the accuracy of the data collected from the semistructured interviews and reviewed of the companies' documents. Andraski, Chandler, Powell, Humes, and Wakefield (2014) described member checking as a means of validating the accuracy of the data collected from participants. Member checking gives participants the opportunity to review the conclusions arrived by the researcher based on the participant's responses (Dubois & Gadde, 2014; Reilly, 2013). Harvey (2015) also

described member checking as a process whereby participants review their responses to interview and either confirm, reject, improve, or add any missing information to answers already provided.

Data Organization Technique

A critical component of research data management is data organization, which involves how a researcher access, stores, evaluate, and communicate research findings (Korhonen, 2014). Researchers should safeguard data on research methods and design, population and sampling, interview notes, and information on ethics in every research (Nyaribo, 2013; Yin, 2017). Yin (2017) described research log as a method of data organization researchers use to develop search patterns and manage all research tools and time. Grossorhme (2014) also defined research log as researchers' ability to document procedures, demonstrate credibility, and enabling future researchers to replicate the research findings with ease. To ensure proper data organization technique, I used research logs data technique to collect, record, tag, track, and organize all interview information and other data collected during this study. To ensure confidentiality, I used alphanumeric coding instead of research participants actual names. I used a reflective journal to record my findings and thoughts in a notebook. According to Nyaribo (2013), a reflective journal enables researchers and investigators record ideas in notebooks during interview sessions.

All interviews were audio recorded and stored via Apple cloud storage with password protection. Electronically storing data with password protection will avoid unauthorized access as emphasized by Hashem et al. (2015). I stored the interview notes

and the company documents I obtained for 5 years in my residence using a secured safe.

After 5 years, I will shred all journals and other documentary evidence. The electronic

copies will also be deleted permanently to avoid privacy violation and data leak.

Data Analysis

The value of data depends on how best it is analyzed. Yin (2017) described data

analysis as a critical aspect of the qualitative research comprised of critical thinking and

making sense of the obtained data based on the iterative process of immersion.

Derobertmasure and Robertson (2014) and Guo and Guo (2016) described data analysis

as a process of studying the content of information to identify, classify, and process data

for use. Marshall and Rossman (2014) also described data analysis as a process of

transforming collected data into themes and categories for better understanding. I used

the proposed five-step data analysis by Yin, which includes (a) transcribing interviews

and notes, (b) reading the transcribing notes for the meaning of the data, (c) coding the

data, (d) arranging it into manageable themes, and (e) interpreting the meaning of the

case study.

To ensure triangulation, I employed multiple data collection strategies including

observation, notes taking, and analysis of companies' documents to support my findings

from the interviews. Gorissen, Van Bruggen, and Jochems (2013) described four types of

triangulation for case study: data triangulation, investigator triangulation, theoretical

triangulation, and methodological triangulation. For my study, I utilized methodological

triangulation which according to Myburgh (2014) is a strategy to support semistructured

interviews responses with member checking and review of company documents and

reports. Carter et al. (2014) also posited that methodological triangulation allows the qualitative researcher to employ multiple sources to support the understanding of the study. The use of methodological triangulation would, therefore, ensure the confirmation of findings to increase the reliability and validity of the research as proposed by Gorissen et al. (2013).

Transcribing interview notes. I transcribed the audio recorded interviews. I used transcript format to transcribe the data collected from the interview to enhance transcription and content quality as explained by Doody and Noonan (2013). Gorissen et al. (2013) posited that key ingredients in transcribing in qualitative research are accuracy, editing skills, and patience. Research participants each had a paraphrased version of the transcribed interview for transcript verification. Fusch and Ness (2015) described member checking as an opportunity for research participants to review and modify their contributions to research for accuracy and ensure methodological triangulation.

Reading transcribed notes. According to Goethals, Dierckx de Casterle, and Gastmans (2013), researchers should severally read interview notes to produce an empirical-based framework for coding and theme generations. Yin (2017) described the data and information recorded on the interview notes to be constituent of the coding and emerging themes of the study. I used a heuristic method of review for this study. When using the heuristic method of review, researchers are ultimately able to focus on subjective view gathered from research participants (Nikookar, 2013).

According to Stringer (2014), researchers are required to categorize and code the collected data in a way that reflects the perspectives of research participants. Yin (2017)

identified three types of coding (a) pre-determined codes, (b) post determined codes, and the (c) combination of the two. For this study, I used post determined coding approach to categorize and segregate interview notes into themes. Shaw and Hoeber (2016) advised assigning codes to each sentence and keywords to arrange the keywords and sentences into emergent themes.

Arranging codes into themes. After assigning codes to sentences and keywords, I arranged the codes into some manageable emergent themes for accurate analysis. Kapoulas and Mitic (2012) described data grouping as placing data into categories based on emergent themes from the data collection and analysis. By performing thematic analysis, researchers can relate participants' responses to the conceptual framework as described by Ruivo et al. (2014). Thematic analysis is based on identifying relationships between emergent themes to create a thematic map (Shaw & Hoeber, 2016).

Interpreting meaning of the themes. The final stage of the data analysis was interpreting the meaning of the emergent themes based on the purpose of the study. According to Sotiriadou, Brouwers, and Le (2014), researchers use computer-assisted qualitative data software such as NVivo to analyze data by identifying, gleaning insight, and developing conclusions. Zamawe (2015) described NVivo as software with the character-based coding feature, rich text capabilities, and multimedia functions. Derobertmasure and Robertson (2014) and Sotiriadou et al. (2014) also described NVivo software as tool researchers utilize in data management, coding, sorting, and organizing data into themes. Based on the multipurpose nature of NVivo, I used the software for my research data analysis process.

Reliability and Validity

Due to the subjectivity nature of qualitative research, qualitative researchers use reliability and validity to ensure the credibility of the research findings (Anney, 2014). Noble and Smith (2015) described reliability and validity section of research as a way researcher show dependable, credible, transferable, and confirmable research findings. Anney (2014) and Gheondea-Eladi (2014) both described validity and reliability of qualitative research as a means of authenticating the rigor and credibility of the research findings. I used member checking, review of companies' documents, and reports to achieved reliability and validity for this study.

