Heliyon 9 (2023) e22063

Contents lists available at ScienceDirect

Heliyon

journal homepage: www.cell.com/heliyon

Talent outsourcing in Ghana: A qualitative study of managed service personnel and technology leadership

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ARTICLE INFO

Keywords:
Human resource development
Managed service personnel
Talent outsourcing
Technology leadership
Qualitative studies

ABSTRACT

Managed Service Personnel (MSPs) have become critical sources of innovation, expertise and superior technology-enhanced performance. This understanding has, however, generated conflicting outcomes, as some hold a contrary view. This study examined the contribution of MSPs to achieving organizational targets in the northern cluster of a reputable bank in Ghana in order to determine the bank's outsourcing decisions, MSP responsibilities, and how such roles compare with those of permanent staff of the bank. The study employed qualitative approaches involving group and individual interviews with 66 participants. The investigation revealed that, among others, the bank outsourced MSPs for expertise, technology, innovation, and cost efficiency. It was also determined that MSPs outperformed regular staff in the areas of technology-enabled productivity, profitability, quality services, and organizational efficiency using unmatched skills, experience, and expertise. A novelty of the study is the culmination of new insight into a performance outlook developed to help organizational leaders make informed decisions. The performance outlook also present critical implications for theory, policy, and practice.

1. Introduction

In today's world of intense competition, organizations are left with no other option than to seek new ways of generating value. One such operational novelty available to organizations is a strategic shift from traditional organizational forms to hybrid arrangements involving significant third-party participation [1]. Triggered by this emerging human resource development trend, many institutions have embraced managed service providers (MSPs), or talent outsourcing, to help them benefit from quality labour at less cost [2,3]. This viewpoint is, however, not absolute, as talent outsourcing only gained operational cognizance in the early 1990s [4] with no consensus yet on such critical areas as conceptualization, rationale for adoption, cost effectiveness, contribution to client organization, and implications for knowledge, skills, and abilities (KSAs) of regular staff. It has been observed, for example, that MSPs' contribution to meeting Kenyan banks' set targets has been unimpressive [5]. Similarly, scholars, such as [6], have studied the outsourcing practices of a reputable Ghanaian bank and reported that outsourcing bank services serves as a source of demotivation and job insecurity for established staff as these staff risk losing their jobs to hardworking MSPs. Other negative findings on talent outsourcing have been reported, including the works of [7,8]. Yet, for some scholars, it is a mix of positive and negative outcomes [9] or positive results as managed services enhance performance, improves investor confidence, and, by extension, development of national economies. Indeed,

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https://doi.org/10.1016/j.heliyon.2023.e22063
Received 10 January 2023; Received in revised form 31 October 2023; Accepted 3 November 2023
Available online 4 November 2023
2405-8440/

it has been posited that organizational survival, growth and prosperity are highest when outsourced MSPs are technologically inclined and within the youth brackets of 18 and 35 years, especially those who have served in MSP positions for one to five years [10]. Perhaps, the lack of consensus with regard to the core contribution of talent outsourcing to corporate performance stems from the understanding that outsourcing, in general, is approached differently by different firms, and for different reasons [11] and in specific circumstances [12]. Even the cost reduction characteristic of outsourcing, which appears to have been variously lauded by several scholars [13–15], is still contentious as there is the argument that outsourcing is cost efficient only in some cases [16]. These and other multiple perspectives on talent outsourcing, coupled with its nascent characteristics and complexity in making talent training and management decisions, suggest that little research has been conducted in the field [1,17].

