

# Chapter XIII

## Toward the Conceptual Model of Continuous Improvement Teamworking: A Participant Observation Study

**Suryadeo Vinay KISSOON**  
RMIT University, Australia

### ABSTRACT

*This chapter develops and underlines the concept of continuous improvement teamworking approach in a major banking organization. It is not a complete explanation of the continuous improvement teamworking approach but rather an illustration of the emergence of a new form and type of teamwork approach especially with banking organization becoming virtual organization and more competitive. With virtual meetings and interactive electronic communication, people at work above their normal face-to-face teamworking activities are having meetings, communication and sharing of information through a modernized continuous improvement teamwork approach with or without necessarily being in the immediate place of work but physically apart working across space, time, and organizational offices linked with Webs of digital collaborative communication technologies. The continuous improvement teamworking model is developed by the researcher using a deductive reasoning approach with 15 years of practical experience working with teams in a continuous improvement and change environment coupled with phenomenological methodology of ethnography (moderate participant observation as the method of collecting data) in the retail banking sector. This study has been done for nearly nine months, which represents about 190 hours spent in the major Australian retail bank. The model is a virtuous CTIO circle, which reflects the concern (issue)—task (action)—interaction (involvement and connection)—outcome (result) phases. It illustrates the new evolving consultative, participative, and interactive virtuous teamworking approach. The finding from the participant observation study has shown that synchronous conferencing, internet online functional services, continuous improvement, and team meetings form the essential four core*

*elements of the CTIO model. The adoption of a continuous improvement teamworking approach is assisting in better running of retail banking operational activities and in achieving better performance. This chapter is important to senior managers and managers in improving the operational activities of their businesses to be more competitive.*

## **INTRODUCTION**

### **Purpose of Research**

The purpose of this research has been to examine the central concept of continuous improvement teamwork approach in the retail banking sector with team members using the method of phenomenological design resulting from moderate participant observation. At this stage, continuous improvement teamwork is defined generally as continually working toward resolving a concern through team face-to-face interaction and/or virtually relating to a common goal set to achieve organizational objectives.

### **Rationale for Research**

Unlocking organization, connecting people, technology, and gaining productive quality performance through continuous improvement teamworking approach in the retail banking sector.

### **Background of Study**

Banks within the industry and from outside are experiencing competition (Gandy & Chapman, 1997). Under the new **financial reforms** brought about by the Australian government through the Financial Services Reform Act (FSRA) in 1998, there has been an increase in competitiveness of the Australian Banking institutions. Deregulation is **redefining a new form of competitive and sophisticated banking sector** (Battellino, 2002; Hutley & Russel, 2005). Over the last decade, the impact of regulation on the banking and financial services industry in Australia has many implica-

tions for banking top management teams and future policy makers. With this **specialization of the financial system** and strong growth of the financial markets, Australian major banking organizations are striving to become number one. The banking and financial services industry has been moving toward continuous improvement to **improve customer service, continually improving processes**, and enhance performance and profitability (Battellino, 2002; Duncan & Elliot, 2002; Hutley et al., 2005; West, Tjosvold, & Smith, 2005).

The banking and financial organizations are shifting from customer satisfaction to quality customer service (Duncan et al., 2002). Australian banking organizations are adopting total quality management (TQM) concepts through teamwork and **continuous improvement**. Similarly, Six-Sigma (Dawson & Patrickson, 1991), the interactive electronic communication approach (Haskins, 2002), and online Web functional services have been adopted in the banking sector to benchmark performance. The TQM concepts, which started in the manufacturing sector in the United States are now being shifted to the service sector (Cohen & Brand, 1993; Greenwood, 1992). Since, the teamwork notion is central to TQM (Shapiro, 1997), the best TQM program is likely to fail without employee commitment, engagement, involvement, consultation, and participation. As the banking and financial sector is moving toward virtual organizations, the new form of ongoing virtual and **interactive group work** (Igbaria & Tan, 1998) and electronic communication are also being adopted. This is being **continually improved upon in line with the process** of continuous improvement. Team con-

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