Reliability

Both the academic and business communities rely on research findings to pursue further research or make business decisions respectively. Merriam and Tisdell (2015) described the primary concern of qualitative research is to establish research quality through the production of reliable and valid results. Woolfolk (2013) defined reliability as a consistent and stable assessment resulting in same or similar conclusions by different researchers using the same methodology for the same research problem. Yin (2017) also defined reliability as a demonstration of data collection techniques to replicate the same results. Due to the human instrument in qualitative research, Merriam and Tisdell (205) posited that through training and practice, the reliability of qualitative study could be improved. To ensure reliability with the dependability of the procedure, I reviewed each interview question and prepared adequately for each interview. Being prepared

adequately for interviews is a way in which qualitative researchers can demonstrate dependability of research findings as proposed by Yin (2017).

Dependability. According to Battisti, Dodaro, and Franco (2014) and Webster et al. (2016), dependability involves cross-checking research findings to ensure consistency of the study to enable other researchers to conduct similar research. Moon et al. (2013) also described dependability as an external validation process to ensure the accuracy of the findings from a study when other researchers follow the procedures used by the researcher. Ensuring dependability in qualitative research minimizes errors in the study (Polit, 2014). To ensure dependability in my research, I sent emails to all the participants to review the interpretation of data collected to validate the data, minimize errors, and preconception in the research findings. This process ensured member checking as described by Allen, Schetzsle, Mallin, and Ellen (2014); a process where a researcher communicates the research findings and request feedback from participants. According to Harvey (2015), constant member checking ensures reliability in qualitative research.

Recording the interview was more dependable compared to writing down participants responses. Yin (2017) articulated that recordings enhance the reliability because of the preservation of research participants' words as well as the dependable of the recordings which are the source of the data. I used a voice recorder to record the interviews as well as notes taking to affirm and verify participants' responses. I performed thorough quality checks on the voice recorder before each interview to ensure playback of the interview is audible for transcribing. As advised by Yin (2017), I conducted individual member checking with interviewees to verify responses and data

collection accuracy. To ensure the reliability of the study, I used multiple sources and review of companies' public documents and notes. Using multiple sources in qualitative study ensures the reliability of the findings (Hussein, 2015).

Validity

The validity of qualitative study describes the credibility, transferability, and confirmability of the findings (Yin, 2017). Both Gonzalez, Rowson, and Yoxall (2015) and Shekhar (2014) posited that data accuracy increases the validity of a study. To ensure the validity of my findings, I ensured my findings would be credible, transferable, and confirmable as advised by Cronin (2014). Validity is, therefore, the credibility of the description, conclusion, interpretation, and explanation of collected data and information (Boesch et al., 2013).

Credibility. Credibility equates to internal validity (Yin, 2017). Internal validity is when a researcher's interpretation is correct in the absence of any direct observation (Hipkin, 2013; Yin, 2017). The credibility of a study involves verifying the results of the research with the participants of the study (Cope, 2014). I achieved credibility of this multiple case study through data saturation using credible processes such as multiple participants' interviews from different companies, interview notes, member checking, and companies' reports and notes. Credibility establishes the trustworthiness of the research finds, and according to Cope (2014), the purpose of credibility in qualitative research is to provide confidence in the research process. Triangulation and member checking are strategies that researchers can employ to demonstrate that research findings

are credible (Cope, 2014). I provided each participant a copy of their responses through email for review to ensure the interpretation of their responses is credible.

Confirmability. Nawakitphaitoon (2014) described confirmability as a documented process by which another researcher confirms research findings for accuracy. Confirmability is thus the neutrality of research findings where personal viewpoints are excluded, and conclusions of the research are solely based on the data collected (Cope, 2014; Houghton et al., 2013; Yin, 2017). Houghton et al. (2013) posited that confirmability implies research is consistent with industry standards and specifications. In achieving confirmability for my study, I employed triangulation. Yin (2017) described triangulation as the use of multiple sources to validate the confirmability of a research study. As suggested by Carter et al. (2014) triangulation involves the use of secondary sources, interviews, observations, and note-taking. I, therefore, used multiple strategies such as observations during the interviews, notes taking, and company documents to corroborate my findings.

Transferability. Transferability in qualitative research refers to the ability to use research findings for generalization as well as a future application by other researchers, settings, or groups (Burchett, Mayhew, Lavis, & Dobrow, 2013). Cope (2014) explained transferability of a qualitative study as the meaningfulness of research findings to individuals who are not involved in the study but can, however, associate the results with their experiences. Although Elo et al. (2014) put the transferability of research findings on the person transferring it, Noble and Smith (2015) argued that researchers should ensure the applicability of their findings to other settings and context to evaluate the

study conclusion. To enhance transferability in my study, I provided sufficient information about the context of the research as well as the assumptions central to the study. I also ensured data saturation in my study to demonstrate transferability. Researchers reach data saturation when lack of advent of new themes, ideas, and concepts from many interviews exist (O'Reilly & Parker, 2013). I conducted follow up interviews after the initial interviews to ensure data saturation.

Transition and Summary

Section 2 contains the research method and design and as well as the rationale behind the selection of multiple qualitative case study to explore the strategies leaders of financial service companies use to engage employees in continuous improvement initiatives to achieve organizational performance. I expounded my role as the researcher and provided in-depth information about selected participants of the study as well as the purposeful sampling technique. The section included information regarding ethical research, data collection techniques, instruments, analysis, and organization. I concluded the section with information on how I ensured reliability and validity of my doctoral study.

In Section 3, I will begin with the introduction, which includes the purpose statement and research question. In Section 3, I will provide a presentation of the findings, the applications to professional practice, and implications for social change. Then I will address my recommendations for action, further research, and my reflections.

End with a transition that contains a summary of key points and provides an overview of Section 3. Do not include any new information in the summary

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of this qualitative multiple case study was to explore strategies that

some leaders of financial service companies use to engage employees to sustain

continuous improvement initiatives to improve organizational performance. I collected

data from six research participants in Ghana using face-to-face interviews. To ensure

methodological triangulation, I took notes while interviewing the research participants,

and reviewed their companies' publicly available documents to improve the credibility of

collected data for relevant conclusions. I identified the six senior financial service leaders

by alphanumeric codes SL01, SL02, SL03, SL04, SL05, and SL06. The four

organizations were also assigned alphanumeric codes Org01, Org02, Org03, and Org04.