This paper contributes to this debate on talent outsourcing by exploring the factors that inform outsourcing decisions of a reputable bank in Ghana (Bank B), the key contributions of such outsourced talent to the client bank, and any distinguishing features between the contribution of MSPs and other staff categories. It is important to investigate these issues because, in a technology-enabled work environment, talent outsourcing appears inevitable for most strategic organizations [18]. Specifically, the need to explore talent development and outsourcing in Bank B is anchored on three main reasons. First, the post-covid 19 era is characterized by many resource constraints, making it difficult for organizations to make or buy talent from traditional human resource management channels such as training and development and recruitment and selection. Outsourcing cheap but quality labour from third-party vendors then appears to be a viable option for these resource trapped organizations [17,19]. Second, technology and innovation are operational imperatives for contemporary organizations. Yet, access to and use of technological applications require special skills and abilities that cannot be internally provided by many organizations [20], particularly in developing contexts such as Ghana. In this regard, outsourcing service providers in technology and innovation is an important step toward resolving the absence and/or inadequacies of technological resources with serious implications for employee innovative behaviour [18]. Third, outsourcing is understood, adopted, and managed differently by different corporate entities for different reasons and in different contexts. This is probably because not much research has gone into the concept [210], [1]. For this reason and from the standpoint of established staff, some scholars view the concept as counter-productive and a source of job insecurity for existing staff [6] while, from both the outsourcer and service provider perspectives, it has been regarded as a strategic tool [17,19].

It is, therefore, crucial to investigate these issues in order not only to bring more clarity to the debate but also to introduce new insights on the phenomenon of MSP outsourcing, particularly from the perspective of Ghanaian outsourcers, managed service providers and regular staff. The role played by outsourced personnel is critical in fulfilling tasks required for strategic accomplishments [21] of banks in Ghana and efforts must be made to ensure that outsourced services bring desired contributions to the achievement of set objectives. From a boundary spanning viewpoint, this claim assumes even more prominence. A knowledge management scholar, for example, has argued that external knowledge, such as the contributions from boundary spanners or managed service personnel, is so critical for organizational success that some cooperate entities depend on the external knowledge from boundary spanners to co-develop products with customers [22]. It is further argued that the external knowledge contributed by outsourced talent is only meaningful if it is (re)combined with knowledge internal to the company [22]. For the purpose of this study, internal knowledge refers to services provided by regular staff and their leaders while external knowledge is accessed from outsourced personnel. The integration of these two knowledge types is a firm-level activity that is often leveraged for organizational success [23]. Because outsourced talents acts as an interface for the client organization, competitors, customers, and other stakeholder groups, they are often more exposed to some level of KSAs that may not be available to regular staff. These KSAs, which may be described as benchmarks for employee competence or success factors, appear to be the line of difference between the performance outcome of outsourced talent and that of regular staff. For the purpose of this research, regular staff refers to personnel employed permanently or on a contract basis by Bank B while MSPs are personnel engaged by the bank through a third-party vending company, usually on a contract basis. In line with this understanding and given the critical role played by outsourced talent in the attainment of organizational success, this study focuses on this interface role of outsourced talent between bank management and other regular staff. As has been advised [24], further research on the contribution of MSPs in meeting client organizations' target is required in order to determine performance outcomes of the outsourced talent. This study, therefore, responds to this call by exploring the following questions: 1) What factors inform the outsourcing decisions of leaders of Bank B and what contributions does the outsourced talent bring to this client bank? And 2) In which operational areas do managed service personnel exhibit expertise and how does such expertise compare with the KSAs of other staff categories? It is this researcher's belief that answers to these critical questions will contribute immensely to the outsourcing debate as they will help bring new insights, particularly with respect to the varied conclusions on the subject matter and ensuing implications for theory and practice.

The remainder of this paper is presented in five sub-sections. The next segment, or sub-section 2, presents the theoretical background of the study while the methods and materials used for the study are presented in sub-section 3. Findings of the study are organized under sub-section 4 and the theoretical and practical implications of these findings are discussed in sub-division 5. The paper ends with important concluding remarks, limitations and suggestions for future research in sub-section 6.

