

Cultural Identity Mix in Chinese Banks Operating in South Africa: A Phenomenological Analysis of Social Structure and Consensus

Theodora T. Mongalo¹, Emmanuel Nkomo², Adewale Adekiya^{3*}

¹ School of Business Sciences, University of the Witwaterstrand, South Africa

² School of Business Sciences, University of the Witwaterstrand, South Africa

³ School of Business Sciences, University of the Witwaterstrand, South Africa, Email: wallacetoks@yahoo.com, Orcid: <http://orcid.org/0000-0002-8920-2789>

*Corresponding Author: wallacetoks@yahoo.com

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ABSTRACT

Purpose: This study analyses the cultural identity mix present in a Chinese bank operating in South Africa to understand its impact on social structures and how structural consensus is achieved within multicultural organizational settings. **Design/methodology/approach:** A qualitative case study approach was employed, guided by the interpretivism paradigm. Semi-structured interviews were conducted with 13 participants working for a Chinese bank (Chinese and South African nationals). The Chinese bank chosen has been operating in South Africa for over five years. Data analysis followed Colaizzi's seven-step descriptive phenomenological method, supported by Atlati software for data management. **Findings:** The study revealed that national culture significantly influences individual behavior even in host countries. South Africans displayed values emphasizing social interaction, transparency, and work-life balance, while Chinese participants prioritized hard work, respect for hierarchy, and goal achievement. The cultural identity mix resulted in learned behaviors and adaptive communication strategies, though conflict avoidance and perceived consensus characterized the social order. **Practical implications:** The research provides insights for multinational organizations, particularly Chinese banks operating in culturally diverse markets, on managing cultural differences, improving communication strategies, and fostering genuine consensus rather than mere accommodation. **Social implications:** The study contributes to understanding intercultural dynamics in the South African banking sector and offers theoretical insights into structural consensus theory and its application to multicultural organizational settings. **Originality/value:** This research addresses a gap in the literature regarding Chinese-South African cultural dynamics in the banking industry, providing empirical evidence of cultural identity mix phenomena and challenging some of Hofstede's cultural dimension assumptions at the individual level.

Keywords: Cultural identity mix, Chinese banks, South Africa, phenomenological analysis, structural consensus, intercultural communication, organizational culture.

INTRODUCTION

The globalization of financial services has intensified competition and driven organizations to expand across international borders to achieve geographical diversification and increased returns (Buckley, 2009; Luo, 2021). This internationalization trend has been particularly pronounced in the banking sector, where Chinese financial institutions have emerged as significant global players (Bertay, Demirgüç-Kunt, & Huizinga, 2024). Currently, Chinese banks hold the top four positions globally in terms of total assets, including the Industrial and Commercial

Bank of China, China Construction Bank Corporation, Agricultural Bank of China, and Bank of China (Song, 2025). In South Africa, the banking industry comprises 31 banks as of December 2021, with 13 being local branches of foreign banks, including Chinese institutions (Manguzvane, & Mwamba, 2019). These foreign bank branches account for 5.91% of the industry's total balance sheet size of R6,456,662 million. The presence of Chinese banks in South Africa represents a significant development in the country's financial landscape, bringing together distinct cultural paradigms that create unique organizational dynamics. In their study, Chen, Cooke, Liu, & Liu (2019) identified the growing internationalization of Chinese organizations, measured by their market share. The authors argue that this growth is benefiting from the late mover strategy adopted by most Chinese organizations, as well as the support they receive from the state. They further emphasize that the rapid growth of Chinese organizations, evidenced in the large-scale foreign direct investment, is raising interest among scholars.

The expansion of Chinese banks into South Africa necessitates the integration of home-country nationals (Chinese expatriates) with host-country nationals (South African employees), creating what this study terms a "cultural identity mix." This phenomenon presents both opportunities and challenges, as organizations must navigate differences in values, beliefs, norms, and behavioral patterns between Chinese and South African cultures. Islam and Hussain (2023) found that bringing together both home country and host country nationals is an important ingredient for the effectiveness of multinational companies. Meanwhile, the cultural identity mix in multinational organizations can create complexities in communication, conflict management, decision-making, and leadership support (Perruci, 2011; Vaara, ETienari, & Koveshnikov, 2021; Cleveland, 2025). Previous studies have identified significant differences between Chinese and South African cultural approaches across various industries (Sawagvudcharee, & Yolles, 2019). Other studies by Cho and Yi (2019), Jiang and Pretorius (2011) found that Chinese culture values appropriateness in communication, conflict avoidance, and harmony, while South African culture emphasizes self-expression. Yang (2017) discovered that Chinese culture places value on authority and respect in communication, whereas South African culture prioritizes rights and fair treatment, probably influenced by the historical experiences of apartheid. Earlier Studies by Jiang & Pretorius (2011) on cross-cultural communication behavior in Chinese engineering projects in South Africa found that the two cultures approach communication differently. The Chinese culture values appropriateness in communication, conflict avoidance, and harmony, whilst the South African culture is rated high on self-expression. Another survey by Wang, Jiang, & Pretorius (2016) at a Chinese construction project in South Africa reaffirmed that South African managers were less subtle in approach and preferred to be clear when in disagreement. A more recent study by Zi and Linke (2021) concurred with findings by Jiang & Pretorius (2011), in a Chinese engineering project that took place in South Africa. They found that the two cultures approach communication differently. The authors also found that employees of the South African national prefer less formal communication, whilst their Chinese counterparts prefer communicating at a formal level. The above-mentioned literature is testament to different values, principles, and beliefs on communication in the industries studied. Decision making in multinational corporations is affected by individual values, shaped by an individual's national culture (Koerniawan, Sulartopo, Tobing, & Miftahurrohman, 2024). Studies found that the Chinese and African cultures approach decision-making based on the uncertainty avoidance index of the respective cultures. The Chinese culture ranks higher in uncertainty avoidance and places importance on risk avoidance; hence, Chinese subordinates respect hierarchy in decision-making. The South African culture, on the other hand, places value in consultations.

Despite these insights from the construction and engineering sectors, there remains a significant gap in understanding how these cultural dynamics manifest in the banking industry. Banks, unlike manufacturing industries, rely heavily on local talent and market knowledge, making cultural integration particularly crucial for success (Yang, & Lin, 2019). The unique regulatory environment, customer relationship requirements, and service-oriented nature of banking create distinct challenges for cultural identity mix management. This study, therefore, addresses this gap by analyzing the cultural identity mix present in a Chinese bank operating in South Africa, focusing on how this mix impacts social structures and the achievement of structural consensus within the organization. More specifically, it is focused on achieving the following objectives

- Identifying differences between Chinese and South African cultures in organizational settings
- Determining differences in communication styles between the two cultures
- Identifying learned behavior in communication within the cultural identity mix setting
- Establishing how cultural traits and behavior influence conflict and conflict management
- Determining whether cultural values influence decision-making processes

Theoretical Framework

This study is grounded in several complementary theoretical perspectives that provide a comprehensive foundation for understanding mixed cultural identity phenomena.