Each participant individually responded to six interview questions (see Appendix

B) in a 45-minute interview. I applied the five stages of data collection and analysis

described by Jagadish et al. (2014) to gain an in-depth understanding of participants'

responses. More importantly, I used the qualitative analysis software NVivo 12 to

organize the collected data into meaningful themes. The resulting themes included (a)

operational excellence, (b) employee engagement and incentives, and (c) leadership

strategy. This section contains information relating to the study's research findings,

application to professional practice, social change implications, and my recommendations

for action and further research, reflections, and conclusion.

Presentation of the Findings

The central research question for this study was: What strategies do leaders of financial service companies use to engage employees to sustain continuous improvement initiatives to improve organizational performance? After analyzing and coding the data, I identified various keywords (Table 1), which I categorized under three emergent themes or constructs: (a) process excellence, (b) employee engagement and incentives, and (c) leadership strategy.

Table 1

Interview Questions and Keywords

#	Interview questions	Keywords
1.	What constitute continuous improvement initiatives in your organizations?	Employee development, operational excellence, customer satisfaction, effective and efficient processes
2.	What strategies do you use to engage employees in the improvement initiatives of your organization?	Compensation, coaching and mentoring, empowerment, feedback, team building, training, reward system
3.	What processes and procedures do you use to identify issues in employees' engagement that impede continuous improvement?	Performance management system, training and evaluation, surveys, voice of customers, feedback
4.	What challenges do employee engagement strategies pose to continuous improvement initiatives?	Culture, time, cost, employee burnout, communication, disengaged employees
5.	What processes and tools do you use to remove issues in employees' engagement that impede continuous improvement?	Feedback and coaching, team leaders, customized training, technology
6.	What additional information would you like to share regarding the strategies you use to engage employees to sustain continuous improvement initiatives?	Process improvement, effective processes, employee development, customer satisfaction, coaching and mentoring, efficient processes, effective communication

The conceptual framework for this qualitative multiple case study was TOC developed by Goldratt (Goldratt & Cox, 1984), which I complement with Burns's (1978) transformational leadership theory (Washington et al., 2014). Moreira et al. (2014) described TOC as a widely accepted methodology to optimize and continuously improve processes. Transformational leadership also focus on initiation and management of change (Blomme et al., 2015).

Theme 1: Operational Excellence

The findings from the interviews and thematic analysis revealed how senior leaders of financial service companies implement strategies to achieve operational excellence to benefit both customers and stakeholders. During the interviews, participants provided various strategies they use in their respective organizations to achieve operational excellence. When asked what constitute continuous improvement initiatives, SL03 replied,

> Continuous improvement initiatives are strategies or activities that we put in place to ensure that we meet customers' expectations at the same time meeting shareholders desire for the company and being socially responsible. So these are the areas, in fact, there are four areas, the first one we look at delighting customers, we also look at satisfying or meeting the targets and needs of shareholders, thirdly is being socially responsible, and finally, when it comes to our responsibility towards the government, we follow all applicable laws.

SL01 responded to the same question by saying,

That is a good question. I mean for you to be relevant in every organization, you

probably need to have something which will keep you going so if I understand

you, yes there are a lot of factors that goes into the improvement initiative of my

organization. And the first thing I can probably identify is, of course, I look

forward to my software because health insurance is dealing with third parties.

My interpretation and analysis of the responses from all participants indicated that each

senior leader strives to achieve operational excellence by continuously implementing

strategies to improve processes and customer satisfaction (see Table 2).

Table 2

Frequency of Emergent Themes: Operational Excellence

Operational excellence	*n*	% of participants
Effective and efficient processes	6	100
Customer service excellence	6	100

Intense competition exists in the business environment, especially in the financial

service industry because of changes in technology, customers' demands, regulatory

requirements, and demographic changes (Kropsu-Vehkapera & Isoherranen, 2018;

Tornjanski, Marinkovic, & Jancic, 2017). Ponnam and Paul (2017) asserted that

organizations achieve competitive advantage by focusing on either operational

excellence, product leadership, or customer intimacy. Tornjanski et al. (2017) described

operational excellence as continuously creating superior value for stakeholders and

contributing to organizational performance and sustainability. Ponnam and Paul defined

operational excellence as providing customers with reliable products and services at competitive prices while delivering them with minimum difficulty or inconvenience. Tornjanski et al. (2017) also described efficient and effective processes, streamlined organization, customer service excellence, and strong underlying capabilities as four levers of operational excellence.

Each of the six participants identified some form of continuous improvement initiatives in their respective organizations that they used to achieve operational excellence. All six participants noted the importance of operational excellence and described detailed strategies for achieving it while also noting constraints. Although the participants did not mention specific continuous improvement strategies such as TQM, Six Sigma, or other modeled continuous improvement strategies, they each explained the concept of process improvement as a function connected to organizational goals. Some of the participants such as SL02, head of treasury at Org02, described continuous improvement initiatives as strategies or activities implemented to benefit customers and shareholders while satisfying regulatory requirements and operating ethically.

The findings from the study revealed that leaders of financial service companies in Ghana strive to improve processes with different strategies. As a service industry, financial service companies focus their improvement initiatives on employee development and systems they use to achieve operational excellence. One observation I made during the interviews is that some of these financial service organizations have no formal means of benchmarking their continuous improvement initiatives. They also did not have a modeled continuous improvement initiative such as Six Sigma, TQM, or

Kaizen, but rather focused on areas that needed attention to deliver operational excellence based on organizational strategy or feedback.

Findings support the TOC as a technique to identify bottlenecks in processes and overcome them (Jones, 2016) with effective leadership strategy. Participants indicated senior leaders engage employees in a continuous effort to review processes and remove or change activities that hinder service delivery. Findings also align with literature showing that sustainable continuous improvement initiatives lead to operation excellence, improved organizational competitive advantage, and better performance.

