Abstract—Organizations are under constant pressure due to the rapid changes in the external environment. Therefore, organizations are continuously striving to sustain their competitive advantage. Within the banking industry, being innovative is inadequate to support the company’s competitive advantage. No sooner Bank A introduces an innovative service offering, Bank B and C soon replicates this offering to satisfy and to retain their customers. Sustainable excellent service delivery is an imperative within this industry. Therefore, the focus of this study looks into team development to enhance productivity to achieve the organization’s objectives.

Keywords—Team, team-effectiveness, team-performance

I. INTRODUCTION

Today, organizations are continually striving to remain competitive. This is due to the constant competitive environment that compels businesses to rethink their processes to effect impeccable service delivery and customer satisfaction. According to Hammer [1], organizations invest in information technology with disappointing results. Organizations tend to use technology to mechanise existing ways of doing business, that is leaving existing processes intact and using computers to simply add speed. Self-managed teams could be one of the basic building blocks of the organization and may well become the productivity breakthrough.

The focus of the study is within the banking industry that offers a fiduciary service. It has been established that the group of people who work within the same environment, work in isolation from each other, management and the company as a whole. The paper explores the reason for the situation and highlights the benefits of team development. Understanding how team develops and evolve has been the subject of studies by organizational practitioners and operations researchers since the early 20th century [2].

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II. LITERATURE REVIEW

A. Team and Teamwork

In recent years, the technical literature has begun to focus increasingly on independent team configurations, such as self-managed teams and empowered teams. In reviewing literature on the different aspects of teams it was felt necessary to provide definition in order to understand the concept, contents and processes. a) A team is a form of group, but has some characteristics in greater degree than ordinary groups, including higher commitment to common goals and a higher degree on interdependency and interaction [3]. b) A team is a group of individuals who depend on one another to accomplish a common objective. Teamwork is work done by members, and all subordinating personal prominence for the good of the team [4]. c) A small number of people with complementary skills who are committed to a common purpose, performance goals, and a common approach for which they hold themselves mutually accountable [5].

B. Team Effective – Learning strategy

Team effectiveness is not only expressed by the quality of team outcomes, but also includes the quality of the team’s performance, as well as the perceived satisfaction of the needs of individual team members [6]. However, team effectiveness not only depends on task characteristics and shared intentions, but also by factors, such as team formation, team members’ abilities and characteristics, role assignment within a team, decision making strategies of teams, team leadership, and interdependency. Cognitive ability of team members appears to positively affect team-learning, but learning teams usually are not composed on the basis of differences in the cognitive ability of the team [7].

Although learning-team effectiveness is influenced by factors of both contiguous collaborative learning as well as in computer supported collaborative learning, effects vary greatly according to contextual characteristics of a learning practice. There is a need for insight in the underlying factors that influence team effectiveness and how these factors are related to each other; regardless of the context of the learning practices. Establishing what these factors are offers opportunities to train learning teams on effectiveness before starting or during the start-up phase of a learning practice.

As a result, effectiveness might improve both
quantitatively and qualitatively. Existing frameworks on team effectiveness developed in the context of work teams in organizations are therefore not fully applicable for learning teams. A conceptual framework for learning teams collaborating in either a face-to-face or online way, based on those work team-effectiveness models, must be developed.

C. Team Performance

The team performance can be determined in the outcome or achievement of a task and classified into individual and/or team performance according to the level of valuation. An important point of team performance is that cooperative aspects can be strengthened while accomplishing the common goal and synergistic effects can also be created. That is, the team performance, not just individual performance, carries more meaning than has been previously recognized.

Katzenbach and Smith [8] developed thought in this area through their model of the team performance and they define teams as: a) Working groups are individuals interacting to share information but there is no requirement to work together to achieve performance goals. b) Pseudo-teams are teams in name only, who could benefit greatly from closer association and shared development. Attempts at coordination of efforts are viewed as distractions to individual goals that as a result, reduce the efficiency of the team. c) Potential team recognizes the importance of their joint effort to achieve goals and are genuinely attempting to improve performance. If problems are overcome they will develop but if not, they may regress to pseudo-teams. d) Real teams are committed to common purposes and goals. e) High performance teams meet all the requirements of real teams and in addition show commitment to the personal growth of members.

D. The importance of effective communication

Communication is the key process for any team attempting to improve quality and team effectiveness. Steering committees communicate priorities to employees. Members of problem-solving teams communicate among themselves and to their internal and external customers. Three times every day in various hospitals, mines and manufacturing plants, teams of nurses, miners and machine operators explain to the next shift what has happened in the last eight hours and what needs to be done in the next shift. The quality of this communication can dramatically affect the performance of the team on the next shift. The communication process can be improved by carefully assigning people to key communication tasks and training people in communication. Communication is important to team leaders.