2. The talent outsourcing debate

Talent outsourcing is a collaborative strategy employed by both private and public sector organizations [1,25–27]. Patrons of talent outsourcing have often argued that the management practice helps to minimize cost and enhance organizational prosperity [16,17,28]. Because outsourced talents work on a contract basis, organizations save cost relating to sick leave, vacations, maternity leave, furnished office space, insurance and other benefits or incentives often associated with the engagement of permanent or established staff [25]. In addition to this strategic cost minimization, talent outsourcing also leads to client satisfaction and provision of more efficient and effective services [29], gains of specialization, flexibility in supplementing existing capacity as a response to changes in demand, decrease in expenses, discipline in the job market [30], and quality modern technological services such as software development and use, business modelling and analysis mechanisms. It is, thus, incumbent that organizations recognize the importance of service outsourcing as decisions taken are often tied to relevance attached to the practice. It is also instructive to note that the choice of a private entity as a case study is informed by the belief that certain management tools used by public sector organizations, such as service outsourcing, are emulated from the private sector [31]. To understand what happens in the public sector, or in both public and private sectors, it is useful to be familiar with trends in the private sector.

2.1. Outsourcing decisions

Traditionally, several non-core activities were performed in-house by staff employed by the firm. This trend has changed as some firms now contract out some of their services or activities to service providers. Such outsourced services may include human resources, marketing, security services, and general maintenance [32]. Similarly, the reasons for such outsourcing decisions are varied. For example, while some scholars have proposed four reasons for which organizations outsource talent: cost savings, the search for an opportunity to focus on core activities, access to resources and knowledge, and increased sophistication of Information Technology (IT) [33] others [34] have provided as many as seven benefits of outsourcing talent, namely access to outstanding capabilities, allocation of resources for other objectives, re-examining problematic services or functions, enhancing company focus, minimizing operating costs, minimizing firm risk, and acquiring access to resources not accessible internally. Yet, other service outsourcing scholars are unsure if outsourcing is economically viable at all as it often comes with considerable transaction costs [35]. Nevertheless, outsourcing has become such a popular strategy that researchers, practitioners, and governments adopt it in order to realize a desired quality of products and services where available staff, technology, or systems are failing [36]. It is, therefore, critical to determine whether all of these factors, some of them, or even different factors altogether inform the outsourcing decisions of the selected bank.

2.2. Technology leadership and outsourcing practices in the banking sector

The key outsourcing practices used by banks and other financial institutions may be categorized into Business Process Outsourcing (BPO) and Information Technology Outsourcing (ITO), often referred to respectively as Systems Outsourcing and Applications Outsourcing [37]. The decision to engage in ITO whether on operational, system development, or business process activities, has three main objectives, namely, to minimize costs, to enhance service quality, and to place greater concentration on the main business operations [38]. Traditionally, organizations manage their IT infrastructure through an in-house Information System (IS) under what is often termed "insourcing". The outsourcing of IT has emerged as a relevant event that is supported by profound implications for the shape of the new IS organization. While the traditional focus of research on this IT function has been internally concentrated on the association between IS and line management (for example, the centralization – IS decentralization trend), current ITO efforts emphasize external sources of expertise [39]. Thus, unlike other studies that focused mainly on the external environment, this research explores both external and internal sources of expertise in a banking context of Ghana. It is important to assess the ITO landscape in relation to insourcing because applications outsourcing entails work associated with banks' everyday activities such as lending, taking deposits, and dealing with clients. This means that applications outsourcing allows the banking industry to acquire greater transparency, efficiency of their infrastructure and transaction processes [40]. Thus, the applications outsourcing gives banks the chance to access world-class skills, realize quick project start-up, and borrow the best examples in the banking sector, which translates into lower cost and higher quality, with greater competitiveness of the banks. An examination of outsourced IT/IS services is important because it has been established that different investigations in different contexts could produce different results [41].

Similarly, BPO occurs when a supplier takes over duties for one or more of a firm's business processes [42]. The banking sector has been characterized as an industry that is transforming itself in undeterminable ways and an industry in which competitive advantage is difficult to achieve [39]. BPO identifies labour-intensive work that does not depend strongly on technology, and often applies to procurement, creditors, call centres, human resources, billing and collection, back-office activities, and other labour-intensive functions. Some larger financial service institutions elect to extend their sourcing strategy to entail other outsourced services such as benefits services, finance and accounting outsourcing (FAO) services, and training outsourcing.