Efficient and effective processes. The secret to achieving sustainability in the service industry is to have an effective and efficient business process and engage in continual benchmarking and networking for optimal results (Bielenberg & Bryner, 2018; Palupiningrum, Daryanto, & Fahmi, 2016). Tornjanski et al. (2017) posited that organizational sustainability involves integrating corporate strategy, processes, and products through significant adaptation and redesigning of business practices. All participants indicated that delivering service and products to their customers is vital to the sustainability of their organizations. If a service delivery leader is not delighting his or her customers, then there is the need to review the business processes and adjust to satisfy customers.

SL05 described how their processes have improved over time. SL05 and SL06, both of Org04, described how their processes of delivering products and services have dramatically improved after incorporating technology. According to participants from Org04, before implementation of their new process, there was a back and forth between

prospective clients and insurance companies in gathering customers information and obtaining insurance quotes for these customers. Using the WhatsApp Business application, Org04 is now able to interact with customers easily by using tools to automate, sort, and quickly respond to messages. Utilizing this free App has improved the efficiency and effectiveness in serving both current and prospective customers. The WhatsApp Business application used by Org04 also meant that the organization gave each employee a new phone and laptop with security features since personal information of customers is obtained. The benefits include reduced turnaround time for obtaining customer information and insurance quote from several days to a few minutes. Customers' information is also securely stored, and management can harvest data as every transaction is electronically entered, compared to being hard copied previously.

Over time, processes become ineffective. The TOC is a management philosophy of constructing and communicating practical solutions to business problems (Gupta & Kerrick, 2014). Products and services in the financial service industry are homogeneous; business leaders need to improve their service delivery to continuously delight their customers. Moreira et al. (2014) noted that every system has goals and conditions that must be satisfied to achieve expected results. Business leaders' strategies for implementing improvements are aimed at achieving customer satisfaction. Aguilar et al. (2016) advised that the use of TOC achieves both organizational system management and ongoing quality improvements. All research participants described both existing organizational systems of delivering service to their customers and continuous effort to

make the system effective and efficient. Effective and efficient processes are achieved by implementing a sustainable continuous improvement (Sumani, 2017).

      Customer service excellence. The success of the service industry is dependent on delivery of superior guest experience and ability to balance the equation between the increasing customer experience and existing provisions made to facilitate customer service excellence (Bandyopadhyay, 2016). Andotra and Abrol (2016) described customer service excellence in the service industry as the adaptation of practices to effectively acquire potential customers, enhance the loyalty of existing customers, and optimize their lifetime value. Achieving customer service excellence requires organizations to have an effective customer relationship management (CRM) system. CRM according to Enayati Shiraz and Ramezani (2016), is a set of methodologies, processes, software, and systems that help organizations in the effective management and organization of customers. Achieving customer service excellence ensure loyalty from customers leading to organizational success and long-term sustainability (Kajenthiran, 2018).

      All participants during the interview agreed that customers are core to their sustainability. Participants from Org04 described their customers as the reason they are in business and stated that they use every opportunity to serve them. Participants from Org02 routinely meet their customers in a townhall setting where leaders of the company interact with customers to understand their concerns. According to SL02 and SL03, this is an opportunity to solicit feedback on products and services they provide these

customers. For Org03, SL04 described their customer relationship as a one-on-one. Leaders of Org03 can customize service and products to satisfy the individual needs.

Findings from the study revealed that some of the financial service companies lack effective customer relationship management system. All participants indicated they follow up with every customer complaints and provide resolutions. However, there is no structured system such as CRM to manage customer relationships. Leadership is, therefore, able to resolve or attempt to resolve only reported issues. In the case of Org02, leadership can solicit feedbacks and complaints from only customers that can attend the town hall or social events the organization organizes.

During the interviews, I observed displays of statements that reinforce strategies implemented or being implemented. I also reviewed all the vision and mission statements of the organizations. Based on my observation, reviews of documents, and the interviews, senior leaders of the organizations continuously engage employees in finding strategies to improve their processes to delight customers, stay competitive, and increase productivity. The findings, therefore, support the conceptual framework TOC and transformational leadership to manage and sustain the change.

Researchers use TOC and transformational leadership strategy to engage employees to identify, exploit, subordinate, and elevate constraints to improve organizational performance (Aguilar-Escobar et al., 2016; Gupta & Kerrick, 2014; Popli & Rizvi, 2015; Zivaljevic, 2015). The research findings indicated that leaders of financial service companies used various strategies to engage employees to improve continuous improvement initiatives to improve organizational performance. All participants

confirmed that continuous improvement initiatives are critical in organizational performance but effective leadership strategy is required to engage employees in sustaining the initiatives to achieve the expected goals.

Theme 2: Employee Engagement and Incentives

The second theme that emerged from the analysis was employee engagement and incentives. The responses to interview question two indicated the relevance of employee commitments to achieving organizational goals in the financial service industry. Each of the six participants identified different strategies they use to engage and reward employees in implementing and sustaining continuous improvement initiatives. I summarized the sub-themes identified through thematic analysis as strategies used by participants in engaging employees (Table 3).

Table 3

Frequency of Emergent Themes: Employee Engagement and Incentives

Employee engagement and incentives	*n*	% of participants
Employee training and development	6	100
Compensation and reward system	6	100
Coaching and mentoring	6	100
Empowerment and team building	5	83.3

SL04 responded to question two about the strategies used to engage employees by saying:

Basically, it is training, presentations, client-facing, persuasive skills. Our

interactions with clients always raise the areas we need to focus on. So, as you

speak to clients, as you sell products to clients, as you attend seminars or training,

you can know what is new on the market and what to look out for. So, the

strategies we adopt is in training. Through training and development, employees

are adequately equipped to provide the exceptional services expected of them. So,

training and development are core in our employee engagement strategies.

SL02 responded to the same question by stating,

One strategy we use to engage employees is coaching and mentoring which help

employees to understand their responsibilities and clarity of work that should be

done. So, every staff knows exactly what needs to be done, and through coaching

and monitoring, supervisors can work with their direct reports to provide services

expected of us by our customers.

Employees are the only factor of production competitors cannot duplicate making

them important stakeholders in every organization (Anitha, 2014). Employees are

essential in organizations especially in the service industry where customer interface is

part of the service delivery. Employee engagement is the commitment employees place

on their organization's goals and values as well as their motivation to contribute to

organizational success (Sultana, 2015). Valentin et al. (2015) also described employee

engagement as a determined attitude and a motivated state of mind employees have

toward their work responsibilities to achieve the positive organizational outcome.