Structural Consensus Theory

The structural-functional theory (see; Hudson, 1978) identifies social structures and social functions as tools for social order (Wotherspoon, Jutel, & Dew, 2015). Social structures refer to patterns in social relations, while social order refers to a state of stability or consensus (Martin & Lee, 2015). The structural consensus theory extends this framework, suggesting that social structures shape individual behavior in society, while consensus relates to rules, shared norms, and values that enable society to cooperate and achieve shared goals. In organizational contexts, social structures and functions represent organizational culture (Schmiedel, Müller, O & Vom Brocke, 2019). This study applies structural consensus theory to understand how cultural identity mix influences social structures within the Chinese bank and how consensus is achieved among employees from different cultural backgrounds.

Communication Theory

Sociocultural theorists George Herbert Mead and Erving Goffman emphasize that communication arises from interactions, which produce and reproduce social order (Schegloff, 2020; Wrench et al., 2015). Their perspective guides this study's focus on understanding communication within the social structure of the Chinese bank, particularly how national culture influences behavior and communication patterns.

Conflict Face Negotiation Theory

A lot of research in the past has focused on intercultural conflict in intercultural communication research. Some studies have examined cultural/ethnic influences on conflict, while scholars have attempted to construct conflict-related theories. The most widely cited theory pertaining to culture and conflict may be the conflict face-negotiation theory (FNT), which provides a sound explanatory framework for explaining cultural, individual, and situational influences on facework behavior and conflict styles (Oetzel & Ting-Toomey, 2003; Ting-Toomey, 2005; Ting-Toomey & Kurogi, 1998). Stella Ting-Toomey's conflict face negotiation theory argues that culture influences how people engage during conflict (Rahim, 2023; Ting-Toomey, 2015; Rachmad, 2025). According to this theory, how intercultural conflict is managed represents the social structure and social functioning within an organization (Ting-Toomey, 2005). This framework helps analyze conflict management approaches within the cultural identity mix setting.

LITERATURE REVIEW

Culture

Hofstede and Bond (1984) defined culture as the collective programming of the mind that distinguishes the members of one group or category of people from another." National culture, as described by Lonner, Berry, and Hofstede (1980), represents a combination of values, beliefs, norms, and behavioral patterns of a national group. These cultural elements, rooted in values acquired during childhood, are passed from generation to generation and distinguish one nation from another (Hofstede et al., 1990). From a study of IBM subsidiaries in 72 countries between 1967 and 1973, Hofstede (1984) identified five value dimensions useful for comparing different cultures: they highlight power distance, which relates to how societies handle human inequality and the extent to which less powerful members accept unequal power distribution, individualism and collectivism which is the extent to which society perceives itself, focusing on individual interests versus group integration and mutual dependence, as well as masculinity vs. femininity which refers to the division of emotional roles and predetermined values for males and females in society. The other two major dimensions within this framework are uncertainty, which is the extent to which society feels threatened by an unknown situation and thus relies on rules for order and structure, and the degree to which people focus their efforts and attitudes toward work and life, emphasizing perseverance versus immediate results, which has been popularly referenced as uncertainty avoidance.

Chinese National Culture

Accordingly, the traditional Chinese national culture emanates from Confucianism, which emphasizes social obligations and relationships where harmony, cooperation, loyalty, reciprocity, and patience are valued (Khairullah & Khairullah, 2013). Confucian teachings focus on social stability supported by relationships with mutual obligations, family and belonging, treating others as one would like to be treated, and hard work, skill acquisition, and perseverance. The concept of "guanxi" (personal connections) emphasizes established values, institutions, and transcendent ideals of traditional Chinese society essential for success. These cultural elements influence Chinese approaches to business relationships, communication, and organizational behavior.

Based on Hofstede's cultural classification, the first teaching of Confucianism is comparable to China's high power distance score and respect for authority. Hierarchy is important, and obedience is taught from early years of childhood to mold an ideal personhood who strives to make others (parents and the country) proud (Long, Chang, & Guo, 2020). The second and third teachings of Confucianism emphasize high collectivism in the Chinese culture, a sense of belonging, and strong personal relationships. Long, Chang, and Guo (2020) explain that the Chinese national culture values social order, social stability, and it is important to treat others as you would want to be treated. Social order is taught from early childhood for the benefit of the collective society. The last Confucian teaching relates to the focus on the high score on long-term orientation, which is reflective of perseverance for future rewards. Long, Chang, and Guo (2020) found that the Chinese culture placed emphasis on education, skills development, hard work, modesty, patience, and perseverance. These all relate to the high score on long-term orientation, as evidenced by Table 1, where the scores on the dimensions of culture by Geert Hofstede are displayed.

Table 1. China cultural dimensions index values

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

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

According to the scores in Table 1. Hofstede (1980) describes the culture as high on the power distance dimension. This means the nation respects authority and rank in any relationship, and obedience is a virtue. Within society, those with higher status, such as professionals, persons with higher ranking, and public figures, are respected. An extension of this is the concept of saving face, which is derived from the Chinese word 'mientze', meaning avoiding publicly displaying disagreements and embarrassing others, particularly superiors. The Chinese culture scores low on individualism and high on collectivism. Encouraged by the philosophy of Chairman Mao Zedong, the first president of the Republic of China, working together collectively, for the benefit of the nation and not the individual, represents the strength of a nation. The culture encourages group work and collective bargaining. The concept of saving face comes into play in the collectivist values present in the Chinese culture. Criticism is avoided, and focus is on unity, group efforts, and collective rewards. These values extend to family and friends, where harmony and stability form the base of these relationships. The high masculinity index score is a measure of the culture's drive to succeed, supported by a strong work ethic and commitment (Adekiya, 2017). This is evidenced in China's high economic growth rate. On the uncertainty avoidance dimension, the Chinese culture scores high, and trust is the foundation of all relationships; compliance is instrumental in all relationships. Lastly, the high score on the long-term orientation dimension reflects the nation's emphasis on working for long-term benefits and long-term rewards, since at the center of this orientation lies perseverance, respect for tradition, and thrift act as the ultimate guide to achieving goals (Hayton & Cacciotti, 2014).

South African National Culture

South Africa is termed the rainbow nation due to the diverse nature of its society. The country's national culture is largely influenced by its vast and varied history, having transformed from colonialist battles to anti-apartheid struggles and to a democratic nation that is just over two decades old. Mshweshwe (2020) states that ethnicity, tribal associations, and patriarchy were historically identified with South Africa, while Sepeng, Moloko-Phiri, and Mulaudzi (2022). asserts that ethnicity relates to favoring groups of certain ethnicities, tribalism determines thoughts, behavior, social acquaintances, and acceptance, and that patriarchy in society has been reflected in gender inequalities. To some degree, ethnicities can be compared to the individualism vs. collectivism dimension, tribalism can be compared to the power distance dimension, and patriarchy can be compared to the masculinity vs. femininity dimension (Masuku & Mlambo, 2023).