Efficient communication is needed in order to facilitate the delivery of vision, which is a core element to a leader [9], [10]. Given that the relation of the team communication and team performance were looked into, even if the team communication protocol was standardized and an adjustment and coordination of the team tasks were improved and yet there was no standardized protocol, Kanki and Helmreich observed that the team performance was not effective [11]. Furthermore, errors from improper information or a failure to transfer exact information are known to be the major reasons for errors.

E. The role of leadership

Most leadership research is concerned with a complicated relation including leaders, subordinates, situation, etc. After all, it merits consideration that effective leadership is an ability to grasp the environment, which surrounds the characteristics of a leader, leadership type, and the characteristics of team members. Research about this kind of the leadership not only presents various attitudes, but also classifies behavioral theories and situation theories in accordance with access methods applied. Hackman suggested a model of an influential relationship that the team leadership reaches to the team performance based on Fleishman’s leadership function [6]. In the team leadership structure of Hackman, the behavior of the team leadership is classified into the ‘Task-Focused’ and ‘Person-Focused’ leadership behaviors [6]. Such classification is based upon the research result of Fleishman. The ‘Task-Focused’ leadership behavior is classified as transactional behavior, boundary spanning, and initiating structure. The ‘Person-Focused’ one is sub-classified into transformational behavior, empowerment, and consideration.

Perhaps one of the most interesting concepts to arise in the situational area of leadership is the model of Hersey and Blanchard which depicts four basic leadership styles. This situational theory focuses on the follower and proposes that effective leader behavior depends on the readiness or maturity level of the leader’s followers, where the readiness is defined as the extent to which a follower possesses the ability and willingness to complete a task [12]. This theory further expands on Fiedler’s model, which identifies task and relationship behaviors as leadership dimensions, by

![Team Effectiveness Curve](image)

The above model is useful in assisting organizations in deciding if the level of team building is required is appropriate to the context in which it is being considered. It is particular useful when that questioning whether it is necessary to invest in developing a group to become a high performing team when the task in which they are involved in requires minimal interaction in order to achieve satisfactory results.
considering each leadership dimension as either high or low and then combining them into four leadership styles. Robbins makes reference to these leadership styles as telling (high task / low relationship); selling (high task / high relationship); participating (low task / high relationship) and delegating (low task / low relationship) [13].

### III. RESEARCH METHODOLOGY

The key research question, ‘can team approach increase the effectiveness and efficiencies within the focus area?’ In this study both qualitative and quantitative tools have been used and adapted to gain an in-depth knowledge and to close the gaps that may occur during the data collection process.

As an observer, the researcher was able to shift the focus from one aspect to another as new and potentially significant object and events presented themselves.

A questionnaire and a covering letter were sent to every member of staff. The questionnaire was made up of four sections. At the end of each section the respondents were given the opportunity to comment and elaborated on the section. This provided background and contents to the each questionnaire.

Semi-structured interviews were conducted and the main purpose was to gain clarity on the concerns and discrepancies that surfaced on reviewing the data from the questionnaires and observation made.

All data were captured and collated on a spreadsheet and the numbers per section was converted in percentages.

### IV. RESULTS AND RECOMMENDATIONS

From the table 1 below, it is evident that much ‘damage control’ is required on the ground, for staff to become empowered, driven and performance driven.

#### A. Section 1, Workplace structure and the level of teamwork

The completion of duties of one staff is dependent on another staff. From the interview and observation made, in view of the volume dealt with, staff members are task-driven. One participant shared that she would achieve all duties comfortably if she was able to work interdependently. She added that there is no benefit of working in a team since. Relationship Officers depend on their Trust Clerks to process all instruction. Each Trust Clerks deals with four to five Relationship Officers. During the peak periods, there is often a backlog to process instructions, especially payments.

#### B. Section 2, Organization’s objectives and members’ role

Understanding of the organization’s objectives and the members’ role and contributions goes hand-in-hand. If one does not have a clear understanding of the objectives, it is very difficult to understand where one fits within the organization. From the interview, it was establish that members work in silos, within the organization and within the group. Getting the work done seems to be more important than understanding and being aware of how the organization functions as a whole.