Ferreira and Real (2014) on the other hand defined employee engagement as a positive,

fulfilling, affective-motivational well-being at work. All the participants used similar strategies in engaging and motivating their employees; employee training and development, compensation and reward system, coaching and mentoring, and empowerment and team building.

Employees are the most valuable assets of organizations, yet managers find it difficult to engage and retain talented employees (Anitha, 2014; Seymour & Geldenhuys, 2018). Mokhber et al. (2015) described the transformational leader as a leader who socializes vision through effective communication while providing an environment that supports innovation. All participants described employee involvement as critical in the service delivery and sustaining of continuous improvement. Findings from the study revealed that effective communication, especially from top-to-bottom and leadership strategy to effect organization culture, are critical in implementing and sustaining continuous improvement initiatives to achieve organizational performance. Employee engagement and incentives theme identified in the study supports the transformational leadership strategy. Findings from the study indicated that leaders are interested in the needs of employees including career development.

Employee training and development. SL04 emphasized the need to continuously train employees because of the customized nature of the services they provide. He or she indicated that continuous professional development and exposure to emergent best practices and products in the investment sector is critical especially for high net worth customers. SL01 described employee development as a structural process; employees are offered opportunities by the organization to pursue advanced training or

pursue a professional designation. According to SL01, employees can take short courses
or professional designation from the Chartered Insurance Institute of Ghana.

During the interviews, both SL02 and SL03 of Org02 described the training and
employee development as key strategies in the organization. Different levels of
employees have different types of training. According to the participants, the
organizations have monthly in-house training for front-line employees; there are also ad
hoc training for selected employees who are trained to be team leaders. Participants from
Org04 also identified similar development for associates where the organizations pay for
employees to obtain professional certification to advance their career development. The
organization also give employees who have been approved personal time from their work
schedule and responsibilities to focus on their training.

Employee training and development offered to associates by leaders of financial
service companies such as professional certifications motivates most employees to be
engaged and contributes to the success of the organization (Ahmed, Khalid, Ammar, &
Muzafar, 2017; Anthony, 2018). Findings from the interview, review of documents, and
observations showed that there are some challenges. The work responsibilities of
employees who receive personal time to focus on their training are shared among the rest
of the team resulting in overload and delays in work completions. Some employees also
after attaining their certification resign from their role and seek better opportunities
outside of the company that sponsored their training. Despite the cost and problems with
employee training and development, all participants indicated it is worth investing in the
training and development of engaged employees.

Leaders' interest in employee's development aligns with Antony (2018) assertion that employee engagement has been the focus of organizations as it directly impacts performance. Findings from the study revealed that leaders invest in employee's development to improve employee's commitments to the organization's goals and objectives as described by Sultana (2015). Khewsomboon, Tayko, and Mullin (2017) described the investment in employee development as a source of sustainable advantage as sustainably keeps employees enthusiastically engaged.

Compensation and reward system. The reward for labor is a wage. All participants indicated their organizations have comprehensive compensation and reward systems. For SL04, compensation is based on industry market value, and employees receive performance bonuses. SL01 described the compensation and reward system as a scheme which does not necessarily focus on cash but acknowledgment for work done. SL01 continued that, recognitions during team meetings have resulted in employees been motivated compared to the cash they received. SL03 indicated the organization's reward system is based on performance. He or she argued that employees go above and beyond to achieve their targets to be rewarded.

The use of compensation and reward system is an attribute of a transformation leader. Hassan et al. (2015) opined that a transformational leader uses individualized consideration to appreciate employees' viewpoints and help provide their needs. Abasili, et al. (2017) described employee performance and engagement as a direct function of the compensation package and reward system of the organization. The findings support the

literature that employees are fully engaged if they have a good compensation package and reward system.

Coaching and mentoring. All participants during the interviews described the involvement of managers in coaching and mentoring employees. One facet of coaching and mentoring among the organizations is the willingness to promote within the organizations. All participants acknowledged that managers are tasked with the responsibilities of providing constructive feedback and help their direct reports in building their careers. All organizations included in this study have routine performance reviews where managers work one-on-one with direct reports to understand their employees' career aspirations and help them to achieve it.

SL03 indicated that some of the employees they hire are new graduates with no experience but through coaching and mentoring, these new hires have excelled and have even taken on roles in a very short time. Other participants such as SL01 also invite employees to upper management meetings as well as meetings with high profile clients to give them the needed exposure for future opportunities. Most of the coaching and mentoring by some of these organizations are formalized although others use social events such as the town hall meetings with clients as in the case of Org02.

Findings from the study also support the conceptual framework of the study. The transformational leader ensures the needs of employees are achieved by mentoring, coaching, and providing a conducive atmosphere for employees to learn and grow. Leaders can use coaching and mentoring to help employees to balance between work, personal life, and career development (Roux, 2018). Findings from the study showed that

leaders use coaching and mentoring to help employees especially those in the early stages of their career in their professional development.

Empowerment and team building. Providing employees with the tools and resources to perform their duties is critical in the financial service industry. SL04 said the customers they service want to ensure they are giving their money to someone who knows what he or she is doing. SL04 insisted that employees equip themselves with tools and resources before meeting with customers to provide the services that would exceed customers' expectations. SL03, on the other hand, described the empowerment as getting employees in the strategy development. SL03 indicated that leaders solicit ideas from employees, review them, and formulate the strategy. According to SL03, this makes it easy for employees to understand and buy into the new strategy because they have the sense of ownership in developing the strategy.

All participants said they use team leaders as change agents and intermediary between leaders and employees to ensure successful operations of their teams. Participants indicated that some of the managers at their respective organizations were identified among their colleagues to be team leaders and subsequently managers. Building teams is essential in managing and engaging employees to be successful in their roles. All participants indicated team building ensures collaboration and knowledge sharing. Team members can use each other's strengths while minimizing weakness to achieve team success. Employees with potential leadership qualities are made team leaders who are then mentored to take management roles. Empowerment and team

building subtheme aligns with transformational leadership strategy. Transformation

leader empowers employees to excel in their responsibilities (Gyanchandani, 2017).