The South African national culture is associated with the concept of Ubuntu, a Zulu word meaning humanity. There are numerous interpretations of Ubuntu, but the essence of Ubuntu is values that represent morality (Mugumbate, & Chereni, 2020; Ewuoso, & Hall, 2019). Metz (2007) links morality to respect for one's dignity, the promotion of the well-being of others, the non-violation of rights of others, positive relationships with others, collectively working with others, and social harmony with everyone. According to Jemal, Hailu, Mekonnen, Tesfa, Bekele, and Kinati (2023), humanness encompasses co-operation, showing compassion, being communal, having concern for everyone, and maintaining dignity in relationships. Personhood, on the other hand, is described by Letseka (2000) as depending on others in the same manner that others depend on you. This extends to family, communities, social obligations, and responsibilities. In summary, Ubuntu in society emphasizes principles such as respect for others, cooperative human activity, recognition of human vulnerabilities, and communal good to enhance the prosperity of everyone. Table 2. Provides information on the scores for the dimension of culture by Geert Hofstede as evidenced in South Africa.

Table 2 South Africa cultural dimensions index values

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

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

According to Hofstede, South Africa can be identified as moderate on the power distance score. in the sense that status, gender, and age are considerations in society, and hierarchy is respected. Here, the less powerful members of the nation represent inequalities in society. In a work environment, subordinates feel more comfortable with being led by their superiors (Hofstede, 1980). Also, the country scores high on the individualism index, which is somewhat a reflection of the large power distance within society. Based on his study, Hofstede (1980) found South African society to be self-prioritizing and independent of each other. In a work environment, individual merit plays an important role in promotion and self-advancement. Hence, working collectively for the common goal is not a priority. Furthermore, it has also been uncovered that national emotional gender roles are distinct in the South African culture, and the culture has a high masculinity score (Hofstede, 1980). Competition is encouraged in schools, and this continues in the work environment, where individuality is also celebrated. Here, managers in the work environment present themselves as decisive, whilst conflicts are aired publicly. This is more so as a high level of score has been declared with respect to uncertainty avoidance, thereby indicating a national culture that borders on avoiding uncertainty (Rodolaki, Barakos, & Hitch, 2023)

Following Hofstede's dimensions of culture, Schutte's (2009) sample included both white and black South Africans. The findings in the study indicate consistency in the power distance dimension, albeit the sample suggested a smaller power distance. The remaining results indicate variances to the study by Geert Hofstede, reflecting a national culture trending more towards femininity, a higher than moderate tolerance for uncertainty avoidance, and higher collectivistic than individualistic tendencies (Schutte, 2009). Similarly, Wanasika, Howell, Littrell, and Dorfman (2011) studied five sub-Saharan countries, namely Nigeria, Namibia, Zambia, and South Africa, sampling the black population. The authors found a desire for lower power distance and a preference for a moderate collectivism and uncertainty avoidance national culture in South Africa. In addition, the study revealed that the country's national culture is not consistent with traditional cultural expectations of Ubuntu, which emphasizes respect for the dignity of people, reciprocity in social relations, human interdependence, and harmony.

Thus, when comparing the Chinese and South African cultures, Hofstede's dimensions reveal a distinct difference in the individualism and collectivism index. While the Chinese culture places importance on unity, group efforts, and collective rewards. Individual criticism is avoided. The national culture in South Africa is one of self-prioritizing, independence, and individual merit is important.

Culture can also be borderless, meaning that there might be similarities between some nations. In the case of the Chinese and South African national cultures, similarities are found in the Chinese Confucian teachings and South Africa's Ubuntu. The core values of the two are social stability, humanness, relationships that have mutual obligations, co-operation, compassion, and treating others as one would like to be treated. Further, when comparing the analysis of Hofstede's dimensions of culture, some similarities are found between the two cultures. Based on the scores, Hofstede (1980) measures the Chinese culture as high on the power distance dimension. The Chinese nation respects seniors, authority, and those with higher status and ranking in society. The South African nation respects seniors, and gender and age are also afforded a higher status in society. The Chinese nation emphasizes trust; similarly, the South African nation trusts what is known and familiar.

Intercultural Communication

The definition of communication and interpersonal communication for this study is extended to intercultural communication, which occurs between people from different cultures (Gudykunst & Mody, 2002). Intercultural communication is interactive and is focused on blending different cultures, although in most cases it favors host country nationals, as the language of communication is often theirs (Durant & Ifan, 2009). Intercultural communication is dependent on the bearers of different cultures, and it focuses on interpersonal dimensions, expectations, and the social structure within which it takes place. The bearer's cultural values and the social context drive intercultural communication (Durant & Ifan, 2009). Thus, while managing intercultural communication starts with the individual in a setting that comprises a mix of cultures, individual values will translate to the organizational level and social levels (Chen, Cooke, Liu, & Liu, 2019).

There are four barriers to intercultural communication these include attitude, perception, stereotypes, interpretation, and culture shock (Gibson, 2002). Effective intercultural communication requires awareness of the cultural differences in the environment, followed by acquiring knowledge to grasp the values of the different cultures, and applying the skills and knowledge attained to achieve satisfactory intercultural communication (Hofstede, Hofstede, & Minkov, 2010). This is also known as culture learning, facilitated by experience, reflection, and training. People who are competent intercultural communicators are people-centered, sensitive, and kind, and they show interest in learning and understanding different cultures (Arasaratnam & Doerfel, 2005). The key dimensions of communication for a multinational corporation with cultural differences include the establishment of clear lines of responsibility to avoid misconceptions; instituting team effectiveness and reducing individualism; establishing trust by being honest; encouraging respect for one another; having cultural empathy; and implementing value management techniques for teams (Ochieng & Price, 2010). These reduce expectations and misconceptions. Ochieng Price (2010) believes that trust is necessary where there are cultural differences, not only between managers and employees, but also between team members. The two authors support Hofstede, Hofstede, & Minkov (1990) and explain that knowledge of the new cultural environment is important, as well as the ability to be empathetic, adaptive, and socially integrative. Hence, it is therefore, important to develop effective communication where there is a cultural identity mix, which is built on trust to reduce misconceptions and possible conflict (Popescu & Pudelko, 2024).