BPO has become a strategic-level choice of organizations with a considerable number of outsourcing events that have emerged as one of the most vital business decisions for organizations that want to develop business performance and add organizational value. BPO services are typically explained by business analysts, policymakers, and managers in the sourcing industry, such as the set of discrete processes or transactional operations that facilitate the lending lifecycle including new client acquisition services like telemarketing operations, application processing, underwriting, client or merchant credit evaluation and verification, credit approval, document processing, account opening, client care and onboarding, account servicing processes for credit cards or client loans [37]. This study took all these operational areas into account and assessed MSPs working on both systems and applications services. The aim was to ensure that scope of MSP operations, as determined in literature, was adequately covered in our attempt to fill the research gap established above. This is particularly important as research on these outsourced services has received very little attention in developing contexts such as Ghana [39,43,44].

2.3. Talent outsourcing and the Boundary Spanning Theory

This study lends itself to the illustrations of the Boundary Spanning Theory. In knowledge management, boundary spanning is a human resource development and talent sharing strategy used by firms to connect members within the firm with talents outside the organization. Although many conceptualizations characterize this talent outsourcing strategy [45], this study follows the understanding that boundary spanners are individuals or "organizational members who operate at the periphery of an organization and act as exchange agents between the organization and its external environment" [46]. This implies that the role played by the boundary spanner is similar to that of the managed service person. This is because, in boundary spanning, the individual or boundary spanner act both as an organizational member and as an interfacing manager of the relationship between the firm and its external environment. In this dual role, the boundary spanner is able to "transfer, select, and interpret vital knowledge from the external environment to the firm" [23; p. 1063]. Similarly, in talent outsourcing, the outsourced talent plays a mediating role between internal configurations of the firm and its external partners such as talent vending third-party organizations. Indeed, the outsourced talent is also expected to select, transfer and interpret knowledge, skills and abilities learnt from the external environment to help the firm deliver superior performance. Thus, this study seeks to determine how this interfacing role of outsourced talent or boundary spanners informed the performance of Bank B. It is also this theoretical understanding that underlies the empirical strategy adopted for this study.

3. Materials and methods

3.1. Research context and design

This study employed qualitative methods to explore the rationale, contribution, and performance dimensions of managed service personnel and their commitment to meeting set targets through technology leadership and related strategies. It follows the interpretive research paradigm which assumes that "true knowledge can only be obtained" through both a "deep understanding" and an equally "deep interpretation" of a concept, practice, policy or any other issue of research [47]. For this study, the research participants are expected to share rich and insightful experiences on factors contributing to MSP outsourcing decisions, the performance characteristics of outsourced talent, and the intergroup work behaviour of MSPs and regular staff. Such in-depth information, as elicited from interviewees, was subjected to thoughtful interpretation of the study subjects and their experiences in order to generate the kind of "deep understanding" that is often required of a qualitative research such as this one. In line with this, the study adopted the case study approach, as opposed to other major qualitative designs such as narrative inquiry, phenomenology, grounded theory, and ethnography [48]. A single case study design was chosen for the study because, although there were other banks in the study area, Bank B was the only bank that met the selection criterion of a leading bank in terms of MSP use, IT leadership and quality service delivery. As one of the clusters operated by Bank B in Ghana, covering five of Ghana's current sixteen administrative regions, the branches constituting the participating cluster were viewed as "nested" elements whose performance modalities, dynamics, and outcomes the study investigated [49]. Besides, it involved a parallel assessment of study participants in that the paper examined concurrently the performance characteristics of regular staff and outsourced talent [50]. Indeed, the research was sited in the northern cluster of Bank B because of an outsourcing culture specific to the northern cluster of the bank which resulted in the bank's superior performance, enabled by technological applications at the time of this research. This researcher found this case of operational leadership by Bank B as a good fit for the particularistic nature of qualitative research [47,48]. Preliminary investigations revealed that Bank B was perceived not only as a leading bank in the use of managed service personnel, but also that the outsourcing practice was responsible for the bank's lead role in creating stakeholder satisfaction. For example, the bank was apparently highly rated for its quality services to customers, shareholders, employees and host society. This impression prompted the researcher to investigate the underlying factors for the special recognition given to the northern cluster of Bank B. The northern cluster of Bank B was first to benefit from talent outsourcing in northern Ghana and, as a cluster with the oldest branch in northern Ghana and as qualitative research often lends itself to richness of information from a small number of participants with requisite knowledge on the subject of investigation [47], it was expected that employee participants of this research would have rich and readily available evidence [48] of MSP outsourcing that they would be willing to share with the researcher.