Theme 3: Leadership Strategy

Leadership strategy was the third theme that emerged from the thematic analysis.

Responses to all the questions indicated that leadership strategy is critical in archiving

employee engagement and implementing continuous improvement initiatives.

Participants did not specifically mention a standard leadership strategy used in their

organizations, but the data analysis revealed that leaders were more of transformational

than transactional. All participants indicated that effective communication especially top-

to-bottom communication and ensuring change mindset are the strategies leaders need to

embrace. Table 4 includes a summary of the emergent themes and sub-themes.

Table 4

Frequency of Emergent Themes: Leadership Strategy

Leadership strategy	n	% of participants
Effective communication	6	100
Organizational culture	6	100

Participants identified a lack of effective communication and resistance to change

culture as the challenges faced by engaging employees and implementing continuous

improvement initiatives. SL01 during the interview said;

Culture is the way we do things, and it plays a major role in every organization.

An organizational culture of innovations would results in employees taking on

initiatives. Lack of initiatives and resistance to change impede continuous improvement initiatives. Some employees are used to doing things in a certain way and find it difficult adjusting to change. They would initially pretend to be using the new process and revert to their old ways in no time.

SL03 also gave this response when asked about challenges;

Information dissemination is very key, people easily pick the wrong information, they spread it, but the time it gets to management it might be too late. What we do is we try as much as possible to get information that is spreading in the grapevine (Information management system). So that whatever information is moving on the grapevine, we hear it, we act on it quickly before it even impact us negatively. Second, is the official way of dealing with information flow within the organization. It is printed in there so everyone can read and serve as the official strategy of dissemination of information.

SL04 also responded by saying;

For us, communication is key, effective communication both top-to-bottom and bottom-to-top is critical. So that you are sure that they understand what they are expected to do. We have a well-designed performance review tool that we use on a half-yearly basis to help align employees own interest to what the company's general interest is.

All participants indicated effective leadership strategy is a conduit for sustaining successful organizational performance in the financial service industry. According to Washington et al. (2014), leadership is a continuum with transformational leadership on

one side and transactional leadership on the other side. Katou (2015) described

transformational leaders as those who motivate their employees to perform beyond

expectations. Transactional leaders, on the other hand, use their positions, policy, power,

and authority to have followers complete a task through constructive and corrective

transactions rewards and punishments (Popli & Rizvi, 2015).

All participants did not use the exact names of leadership strategies. However,

their description of their leadership styles put them on the transformational and

transactional leadership strategies continuum. Each of the participants identified effective

communication and collaborative culture as the core factors in leading, motivating, and

empowering employees to be engaged and contribute to the organizational successes.

Leadership strategy identified in this study aligns with the transformational leadership

strategy used as the conceptual framework.

Effective communication. All participants admitted communication in their

respective organizations needs some improvements especially top to bottom

communication. SL01 during the interview indicated that whereas employees are quick to

relay information to managers and leadership, there is always a break in communication

coming from the top to the frontline employees. Participants; SL02, SL03, and SL04 also

identified with this issue of ineffective dissemination of information from leadership to

employees. This challenge according to participants makes it difficult to communicate

leadership goals, strategy, and above all vision in an effective manner.

SL01 described a situation where an employee provided negative feedback from a

customer to direct manager. The issue was subsequently brought to the attention of the

leadership, but when it was resolved, and a new process was implemented, the frontline

employees with direct customer facing did not receive the communication which resulted

in the repeat of the issue from another customer.

Organizational culture. Lack of ownership and resistance to change were a

couple of cultural issues participants described as pain point in their organizations.

According to participants, some employees not only those in their organization but across

all industries lack the commitment to take ownership of their responsibilities. SL01

described how some employees lack initiatives but would wait for a manager to direct

them on what to do although they are good at what they do. Other participants such as

SL05 and SL06 also elaborated on the lack of ownership as the reason why some

employees are not promoted.

Resistance to change is another issue that all the participants identified with.

According to participants, some employees who resist the changes required to implement

new initiatives or strategies are even managers in the organization. This situation even

makes it difficult or impossible for employees who are willing to buy into such

initiatives. SL02 and SL03 described the antidote to employees who resist change is to

involve them in the initial stages of the initiatives and address all concerns they might

have. Other participants such as SL01 identified effective communication as a strategy to

lure change-resistant employees to buy into new initiatives. The TOC creates an

environment of innovations which leads to organizational culture. Organizational culture

aligns with both TOC and transformational leadership. A transformational leader can

communicate the desired state in a vision, empower employees to be innovative, and create the environment for employees to excel.

Applications to Professional Practice

Continuous improvement initiatives are critical to the success and sustainability of financial service organizations in Ghana. Continuous improvement initiatives are an ongoing effort towards improving products, services, and processes (Nicolescu, 2014). Findings from the study show that some senior leaders lack strategies to engage employees to sustain continuous improvement initiatives. Senior Leaders can use strategies from this study to engage employees to sustain continuous improvement initiatives to manage the needs and expectations of stakeholders (Arthur, 2014). Sustainable continuous improvement can increase organizational performance through increased productivity and financial performance (Abbade et al., 2014) leading to a stable workforce and sustainable organizational growth. Successful organizations in the financial service industry in Ghana continually improve their processes to exceed customers' expectations. Findings from the study indicate that process improvement initiatives vary considerably among organizations. By implementing modeled continuous improvement initiatives, successful organizations continuously find ways to make processes better by soliciting feedbacks and benchmarking results leading to a sustainable growth.

Engaged employees are valuable assets to organizations (Lapoint & Liprie-Spence, 2017), disengaged employees are, however, liabilities to their organizations (Richards, 2013). There are about 87% disengaged employees at the workplace (Batra,

2017). Leaders of academic institutions and business organizations could benefit from this study's findings by using the information to develop strategies to reduce the number of disengaged employees in the workforce. Through employee engagement, senior leaders can use employees as change agents to sustain continuous improvement initiatives to improve organizational performance (Heavey et al., 2014). Successful senior leaders interviewed attributed their sustainable continuous improvement initiatives to engaging employees from the initial stages of their continuous improvement initiatives including soliciting improvement ideas and using employees as change agents. Fully engaged employees would lead to sustainable continuous improvement initiatives resulting in competitiveness, effectiveness, and efficiency in business processes (Simani, 2017). Employee engagement is a significant predictor of productivity, employee retention, customer satisfaction, and shareholder return (Seymour & Geldenhuys, 2018).