Conflict and Conflict Management

Claims and struggles arising from social interactions are referred to as conflict. These claims and struggles are a result of differences in resources, power, status, values, beliefs, and preferences (Wang & Li, 2025). Various definitions of conflict refer to perceived or real differences, caused by different situations (Williamson & Ruming, 2019); while some other definitions focus on competitive and deliberate intentions as a source of conflict (Schmidt & Kochan, 1972). Meanwhile, despite the various definitions in literature, three common themes emanate from the process of trying to define conflict. The first assumes that the existence or non-existence of conflict is a perception, the second is that parties involved in conflict display interdependence, and lastly, conflict refers to struggles like those identified by Appelbaum, Abdallah, and Shapiro (1999). The bottom line of all these is that conflict occurs between two or more people because of their differences (Beheshtifar & Zare, 2013). The most fitting definition of conflict for this study is conflict emanating from differences, either perceived or real, as a function of culturally diverse values. Conflict between two or more people is called interpersonal conflict, also referred to a social conflict. Rahim (2002) refers to interpersonal conflict as dyadic conflict, caused by individual differences or incompatibility. People react differently to dissimilar or incompatible personalities, cultural backgrounds, values, attitudes, and perceptions. The reaction may result in interpersonal conflict. An extension of interpersonal conflict is social conflict, and it is linked to structural incompatibilities and the inability to separate the human personality and its culture (Karthikeyan & Thomas, 2017). Through his own personal experience, while doing fieldwork for a Master of Architecture, author David Week was placed in Papua New Guinea where he was introduced to values, beliefs, and behaviors which conflicted with his own (Week, 2020). The differences prevailed through the dyadic relationships, during interactions with the community of Papua New Guinea, where inconsistencies between values resulted in conflicting values. The selected case for the study has dyadic relationships, and these have the potential to cause conflict.

Intercultural Conflict Management

In an intercultural environment where there are intercultural encounters, conflict is mostly unintended. Intercultural conflict is a reminder of cultural misunderstandings, tensions, and intolerance (Leung, Ang, & Tan, 2014). A key aspect in intercultural conflict management is intercultural awareness (Cheng & Cheung, 2008). This

awareness results in being sensitive in intercultural encounters and the ability to express an optimistic outlook and confidence during intercultural encounters, to self-monitor and develop a conversationally competent behavior, open-mindedness to others' ideas, project oneself to the point of view of others, and avoid judgment on the input of others. Findings by Yu and Chen (2008) confirm that there is a relationship between individual sensitivity to differences in cultures and handling conflict. The authors affirm that the goal of a person who is sensitive to other cultures is to achieve outcomes that favour both self and others. Awareness and acceptance of cultural differences are also a consequence of being sensitive to other cultures and a tool for intercultural conflict management. Ting-Toomey and Oetzel (2001) add that effective, appropriate, and creative communication is key in managing conflict effectively. To achieve this, society must acquire knowledge and respect for different world views and for dealing with situations that give rise to conflict. Ting-Toomey & Oetzel (2001) explain that for collectivists to manage intercultural conflict effectively, they would need to work on their ethnocentric biases, and individualists need and work on their egocentric superiority. The views of Barney (1986), Schein, (1992), and Homburg & Pflesser (2000) are that culture is rooted in practices that can be learned and unlearned. Similarly, Hofstede (1980) indicated that culture is learned from the societal environment. Hence, we deduce from the literature that intercultural behaviors that are necessary for intercultural conflict management can be learned and unlearned based on the societal environment.

Intercultural Decision Making

Different cultures enculturate people into different ways of thinking and decision making. In a multinational corporation where the environment is socially and culturally multi-layered, comprising socially and culturally diverse beings, decision-making will be shaped by culturally diverse sets of ideas, values, shared symbols, and meaning (Chen, Lin, & Chuang, 2025). According to Khumalo, and Zondo, (2021), the socially and culturally embedded beings in this culturally multi-layered society have cultural values present in their minds, and these influence how a problem is perceived, how strategies and alternatives are generated and selected.

Cultural Dynamics in Organizational Settings

Previous studies have identified significant differences between Chinese and South African cultural approaches in various organizational contexts. Research in construction and engineering projects has revealed differences in communication styles, conflict management approaches, and decision-making processes between the two cultures (Jiang & Pretorius, 2011; Yang, 2017; Zi & Linke, 2021). However, the banking industry presents unique challenges due to its service-oriented nature, regulatory requirements, and dependence on local market knowledge. This creates a research gap that this study addresses by examining cultural identity mix specifically within the banking sector context.

RESEARCH METHODOLOGY

Research Design and Approach/Population

This study employed a qualitative research approach guided by the interpretivism paradigm. Interpretivism is concerned with understanding human experience and realities, based on the idea that social reality is formed by human experience and social environment (Levers, 2013). This paradigm was considered appropriate for understanding the unique cultural identity mix phenomenon from participants' perspectives. A single case study methodology was selected as most appropriate for the study objectives. The case study focused on a Chinese bank that has been operating in South Africa for over five years, employing both home country nationals (Chinese expatriates) and host country nationals (South Africans). This mix of nationals created the diversified cultural values and cultural identity mix essential for the study.

To obtain detailed descriptions and meaning interpretation, primary data was collected by way of face-to-face, semi-structured interviews. This method was prescribed by the nature or the research objectives, supported by Pope and Mays (2020). This provided a degree of flexibility to gain a deep understanding and representation of viewpoints (Sidani & Sechrest, 1999) through probing and asking "how and why" questions (Yin, 2013). The interviews took place in the natural setting of the phenomenon, the bank, which has a total workforce of approximately seventy-six. From a research perspective, this represents the population or the broader collection of units within the phenomenon of interest (Draugalis & Plaza, 2009). The demographics of the workforce are largely made up of South Africans, followed by Chinese nationals. Other nationals in the bank include a French national and a Kenyan. The age group of the workforce is between early twenties to mid-sixties. This includes males and females. Some of the Chinese nationals are expats from the home country, while others are South African citizens. The workforce is employed at various levels, ranging from junior roles to executive management,

with members from both nationalities represented across all levels. The qualification range of employees is unknown; however, all employees are regarded as corporate professionals, literate, and have a good understanding of English.

The selection of respondents was influenced by the structural consensus theory, which states that socialization within a social setting follows rules and behavior. Respondents were purposively selected to reflect the social setting of the case. The first criterion was to select respondents from the main cultures, in this case, South Africans and Chinese nationals. The second criterion for selection of respondents was the number of services respondents had at the bank. Respondents with more than five years of service were selected. This was because a longer service tenure was believed to produce quality and rich data from respondents due to the solid experience in the social setting. This is important because experience provides a subjective view of the participants. Expatriates with less than five years in the local branch but had a longer tenure with Head Office were also sampled. The inclusion of expatriates as respondents provided rich data from the perspective of their home country's culture in terms of subjective desires and undesirable rules and behaviors.

The bank has nine departments, and for statistical purposes, these were classified as either front office, back office, or human resources. There was no predetermined number of respondents to sample, because the study was not dependent on the amount of data, but rather the richness of data. Respondents were approached privately, where it was explained that the purpose of the study was academic and their participation would involve answering questions in an interview setting, at their work premises, at a time that is convenient to them. It was important to disclose that the interviewer is a colleague. Respondents were informed that they may decline to participate in the study, and should they agree to participate, they would be required to sign a consent form. Respondents were informed that permission to audio record the interview would be requested, and they would have the option to decline to be audio recorded. Concerning the data collection instrument, this consists of two parts: demographic information (age, department, language preferences, and years of service), the interview guide, which is organized into three themes: experience and behavior, opinions and values, feelings and emotions. The initial interview guide included questions designed to understand:

- Initial experiences with organizational culture
- Observations about Chinese and South African work cultures
- Cultural influences on these organizational processes
- Values and preferences regarding cultural differences
- Feelings about communication, decision-making, leadership support, and conflict management.