#### C. Section 3, Performance feedback, Rewards and training

According to the Human Resource Manager, staff and their line managers are to meet six times a year. This is referred to as a one-on-one. The objective of this meeting is to discuss issues of work but more so the staff’s personal development and the general life of the staff member. This allows management to be aware of the staff member’s work and home experience and in need to offer support. Management will also be able to associate changes in the staff behavior and performance by having better knowledge of the staff. However based on observation, due to the daily demands of the team, meetings are held twice a year for performance appraisals. Management uses this time to discuss various issues. Hence to quality of feedback is diluted and adds little value to the staff member. Clarity on this issue was verified during the interview process. A staff member shared in the interview that for the past two years, the personal development was never discussed. When probe the member was not aware that this should be discussed.

The finding of the training is a sad state. In the interview it was clear that the demands of the job do not allow staff to attend formal and informal training other than compliance training, which is compulsory. However, 52% is high in view of the volumes that staff deals with. From the interviews, it is evident that staff lacks confidence despite the years of service. Although, some believes that there is no need for training since there job is repetitious, but this reflects their short-sight of the bigger picture.

#### D. The Role of Leadership and Communication

Staff communicates only with their line manager. Any matter that requires higher authority will be taken by their line manager to the next level manager. From the interview it was established that there is no relationship between Senior Management and general staff. Staff members are not permitted to discuss any issues with Senior Management. However, as and when there is a need, Senior Management would step in to reprimand staff for going against procedures and policies.

From the observations and interviews, staff comes to work just to do their work. Staff believes that there is no need to have a strong relationship with management. Hence the poor level of communication. Also, from the observation in view of the tall hierarchy, staff feels intimidated to view their opinions and views. The interviews verified that staff are inform of process and policy changes and do not participate in any changes. The lack of trust and openness also contributed to the low communication levels.
TABLE I  
Data Received

<table>
<thead>
<tr>
<th>Topics</th>
<th>Positive Responses</th>
<th>Negative Responses</th>
<th>Unsure</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Section One: Workplace Structure</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The need for team and/or teamwork</td>
<td>52%</td>
<td>41%</td>
<td>7%</td>
</tr>
<tr>
<td><strong>Section Two: Organizational Objectives</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Understanding of the organization’s goals and member’s role</td>
<td>55%</td>
<td>38%</td>
<td>6%</td>
</tr>
<tr>
<td><strong>Section Three: Performance / Rewards / Training</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Performance feedback and reward</td>
<td>39%</td>
<td>55%</td>
<td>5%</td>
</tr>
<tr>
<td>Training needs</td>
<td>42%</td>
<td>52%</td>
<td>6%</td>
</tr>
<tr>
<td><strong>Section Four: Leadership and Communication</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The role of leadership</td>
<td>50%</td>
<td>48%</td>
<td>2%</td>
</tr>
<tr>
<td>Level of open communication</td>
<td>31%</td>
<td>64%</td>
<td>5%</td>
</tr>
</tbody>
</table>

Each section contained seven questions, which contributed to the topic. The mean was used for each section to assist with the discussion of the findings.

1) The level of team that exists

A negative response rate of 41 percent in the context of team and teamwork is relatively high. This reflects poor working relationships both within the group and across the work groups. It is evident that a silo or a competing work group exists, which fails to recognise the need to unite their efforts towards the common goal. When teams become insulated from other teams, they can develop ‘us versus them’ mentality that ends up hurting the organization, and over the long-term the effects can become great. Studies have shown that teamwork and collaboration within and between teams can predict an organization’s shareholder value and long-term productivity and effectiveness. Additionally, the level of support and teamwork plays an important role in determining whether team members choose to leave or stay within the organization in the long term. Many organizations are forming teams for various reasons since teams provide benefits and rewards as showed in the literature review. The high volumes of matters that each member deals with has aided in staff becoming task-driven rather than team-driven. Literature shows that effective teams contribute positively to the overall objectives of the organization as teams work in collaboration with other teams.

2) Understanding the organization’s objectives and member’s role

Poor experiences has lead majority of the staff to feel less valued by the organization. Therefore, there is a vacuum that has formed between management and staff. Staff makes little attempt to understand the environment in which they work. Further, in view of the gap, there is a lack of enthusiasm. Since the ‘work’ gets done, management is of the opinion that all is in order. However, data reflects the discrepancies of the banks’ values within the workforce.

3) Performance feedback, rewards and training

Frequent evaluation and feedback is an important process of team development. Teams are able to continuously improve on areas of concerns. Due to the extended period in which feedback is provided, members find difficulty to make adjustments since events has long past and too much may have occurred. Although the reward program accommodates both team and individual recognition, the program is not used optimally by staff to enjoy the benefit and value of recognition.