The financial service industry is very volatile with rigid regulations, customer expectations, competition from new entrants, and high employee turnover (Abdinoor & Mbamba, 2017; Sanderson, Mutandwa, & Roux, 2018). The Central Bank of Ghana in 2017 increased the banks minimum paid-up capital by 233% (Bank of Ghana, 2017). Rigid regulations may cause some organizations to struggle with operations or may even collapse (Adriana & Dhewantoa, 2018). Sustainable continuous improvement means sustainable performance and growth. Implementing a modeled continuous improvement initiative enables an organization to quickly adapt to changes such as regulations, customer expectations, and competitions. Findings from the study show that organizations with sustainable continuous improvement initiatives adapted quickly to the

minimum paid-up capital imposed by the Central Bank of Ghana with less impact. Study findings are relevant to professional practice, as this study identified practical solutions for senior leaders of financial service companies in Ghana. Also, the findings provide a practical guide for senior leaders to engage employees in sustaining continuous improvement initiatives to improve organizational performance. The study's findings and recommendations added to the practice of business development by identifying modeled continuous improvements, employee engagement, and needed leadership strategies. Leaders who lack strategies to engage employees may use the findings from this study to improve their leadership skills and improve employee performance.

Implications for Social Change

After the collapse and takeover of two banks by the central bank in Ghana, nine other banks have been identified as prone to insolvency if nothing is done (Allotey, 2018). The fear of banks and other financial service companies collapsing has brought uncertainty in the financial market. Customers are in limbo as to the fate of their financial needs especially small companies relying on the financial service companies for financial support. Having a stable financial service industry is critical to the overall development of the Ghanaian economy. Financial service companies through their continuous improvement initiatives could exceed customers' expectations with efficient service delivery, and effective products may lead to an increase in productivity. The potential to increase productivity could lead to improved performance for the organization. Improved performance may encourage organizations to expand their businesses locally, which may create job opportunities.

The implications for positive social change include the potential to reduce poverty and improve the quality of life in Ghana. Business leaders whose organizations attain improved performance may direct their efforts toward increasing their organization's corporate social responsibility in the communities that they do business with by supporting local charities and other initiatives. Increased financial support to local charities would lead to an increase in social initiatives that serve underprivileged individuals in Ghana. Creating job opportunities coupled with supporting local charities and other community initiatives could reduce poverty and related crime rate such as financial scams where individuals solicit funds from investors with a fictitious business proposal with no risks denting the image of Ghana across the globe.

Recommendations for Action

Researchers provide recommendations for research to indicate best practices regarding existing phenomenon (Frich, Rothing, & Berge, 2014). It is imperative for financial service organizations to continuously improve their processes to be both competitive and achieve sustainable growth (Zivaljevic, 2015). Ayers (2015) described employees as essential for organizations to increase productivity and attain sustainability. According to Kumar et al. (2015), employees can connect with the organization's values and goals and identify themselves as part of the organization. I identified three recommendations from this study to benefit existing and aspiring senior leaders of financial service companies. The recommendations include (a) continuous process improvement initiatives (b) employee engagement, and (c) transformational leadership strategy.

Findings from the study indicate that, operational excelence, through effective and efficient processes and customer service, is a means to achieve competitive advantage. Kropsu-Vehkapera and Isoherranen (2018) opined that operational excellence is achieved by implementing modelled continuous improvement initiaive. The first recommendation is for senior leaders of financial service companies to implement some modeled continuous improvement initiatives such as TQM, Six Sigma, or Lean management in their organization. Implementing a modeled continuous improvement initiative not only have a structured set of principles like DMAIC for Six Sigma, but also provide leaders the opportunity to measure the impacts of implemented initiatives. Business leaders use Six Sigma to understand customers' needs, analyze the business process, and institute proper measurement methods (Karr, 2015). Leaders can use external consultants to identify the appropriate model of continuous improvement that aligns with organizational vision and goals. Leaders can use both external consultants and employees as continuous improvements experts and change agents respectively. Having employees involved ensure they buy into the modeled continuous improvement initiatives and provide the necessary support to sustain the initiative. Senior leaders and external consultants can provide training and resources to employees of the chosen modeled continuous improvement to help with implementation and sustainability of the model. According to Singh and Singh (2015), individual Kaizen gives employees the empowerment to identify opportunities for improvement in their daily activities. Employees through individual Kaizen are creative, become tools for improvement, and become efficient in their personal lives and that of the organization.

Employee engagement and incentives is the second theme identified from this study. Leaders and employees have a role to play in achieving employee engagement. Engaged employees are regarded as extremely valuable in today's unstable business environment (Seymour & Geldenhuys, 2018). Batra (2017) opined that a staggering 87% of employees are disengaged at work. Improving employee engagement needs both leaders and employees to take action. Senior leaders should implement strategies such as training and development opportunities, compensation and reward system, coaching and mentoring, and empowerment and team building to engage employees and re-engaged disengaged employees. Cooper et al. (2014) posited that leaders' ability to establish a high level of expectations and frequent performance review could increase employee participation and cooperation. Employees should also take advantage of opportunities created by leaders to improve themselves and become more committed to their organizations.

Effective communication is needed between leaders and employees. Taylor and Kent (2014) noted that effective communication is a determinant of employee engagement. Leaders should be open and sincere in the feedback of their direct reports. Two-way communication also would ensure leaders can provide employees with the resources and empowerment to succeed in their work. According to Ugwu et al. (2014), empowerment is identifying the rights of employees and providing them with the appropriate resources and environment to succeed in their work. Conducive work environment brings out the best in employees. Popli and Rizvi (2015) described a

conducive work environment as meaningful and safe atmosphere with physical,

emotional, and psychological support to perform work effectively.