Data Analysis

Despite initially planning thematic analysis, the study ultimately employed Colaizzi's (1978) seven-step descriptive phenomenological data analysis method:

1. **Familiarization with data:** Repeated reading and listening to transcribed interviews
2. **Identifying significant statements:** Coding process using both predetermined and emergent codes
3. **Formulating meanings:** Restating significant statements and connecting them to the phenomenon
4. **Clustering themes:** Categorizing meanings into common themes across all participants
5. **Developing exhaustive descriptions:** Formulating detailed descriptions of emergent themes
6. **Producing fundamental structure:** Presenting essential aspects for understanding the cultural identity mix
7. **Verification:** Member checking with participants to confirm themes aligned with their experiences

Atlas. ti software was used for data management and to assist with coding and relationship mapping between themes. There were 11 transcribed audio-recorded interviews and 2 handwritten interview notes, which were individually read over several times. This satisfied the requirement of Colaizzi's (1978) first step of descriptive phenomenological data analysis. Stuckey (2015) is also quoted as saying, "The first step is always reading and knowing your data before you start to code". This step included asking the questions "what does this mean?" or "what does this explain?" to fully interrogate the transcribed data. While listening to the audio recordings, attention was given to any change in the tone of the voice or change in audio expressions. By doing this, the ideas and feelings of participants were understood fully. The process provided a sense of the content of the transcripts and familiarity with individual participants (Colaizzi, 1978). Stuckey (2015) expands this as developing a storyline,

directly related to the research question. The process also assisted in identifying any researcher bias, and the verbatim transcription was a valuable measure against this. All 13 transcribed interviews were individually uploaded onto Atlas. ti, a software program that does not code the data but acts as a data management program.

Identifying Significant Statements

The coding process involved organizing and sorting the qualitative data by identifying significant statements and keywords that stand out from each of the individual transcripts. This is the first cycle of analyzing the data, and it commenced with identifying recurring texts and meanings. These were distinct concepts and themes that made up the codes for central ideas. The codes from this process were a combination of predetermined codes and emergent codes. The predetermined codes came from the theory and the research objectives. Examples of the predetermined codes are Culture and South Africa, which were predetermined as a consequence of being extensively discussed in the theory and being included in the research objectives. The emergent codes were from concepts and meanings which came from the data as a consequence of interrogating the data by asking the questions “what does this mean?” or “what does this explain?”. See Table 3.

Table 3. Example of Significant Statements

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

Source: Research Data

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

The question for ID 1.1 was *What was your initial experience about the culture of the organization when you first started working here?* The quotation content represents the verbatim response to the interview questions. The significant statement extracted from the verbatim response is” ...*I think the most important thing is the diversity here... they work together, so yes that's my first impression of the cultural diversity.*” The selected codes for Participant No.5’s response for ID 1.1 were Culture, South Africa, and Diversity. Diversity is an emergent code that is linked to the two predetermined codes, Culture and South Africa. The density of the word Diversity is reflected as 3, meaning the code/word is linked to two other codes/words, Culture and South Africa. This process is called opening coding, and it was applied to all 13 interview scripts. A total of 31 codes were created in Atlas. ti. The program also provided details of the frequency of use of each code. The main objective of identifying significant statements and keywords was to find patterns from participant experiences. Misrepresentation of patterns was avoided because participants were continuously asked to explain what they meant during the interview process. The 31 codes were refined through the application of axial coding, a process that identifies relationships between open codes. Codes were aligned, categorized, and overlapping codes were grouped. The process was aided by additional explanations and interpretations of significant statements, written in the format of notes, to explain the relationship between open codes. As similar meanings emerged, some codes were combined through selective coding, reducing the number of codes from 31 to 16. A final refinement was

applied to the coding, which reduced the codes further from 16 to 11. The codes from the significant statements are presented below:

Code Number One: Diversity

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

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

Code Number Two: Hard Working

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

Participant Number Two, a Chinese national, explained how, through consistency, hard work, and perseverance, she had grown in the bank. This is synonymous with the Chinese high score on the long-term orientation dimension, which emphasizes perseverance and long-term reward (Hofstede, 1980). The long-term achievement of goals is important, and it is a measure of success in the culture. Similarly, in banking, the number of clients and profit margins have been a measure of performance

While Chinese staff in the bank displayed strong work ethics, Participant Number Six mentioned that Chinese are more likely than South African staff members to work longer hours, because they do not have the same family responsibilities in South Africa as most of their families are in China. Similarly, Participant Number Ten said, “In the Chinese culture, work is important and working hours are not a consideration”. South African participants expressed admiration for the hard-working nature of Chinese nationals, although they also felt that it is important to have fun while working. It is noted that based on the findings of the study, the Chinese culture and South African culture have values that differ when it comes to working and being social in a work environment.

Code Number Three: Friendly and Happy

Friendly and happy were codes linked mainly to South Africans in the bank. South Africans were found to be happy people who prefer to have fun while they work. They thrive in a happy work environment. Participant Number One said the culture in the branch is about bringing happiness into the work environment, and further said local Chinese staff also seem to enjoy the work environment. Participant Number Eight described South Africans in the case as calm in what they do and are happy. Both participants were Chinese nationals. Number Seven said, “People in my department learned from me and I also learned from my team”, confirming the findings of Granovetter (2005) and the exchange of tacit knowledge that comes from an environment where people interact freely.

Hofstede (1980) found the South African culture to be high on the individualism index, which is not consistent with the observations made by participants about the South African culture. South Africans in the case were found to be low on individualism, with values which are synonymous with those of Ubuntu, particularly humanness, which encompasses co-operation and being communal (Mokgoro, 1998). Emphasis is placed on how they value a work environment that cultivates happiness and allows being social while working. Contrary to the finding that being social in a work environment is inconsistent with values of the Chinese culture, the two cultures have values that differ when it comes to working and being social in a work environment. The finding contributes to research objective one, which seeks to outline differences between the Chinese and South African cultures.

Code Number Four: Open

The open code was linked with the South Africans in the bank, and various clusters of themes emerged from participants. Firstly, being honest while maintaining respect was associated with South Africans in the bank. Secondly, having the freedom to express oneself honestly is important to South Africans in the bank. Lastly, South Africans in the bank prefer others to be honest and transparent with them. These values align with Metz's (2007) description of Ubuntu, which is that morality and positive relationships with others an important value to South Africans. Some literature describes the culture in the banking industry as favoring dishonest behavior and contributing to an unfavorable reputation (Cohn, Fehr, & Marechal, 2014). It is also noted that the industry is deemed to encourage competitive behavior, which can influence the level of honesty in the industry. Cohn, Fehr, & Marechal (2014) also found that bank employees, on average, are honest under controlled conditions.

