Chapter 15
Use of the Concern–Task–Interaction–Outcome (CTIO) Cycle for Virtual Teamwork

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EXECUTIVE SUMMARY

This chapter introduces the CTIO (Concern-Task-Interaction-Outcome) Cycle as a means of studying team member interaction using face-to-face and virtual interaction media in retail banking. The type of interaction is discussed in terms of different conceptual cycles having a linkage in the framing of the CTIO Cycle. In the past, routine teamwork using face-to-face communication was important. Today, with emerging technologies for retail banking organizations, teamwork through virtual communication has been gaining importance for increased productivity. This chapter addresses different problem-solving cycles, each of which relates to the mode of interaction medium (whether face-to-face or virtual) used by team members, facilitators, or managers to resolve problems in the workplace. The chapter focuses on understanding the relationship between face-to-face and virtual interaction variables. This is important to researchers in identifying retail banking trends using hybrid teams and virtual group networks with routine teamwork. Using virtual over face-to-face interactions in the different data life cycles linkages are gaining importance from the perspectives of data and information quality. This can be attributed to the increased use of technologies and virtual network features. Current trends are leading to the triangulation of continuous improvement, routine teamwork, and virtual teamwork in support of retail banking organizations achieving productive performance.

DOI: 10.4018/978-1-4666-2618-8.ch015

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BACKGROUND

This chapter provides a background on an evolving approach to teamwork in the retail banking sector. The case refers to a new teamwork approach where routine teamwork is integrated with virtual teamwork using a continuous improvement initiative. The Concern-Task-Interaction-Outcome (CTIO) Cycle (Kissoon, 2007) is the continuous improvement initiative mapped from other conceptual problem-solving data life cycles.

The CTIO Cycle refers to the new evolving consultative, participative, virtual and interactive virtuous teamworking approach. It reflects the effect of employee interaction using both face-to-face and virtual interaction media in achieving productive performance for the organization (Kissoon, 2008a).

Routine teamwork is used in reference to face-to-face interaction, while virtual teamwork is used in reference to virtual interaction media. The CTIO Cycle was researched in a major Australian financial organization, which employs about 30,000 employees and 1,700 retail branches in all states of Australia.

The technology utilization of the financial organization relates to conferencing, teleconferencing, videoconferencing, voice mail, internet/intranet and many other networks features, as shown in Appendix 1. The players involved are the branch managers, team leaders, financial planners, home loan managers, personal bankers, customer service officers and tellers in retail banking branches.

CONTINUOUS IMPROVEMENT TEAMWORK (CIT) MODEL

The Continuous Improvement Teamwork (CIT) Model, demonstrated by stages in the CTIO cycle (shown in Figure 1), is a virtual teamwork approach. The circle in Figure 1 represents the continuous working towards resolution of a concern through face-to-face interaction or virtual interaction by team members. This approach is aligned with common organizational objectives of effective communication using emerging technologies (Kissoon, 2008a). The CIT Model is illustrative of an evolving participative, virtual approach to teamwork currently used by a major Australian banking organization with about 30,000 employees including its international branches. The company’s objective for using the CIT Model is to achieve quality performance for its products and services.

The CIT Model is comprised of the following phases:

- **Concern (Issue):** A team member, or team members, identifies an issue related to organizational performance.
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