Support and recognition also mean that staff receives regular feedback about how well they are doing. The study has found that only 39 percent of staff that get enough feedback about how well they are doing. Staff need and expect feedback as a way of supporting their work and recognizing their progress. Ongoing feedback serves as a motivator for action by creating focus and shaping action.

Training is a dire requirement within this environment. Promoting employee growth and development requires focused attention in several areas of the organization. First, organizations need to select employees who have a willingness to learn and can adapt their behaviors to a changing work environment. This willingness to grow and learn promotes innovation and creativity in the workforce. Second, leaders need to work with staff to understand strengths and development needs, and provide opportunities to leverage or build skills and knowledge. Most staff wants to use their best skills and will feel engaged when organizations recognise and capitalise on their unique strengths, rather than placing emphasis on fixing weaknesses. Third, organizations also need to provide meaningful development plans and opportunities that include programs such as training, succession management, special projects and assignments and mentoring. The key to successful development program is to ensure that all employees have a plan for development and clear accountabilities for making progress on their plans. The value of investing in a strong and diverse development program is clear.

4) Role of Leadership and Communication

In spite of the importance of teamwork, according to the employees, only 50 percent of the leaders have strong teambuilding skills. A key ingredient in developing and maintaining high level of cooperation and teamwork is a work environment built on trust. Trust means employees have confidence that other’s actions are consistent with their words, that leadership is concerned about their welfare and interests apart from what they can do for the organization, that the skills they have developed are respected and valued, and that each employee uniquely matter in the workplace. Many studies have indicated that trust is a critical success factor in organizations and plays a key role in fostering high levels of teamwork and collaboration.

To build an effective team, a leader needs to establish an organizational environment in which individual team members can reflect upon and analyze relationships with other team members. A leader should encourage the resolution of any conflicts through healthy, professional confrontation, and willingly and openly negotiate necessary changes. In short, effective leaders are cheerleaders for the team; they encourage and support members who are
committed and actively involved with their teams and engage those members who aren’t participating. Leadership in the respective units are the so-called ‘captains’ and as such should be approachable to deal with all sorts of issues. Within this environment staff members are discourage to approach management directly. This is only done via their line or reporting manager or supervisor. This has a ripple effect on communication as it places a strain on an already pressured communication network that exists within the organization. Typically, most South African Banks have tall hierarchical system and the communication becomes less effective as it filters down the levels. It is evident is that staff do not have faith and trust in management and this leads to broken lines of communication as well as a strained relationship.

E. Recommendations

Teams are not the solution to everyone’s current and future organizational needs. They will not solve every problem, enhance every group’s result and not help top and senior management address every performance challenge. Moreover, when misapplied, they can be both wasteful and disruptive. Nonetheless, teams usually outperform other groups and individuals. They represent one of the best ways to support the broad-based changes necessary for the high-performing organization.

To ensure the best possible opportunity to become successful, the organization will need to focus upon staff service delivery and management skills through effective training and development. Further, the organization may consider developing programs to help groups become teams. To avoid ‘reinventing the wheel’, help may be obtained from the greater group since the group has a learning and development unit that holds a training academy and a leadership Centre.

The size of the team should be reduced to enhance creativity and to create effective and efficient sub-groups. The sub-teams should specialize in specific duties rather than covering a whole stream of duties. This will allow members to understand and have a clear knowledge of the objectives of the team and their roles. Rotation of the members should take place to allow teams to be cross-functional.

To employ the services of an organization development practitioner or better to request a practitioner from the group will prove successful. The group practitioner will be aware of the service environment and the culture but will be new to the staff and management to provide a new perspective and guidance on the way forward. A paradigm shift needs to be taken place. Unless the organization becomes better informed of the potential benefits and outcomes of the organization development as offered through building teams and participatory team building activities, they may only draw on their intuitive knowledge to address questions.

V. CONCLUSION

First, it can be concluded that there is little evidence regarding the efficacy of multidisciplinary team work within the organization. Managers invariably need a diverse mix of perspectives as well as skills in order to excel in their organizations. The use of teams in the workplace has been increasingly rapid. Teams are popular because they are effective at improving performance and job satisfaction. If an organization is to benefit fully from the team’s efforts, then it is also important to make sure that there are clear avenues for communication to pass outwards from the team to the rest of the organization.

Working in silos has become a permanent feature of this organization, more so within the area of study. This has led to selfish behavior and task-driven staff. Management is either not aware or turns a ‘blind eye’ to this behavior since the work gets done. Studies has shown the when staff are empowered and high-performing and self-managed teams are created, so-call workers becomes the key to realizing competitive advantage. This is a distinctive competence especially in within the service industry and more so the banking industry.

REFERENCES