Code Number Five: Conflict

The code emanated from the attempt to uncover how participants feel about conflict and conflict management, and how culture influences this. Participants expressed that conflict is often avoided, and there is a need to address conflict when it arises. In the banking industry, this can be relatable to a bank's culture of choice, the choice between growth or safety-focused, or the explicit choice to separate departments (Song & Thakor, 2019). The banking industry's culture of separating departments, such as front office departments and back-office departments, separating the HR departments from the rest of the bank, and the use of the metaphor of Chinese Walls are all intended to overcome tension and conflict. Participant Number Five supports the literature findings by Song & Thakor (2019) when explaining that different departments have different deliverables, and there may be conflict between departmental deliverables. Participant Number Four said conflict is inevitable and sometimes comes with benefits, from the perspective of new ideas that arise in moments of conflict. Participant Number 6 supported this, stating that conflict is not always negative.

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

Hofstede (1980) rated the Chinese culture high on collectivism and high on uncertainty avoidance. Saving face, unity, and harmony are important in the Chinese culture. The South African culture differs, rates high on individualism by Hofstede (1980), and self-prioritizing. Participant Number 6 also observed differences between the two cultures, stating that South Africans generally take conflict personally, while in the Chinese culture, conflict is not personal.

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

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

Code Number Six: Family

Family was a code linked to South Africans in the bank, and it characterized how being with family is important, being communal, and embracing oneness is important to South Africans. Participant Number Four expressed how balancing work and life is more important to South Africans, compared to Chinese staff, whose time is devoted to the bank, and with no objections to working after hours or during the weekend. Some Chinese participants expressed admiration for these values in the South African culture. Literature found that family is also important in the Chinese culture; however, being able to provide for the well-being of the family is more important (Westwood & Peter, 2003). This explains why Chinese employees in this case are more willing to work outside of normal working hours and normal working days. Their strong work ethics extend beyond work to the moral obligations of contributing to the well-being of their family (Westwood & Peter, 2003).

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

Code Number Seven: Hierarchy

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

Based on the above, the Chinese culture in the bank has characteristics of a high-power distance index. As described by Hofstede (1980), a high-power distance culture respects rank and authority, and obedience is a virtue. South Africa has a moderate power distance index; the expression by some South African participants that they value the Chinese respect for hierarchy is indicative of a culture that is moderate on the power distance index and is aware of this. The findings of the study indicate differences between the two cultures.

Code Number Eight: Support

Participants were asked how they felt about leadership and leadership support, and whether culture has an influence on leaders and leadership support. Various participants described leadership support differently. Firstly, participants who were happy with leadership support were those who had been with the bank for a longer tenure, alluding to relationships with mutual obligation in line with the teaching of Confucianism (Khairullah & Khairullah, 2013). Participant Number 10's tenure with the bank is between fifteen years and longer. The participant described how she took responsibility for her growth in the bank through hard work and commitment. According to Stanciu (2017), leaders help form managerial cultures and lead employees to achieve what they have committed to achieving. Participant Number 10 explained how her hard work and commitment were recognized and how, in turn, she received leadership support. Leaders in the banking system also assume responsibility for motivation by using principles of reward, depending on the value of the bank (Stanciu, 2017). The support received by Participant Number 10 is relatable to the value of Confucianism in terms of the treatment of others, as one would like to be treated.

Secondly, some participants felt that leadership support is situational and is influenced by the rank in the hierarchy of a particular leader. Participant Number Six explained that leaders lend support based on their mandate. Therefore, leadership rank in the hierarchy has an influence on the level of support they can provide. There was congruence from Participant Number Thirteen, who explained that leadership support in the bank is good, although it is dependent on the level of hierarchy. Participant Number Five expressed how he has received leadership support from as high as the rank of executive management.

Thirdly, some participants felt that hierarchy impacts the accessibility of leadership and the support it provides. Participant Number Nine said, "It takes a while to get through to leadership. It takes time and patience, but eventually you do get the support from leadership". Hierarchy affects access to leadership because they are not always within reach. However, once accessed, leaders are supportive. Lastly, a few participants felt that more leadership support is needed. Participants also felt that communication from leaders is required, and it will assist in improving leadership engagement. Participant Number Twelve expressed how his ideas have historically not been received, and the process lengthens the action.

The findings of the study indicate that there is leadership support in the case, and the support is experienced differently. Varied cultural values emanate from the varied experiences. These range from the teaching of Confucianism, which emphasizes relationships with mutual obligations (Khairullah & Khairullah, 2013), to the value of Ubuntu of depending on others in the same manner that others would depend on you (Mokgoro, 1998). The findings of the study indicate that both leadership values of the Chinese and South African cultures are present in the case. The leaders have integrated Confucian and Ubuntu values and created a culture influenced by the contingency (situational) of the internal dimension. The finding contributes to the research objective that seeks to identify whether cultural values influence leadership support.

Code Number Nine: Valued

The code was linked to decision making in case and emanated from the attempt to uncover how participants feel about decision making in the case. There were varied views from participants; the first was that being in a position of hierarchy provides automatic value in the decision-making process. This is consistent with Mapadimeng's (2006) findings, where workers expressed unhappiness with not being allowed to give input in decision-making by their line managers. It is also in line with another study by Khairullah & Khairullah (2013), who provided evidence that

hierarchy is respected in decision making. This is more so as it aligns with Hofstede's (1980) view on the power distance dimension, which describes how society relates to those with power in any relationship.

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

A few minorities felt excluded from decision-making and accepted whatever was brought forth. This accepting behavior resembles obedience and respect for authority, similar to a high-power distance culture. The overall findings here reveal that decision-making is influenced by cultural values and has an influence on the social structure, where the majority of participants feel included and valued in the process.

Code Number Ten: Communication

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

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

The third reality of participants is that cultural values influence how Chinese and South Africans communicate. Chinese were found to be direct and upfront in how they communicate, and reflect assertiveness in how they communicate. South Africans felt that this distorted the meaning of the messages conveyed. When Ng and Tung (1998) studied the financial industry, they found the presence of homophilious relationships, due to the greater ease of communication among those who identify and associate with each other. Similarly, Leonard, Scotter, and Pakdil (2009) backed this reality when they concluded that cultural differences affect communication. Two-way communication is affected because of the language barrier and cultural influences. Feedback sharing is not made possible as communication and messages do not always reach juniors, and our messages are misunderstood.

In sum, Hofstede (1991) explains that a lower power distance score resembles fewer layers in communication and less authority. The opposite is true for a high-power distance score, which has a negative impact on communication. The findings of the case indicate that the values of the Chinese culture have a more prominent effect on the communication values in the case. However, the ability to be empathetic, adaptive, and socially integrative is also important.

Code Number Eleven: Learn

Participants in the study expressed that over time, they learned from each other, understood their differences, and adapted to their social structures. From this, learn was identified as a code relevant to the study. David Clarke says culture consists of learned modes of behavior and their material manifestations, socially transmitted from one generation to the next and from one society or individual to another. From the learned experience of participants, shared meanings were encoded into norms (Pepitone & Triandis, 1987), and consensus was achieved. The findings are consistent with the view of numerous authors that culture is learned from one generation to the next and from one society or individual to another (see; Alsaleh, 2024).