The study also identified leadership strategy as the third theme. Leaders with

effective leadership strategies are considered saviors and heroes for their organizations in

times of crisis (Cote, 2017). Leaders are responsible for managing their organizations to

achieve state vision. Lack of management support has been attributed to three out of five

continuous improvement initiatives failing to achieve expected results (Ali et al., 2013;

Buono & Subbiah, 2014). Senior leaders need transformational leadership strategies to

both implement modeled continuous improvements and engage employees. Washington

et al. (2014) described leadership style as a continuum with transformational and

transactional leadership styles on each end with the rest falling within. For continuous

improvement initiatives, Blomme et al. (2015) asserted that transformational leadership

style would be appropriate because leaders do not focus on the balance between costs and

benefits but rather the initiation and management of change. Some employees are

disengaged because managers have no interest in their performance or delivery of their

responsibilities. Leaders can use transformational leadership attributes; idealized

influence, attributive charisma, inspirational motivation, intellectual stimulation, and

individualized consideration to motivate and provide support to employees.

Leaders may use the findings of the study to implement modeled continuous

improvement initiatives to achieve operational excellence. Study findings also may help

leaders to improve their leadership skills to engage employees. Leaders of organizations,

employees, and academia all have a part to play in implementing strategies identified in

this study to reap the benefits. I will disseminate the results of this research study to various stakeholders through knowledge sharing within my network community, publications in academic and business journals. I may also present findings at trainings, seminars, and conferences on continuous improvement, employee engagement, and leadership strategies. Attendees from these events will receive reading materials for later reference.

Recommendations for Further Research

The findings of this multiple case study provided a foundation for researchers to explore the sustainability of the financial service industry in Ghana. Additional studies could target strategies to promote sustainability in the financial service industry especially the banking sector in Ghana because of the regulatory overhaul. The focus of this study was on strategies leaders of financial service companies use to engage employees to sustain continuous improvement initiatives to improve organizational performance.

Future researchers may consider expanding the scope of the population by increasing the sample size and the number of organizations. Reliability and validity of qualitative research ensures credibility of research findings (Anney, 2014; Yin, 2017). Including participants from other regions of the country and organizations in different sectors of the financial service industry will improve the reliability and validity of the findings. The Ghanaian financial service industry is still growing, future researchers could apply the study to a more matured economy such as the United States. A quantitative study examining the correlation between organizational performance and

employee engagement and continuous improvement initiatives could add to the literature of the financial service industry.

Reflections

During data collection and analysis, although I have extensive experience in the financial service industry, I did not allow personal biases or preconceived values or beliefs to influence my decisions, and that helped me gain a richer understanding of the business problem under research. The research participants in this study included senior leaders in charge of the line of businesses in their respective organizations. I encountered some long waiting periods to schedule and meet with participants due to their busy schedules and sometimes, uncertainties with travels and schedules. Nonetheless, all the research participants were very cooperative and engaged when sharing their experience and the required information. Furthermore, additional reflections came from the displayed attitudes of the research participants. Participant displayed a commitment to their responsibilities to their organization, dedication to the wellbeing of their employees, and interest in the study.

I intend to share the results of this study with financial service companies in Ghana in the hope they incorporate the recommendations from this study to engage employees to sustain continuous improvement initiatives to improve their organizational performance. I am now encouraged and optimistic after completing this study to replicate it in other geographical location preferably a more matured economy such as the United States. I have enriched my understanding of financial service companies' operations in

Ghana and now see an opportunity to consult with companies that might benefit from my professional experience.

Conclusion

Continuous process improvement is fundamental for every organization in the financial service industry to compete effectively and achieve sustainable growth (Bellin, 2016). Organizations with effective continuous improvement can make cohesive and quick process to improve competitive advantage, performance, and success (Ussahawanitchakit, 2017). Despite the importance of continuous improvement, approximately 60% of such initiatives fail to achieve expected results (Ali et al., 2013; McLean & Antony, 2014). Achieving the expected goals of continuous improvement requires senior leaders to engage employees to sustain the initiatives. Employees are the most valuable assets of organizations, yet managers find it difficult to engage and retain talented employees (Anitha, 2014; Suhasini & Babu, 2013; Seymour & Geldenhuys, 2018). Senior leaders of financial service companies need to engage employees to incorporate a modeled continuous improvement initiative. By providing foundational training to employees on the modeled continuous improvement framework, leaders may create continuous improvement culture. Creating a culture of continuous improvement requires leaders with transformational leadership skills. A transformational leader can articulate an appealing vision and paint a desirable future (Hassan et al., 2015) and create an organizational culture of sustainable continuous improvement.

The dynamism of consumer behavior means leaders of the financial service industry have to continuously find ways to deliver services most efficiently in this

customer-oriented business environment. Implementing a sustainable continuous

improvement initiative ensures organizations can keep up with the dynamic nature of

their customers. Full commitment from leaders, managers, and employees are required

sustainable continuous improvement initiative to achieve the desired objective.

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Appendix A: Interview Protocol

Interview: Strategies leaders of financial service companies use to engage employees to sustain continuous improvement initiatives to improve organizational performance in Ghana.

1. The face-to-face interviews will begin with introductions and an overview of the topic.

2. I will explain the voluntary nature to participate and the flexibility to withdraw at any time.

3. I will ensure participants read and ask related questions before signing the consent form.

4. I will give participants a copy of the consent form to keep.

5. I will inform participants of the interview procedures, which involves the use of audio recording the interview.

6. The interview will be restricted to 30-45 minutes for responses to 6 interview questions, in addition to any follow-up questions.

7. I will inform participants that I will make the transcribed interviews available to them via email to ensure appropriate interpretation of their responses.

8. At the end of the interviews, I will thank the participants for agreeing to take part in the research study.

Appendix B: Interview Questions

To complement the research question, I used open-ended semistructured interviews. The interview questions are as follows:

1. What constitute continuous improvement initiatives in your organizations?

2. What strategies do you use to engage employees in the improvement initiatives of your organization?

3. What processes and procedures do you use to identify issues in employees' engagement that impede continuous improvement?

4. What challenges do employee engagement strategies pose to continuous improvement initiatives?

5. What processes and tools do you use to remove issues in employees' engagement that impede continuous improvement?

6. What additional information would you like to share regarding the strategies you use to engage employees to sustain continuous improvement initiatives?