Clustering Themes and Developing Exhaustive Descriptions

All significant statements from the verbatim transcribed data were restated, and all formulated meanings were categorized into themes. Common themes, among all participants, were clustered together, and common feelings emerged. This process aided in the researcher's presuppositions. It is at this stage that the findings of the study started to develop, and full, exhaustive descriptions of the cultural identity mix could be formulated. See Table 4.

Table 4. Example of How the Theme “South African culture is more social” Was Constructed from Different Formulated Meanings and Clusters of Themes

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

Table 4. represents formulated meanings generated from various participants when asked about their observations and what they valued about the South African work culture.

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

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

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

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

Table 5. represents a different cluster of themes from formulated meanings generated from various participants when asked about their observations and what they valued about the South African work culture.

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

From the meanings, it emerges that respect for others is rated high by South Africans and being truthful and honest is also rated high, in line with Yang (2017). What is common is that South Africans have strong moral principles. From the coding, identifying themes, and meaning extraction, the full and exhaustive descriptions of the theme was:

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

Producing the Fundamental Structure

From the descriptions of the cultural identity mix that emerged from step five, the fundamental structure of the phenomenon is produced. This is the sixth step in Colaizzi's (1978) seven-step approach to descriptive phenomenological data analysis. The structure is a presentation of the aspects that are essential to understanding the cultural identity mix in the case. See Table 5.

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

Code	Emergent Theme	Chinese Culture	South African Culture	Cultural Identity Mix
Hard Working	Chinese Culture is less social in a work environment	Chinese have strong work ethics. They prioritise work and the achievement of goals.	South Africans admired this value, but prefer a work environment that is fun.	Chinese and South African culture have values that differ when it comes to being social in a work environment.
Hierarchy	Chinese culture hierarchy and authority is not questioned	Chinese accept and respect authority.	South Africans admired this value, but prefer a work environment where they can express themselves, while remaining respectful.	Chinese and South African culture have values that differ when it comes to hierarchy and self-expression.
Family	SA culture is more social	Chinese admired the importance of balancing work and family in the South African culture. Chinese prioritize work, but it is for the benefit of family	South Africans value family and family time. Life and work balance is important to South Africans.	Chinese and South African culture have values that differ when it comes to work and life balance, but are similar in how family is important is both..
Open	South Africans prefer, honesty, transparency, and being socially free	Chinese admired the freedom of expression in the South African culture.	South Africans prefer an environment where they can express themselves freely, while remaining respectful.	Chinese and South African culture have values that differ when it comes to self-expression.
Happy	SA culture is more social	Chinese are less free and kept to themselves. Chinese admired how happy South Africans are.	South Africans are friendly and happy people, who prefer to have fun while they work. They thrive under a happy work environment.	Chinese and South African culture have values that differ when it comes to being free, happy and social in a work environment.
Diversity	South African Culture has strong moral principles	Chinese admired the diversity in the South African culture.	South Africans respect each other's differences.	Members of the two cultures display harmony and understanding of their differences.
Communication	Culture has an influence on communication. It is important to learn other cultures in order to understand how they communicate.	The learned behaviours on communication those of the Chinese culture.		Language differences and difference cultural approaches to the conveyance of messages causes misunderstanding. Communication and its flow, is influenced by cultural values, specifically the respect for hierarchy. Respect for hierarchy is important in the Chinese cultural values.
Conflict	There is perceived consensus	The learned behaviours on conflict and conflict management are those of the Chinese culture.		Conflict and confrontations are avoided, often resulting in compromising behaviour.

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

The Table above represents the structure of the cultural identity mix in the bank, summarized as follows:

Chinese and South African cultures have values that differ when it comes to being social in a work environment. South Africans prefer a work environment where they can have fun while working, and they thrive in a happy work environment. Chinese display strong work ethics, and being social at work is not accepted.

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

Chinese and South African cultures have values that differ when it comes to work and life balance. South Africans value family and family time, and prioritize time to be social and work-life balance. Chinese places importance on work and would work longer hours, if required, although this is for the benefit of the family.

Members of the two cultures are aware of their cultural differences and display harmony and understanding of their differences.

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

The results of the study have shown that culture is learned. Both Chinese and South African's became aware of their different cultural values. Both overtimes, they learned from each other, and adjusted their behaviors to their cultural identity mix.

Verification of the Fundamental Structure

The fundamental structure of the phenomenon was verified in line with the recommendation of (Lincoln & Guba, 1985). This was achieved by sharing the emergent theme with some of the participants to verify. Participants were asked to confirm whether the emergent themes were consistent with their real-life experiences. The confirmation by participants provides support for the credibility of the study and conforms to step seven of Colaizzi's (1978) phenomenological analysis. Participants concurred with the findings of the study, and no additional analysis was required.

DISCUSSION OF RESULTS

The main themes gleaned from the study were that South Africans prefer to be more social in the work environment and to have fun while working. They also prefer to openly express themselves. The Chinese, on the other hand, are less social in a work environment and are hardworking. National culture was found to influence individuals, even when they are not in their home country. In addition, the cultural consensus and social consensus within the social structure of the case were unreal due to the culture of acceptance of behaviors and being

accommodating. Leadership was situational, influenced by the environment, and the involvement in decision making is influenced by cultural values. Communication and the understanding of messages communicated are influenced by cultural perceptions; lastly, culture is learned from one society or individual to another.

There was consensus from both South Africans and Chinese participants that, as diverse as South Africans are, they have mutual respect for their differences, they are honest with each other, and they can achieve social order in their interactions. Chinese participants expressed admiration for these values. Both South Africans and Chinese agreed that the Chinese are more committed to their work than to being social. Both South Africans and Chinese agreed that this is influenced by the Chinese national culture. South African participants expressed admiration for these values, but also expressed a preference for a working environment that allows them to be social whilst working. Based on the structural-functional theory by Hudson (1978), which identifies social structures and social functions as tools for social order (Dew, 2014), there is a misalignment in the social structures and social functions in the case.

Numerous factors had a bearing on communication in the case, these include South Africans' prefer transparency in communication, hierarchy influencing the flow of communication, language barrier, and lack of cultural empathy impacting the understanding of messages. Theorists George Herbert Mead and Erving Goffman emphasized that culture, the cultural approach to communication, and the resultant organizational communication are all interdependent. These present the social structures and social functions that serve as tools for social order (Dew, 2014) when communicating. Therefore, the identified factors that have a bearing on communication in the case are found to be barriers to social order in the case.

Congruent with the literature review, leadership and leadership support in the case were found to be influenced by intricacies in the environment resulting from cultural dynamics. Hierarchy influenced the availability and accessibility of leadership, as well as the depth of support provided. In line with Hersey and Blanchard's contingency (situational) theories, which place emphasis on the internal and external dimensions of the environment having an effect on leadership, the same is noted in the case. Another finding that was beyond the initial objective of the study on leadership was how leadership support is also dependent on participants' individual initiatives and perseverance. In essence, leadership support is provided where there is effort from the pursuer of support. Thus, while the intercultural leadership competencies found in the literature were found not to be prevalent in the case, Schein's (2004) culture and leadership theory, which states that leaders create a culture within an organization, was rather, found to be prevalent.

Furthermore, decision making in the case was found to mirror the Herbert Simon Decision Making Theory (see; Simon, 1993). The theory emphasizes rationality, associated with familiarity in an environment when making decisions. Respect for hierarchy in the case is familiarity. The shared rules, norms, and values of hierarchy are the environment. This influences decision-making in the case and the acceptance of decisions, as made by those in positions of hierarchy. Similarly, those in a position of hierarchy feel valued because their contribution to decisions is respected. The findings are similar to those of Kohun and Skovira (2011) and Marchisotti, Almeida, and Domingos (2018), who were both able to establish the fact that while external forces influence decision making, culture was one such force, particularly cultural values and cultural beliefs. In short, participants who are not in a position of hierarchy to make decisions or contribute to decisions accept decisions made. This mirrors Khairullah & Khairullah's (2013) explanation that decision-making is influenced by how individuals perceive or interpret a situation. In this cultural identity mix, the structural consensus is the respect for hierarchy, which has shaped the behavior of individuals in this society and has resulted in social order when it comes to decision and decision-making.

Conflict in the case results from how the participants, with their culturally diverse values and differences, react to dissimilar or incompatible personalities, cultural backgrounds, values, attitudes, and perceptions. These represent the social structure of the case. The approach to conflict management in the case reflects Thomas and Kilmann's (1976) avoiding style from the Thomas-Kilmann Model. The approach is characterized by withdrawing from the conflict situation (Cheng & Cheung, 2008) and creates an illusion of social order. In this cultural identity mix, there were unaddressed incompatibilities that shape the social structure, which appear to have social order, although the social order is unreal, as there is a lot of compromising behavior.

Lastly, from the various definitions of culture, the common theme is values, norms, symbols, rituals, or rules, and the meaning they carry for a group in society. In analyzing the cultural identity mix present in the case, it emerged that in any multicultural society where individuals are characterized by different cultures and have diverse values, being able to learn from each other is quite important and may be highlighted as an inevitable tool since it seems to be that it is from this form of learning that values, norms, symbols, rituals, or rules, as well as the meaning they connote becomes a part of learned culture.

Contributions

The study provides support that national culture is innate and influences society's behaviors, whether they are in their home country or a host country. Differences and similarities in cultural values of South Africans and Chinese were evidenced, and the individual experiences in a cultural identity mix and the impact thereof were demonstrated.

Secondly, Hofstede's cultural dimensions could partially be used to explain how the cultural values of South Africans and Chinese influence communication, conflict and conflict management, decision making, and leadership support. This contributes to the limited literature from the South African context, particularly in the banking industry. There were differences observed, and a better understanding was established of the impressions of the South African and Chinese national cultures in the work environment and the social structure. In addition, a better understanding of the cultural identity mix setting was obtained, adding to the existing literature on cross-cultural studies from the perspective of South Africa and China.

Thirdly, South Africans in the case displayed strong cultural values which reflect the values of Ubuntu. Similarly, Chinese nationals displayed strong cultural values that reflect Confucianism. This adds to the existing literature on studies on Ubuntu and Confucianism.

Fourth, some deviations from the findings by Hofstede were observed. One example is that Hofstede (1980) found the South African culture to be high on the individualism dimension. However, South Africans in the case foster relationships grounded on strong moral principles, respect, preference for a friendly and happy social environment, family, and being communal. These values are reflective of a culture high on the collectivism dimension. The deviating finding reinforces the findings from some other studies where arguments were provided to support the fact that Hofstede's value dimensions of culture are more applicable at the country level than it is at the individual level.

Fifth, findings in the study provide support for the theory that culture is learned. It is important to mention that both South African and Chinese nationals in the case expressed admiration for certain values, which are not present in their own culture, as well as the experience involved in learning these values. Society learns about culture through interaction and behavior. This contributes to the existing theory and literature on national culture and its influence on human behavior. There is a better understanding of how South Africans and Chinese interact in the cultural identity mix, especially in the banking industry, where there are limited studies from the South African context. The study helps to close this gap. Lastly, the study contributes to studies on the required tools for achieving social order in an environment characterized by a cultural identity mix. These tools include understanding differences and similarities in cultural values and being culturally sensitive towards the differences in cultural values.

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

Limitations

The main research question that needed to be answered from the analysis was whether the cultural identity mix that is present in Chinese banks operating in South Africa has an impact on the social structure in the bank and how structural consensus is achieved. To answer these questions on differences between the South African culture and the Chinese culture, their communication style, conflict management strategies, cultural values on decision making, and leadership support were examined. The results and contributions presented above were achieved with both inherent limitations that exist in qualitative research and unique limitations that emanated as part of the study.

- The first inherent limitation is that statistical generalization cannot be supported due to the following: the study has a qualitative nature, the data analysis applied the subjective perspective of the researcher, and lastly, single case studies have historically been faulted for not having conclusive evidence to apply generalization. The researcher applied pattern-matching from the significant statements, meaning creation, and themes to produce the fundamental structure, which is bound to the case. Hence, any form of inferences and generalizations of observations may be deemed as inappropriate.
- The second inherent limitation is in the sampling method. Respondents were purposively selected, based on predetermined criteria, to reflect the social setting of the case. Although the sampling method provided rich information and a deeper understanding of the phenomenon, the results cannot be applied to a wider population.

- Further, another form of limitation of the study is its lack of consideration of the diverse nature of the South African society. South African participants in the study are regarded as one ethnicity, with a blanket application of the South African culture, thereby providing no room for the consideration of the country's numerous diverse subcultures. Lastly, is the extension of the application of Hofstede's value dimensions of culture to individuals and individual-level behavior, even though some deviations have been uncovered between national culture and individual-level culture.

Directions for Future Research

- The limitations discussed above are the basis of the recommendations. Firstly, a replication of the study is recommended using a different population. This will not provide statistical generalization, but will increase the dependability and credibility of the results. Future studies can include other Chinese banks operating in South Africa, while other cases may be included to reduce subjectivity.
- South African participants are regarded as one ethnicity, with a blanket application of the South African culture. Future studies can be widened to consider the subcultures within the diverse South African society, to reflect a more accurate analysis of the subcultures in the cultural identity mix.

Statements of Declaration

- Competing Interest

The author(s) declared no potential conflicts of interest concerning the research, authorship, and/or publication of this article

- Statement of Informed Consent

Following the ethical standards as laid down in the 1964 Declaration of Helsinki and its later amendments or comparable ethical standards, approval of this study and the data collection instrument was obtained from the ethical committee of the University of the Witwaterstrand. In addition, the management of the organizations under focus, as well as the participants of the study, were informed of the nature of the study and were asked to grant their consent before the administration of the questionnaire.

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