3.2. Sampling technique

The northern cluster of Bank B comprised four branches, with each branch having departments and units. Also, with the exception of one branch, the other three branches had a centre each for the purpose of coordinating all field activities of the branches involved. In this regard, the bank considers the head of each of the three centres as a position equivalent to a branch manager. For this and other reasons, it might be observed, in Table 1, that positions such as branch manager and sales manager mostly have more than one position

Table 1
Distribution of study participants.

Management	Managed Service Personnel (MSP)	Other Contract Staff	Total
Operations (4)	Inquiry Clerk (2)	Customer Advisor (11)	17
ATM Custodian (3)	Teller/Cashier (5)	Office Assistant (3)	11
Branch Manager (7)	Branch Processing Officer (3)	Cash Boy (2)	12
Sales Manager (10)	Customer Experience Executive (3)	Bulk Cashier (2)	15
Direct Sales (1)		Lead Generator (10)	11
25	**13**	**28**	**66**

holders per branch. Each of the four branches of the bank, as described above, thus served as a study site which allowed the researcher to determine whether the phenomenon of talent outsourcing, technology leadership and related issues were specific to a branch or they occurred across branches [49]. As shown in Table 1, a total of 66 staff served the four branches of the cluster.

Owing to the small size of the study population and as all elements in the population were considered good sources of information needed to answer the research questions asked, all 66 staff of the bank were involved in the study. This census technique, along with non-probabilistic methods, have been proven to be viable strategies for realizing reliable and valid qualitative research findings [51]. It is important to point out that, beside the propriety of the census sampling method for this study, the selection of all 25-management staff, 13 MSPs, and 28 non-management staff was informed by the firm belief that the three staff categories regularly interact with one another in the course of their respective duties. Therefore, each category should be able to assess the contribution of their peers within and across categories, superiors should be able to assess subordinates' contributions and vice versa. Beside the enormous benefits of this 360 rating, the different sources of information, as explained in sub-section 3.5, provided a platform for triangulation of data that is often needed to ensure validity and reliability of the research.

Therefore, the 66 study participants identified were categorized into individual interviewees and focus group discussants. Participants of the one-on-one interview were the 25-management staff who were purposively selected for this category because of the lead role they played in making MSP outsourcing decisions in terms of policy planning, implementation, and evaluation. The researcher estimated that engaging this group of interviewees on a one-on-one basis was a reasonable approach to eliciting in-depth information on the MSP phenomenon, as the approach offered several follow-up questioning, probes, and prompts [50]. It is important to note that, although 25 management staff were selected for this first phase of the interview process, a saturation point was reached at the 16th interview. For the second phase of the interview, or at the focus group level, the remaining 41 staff, except one recruit who was unavailable for the exercise, were put into five groups of eight members each and scheduled for a zoom focus group discussion, one group at a time.

3.3. Data collection instruments

Two research instruments, namely an interview guide and a focus group discussion guide, were used to gather relevant data on participant experience, perception, and impression on MSP outsourcing in the bank [52]. Empirical evidence suggests that these two research tools can be rich data sources for qualitative studies as the two data sources lend themselves to processes of triangulation, validation, and reliability of qualitative research [53,54]. As illustrated next, this research mainly relied on the two research instruments.

3.3.1. Interview guide

The researcher designed and used one interview guide for the one-on-one conversations with management staff of Bank B. To ensure consistency, uniformity of content and coverage across different interview sessions, one interview guide was used for all the individual interviews. The guide was composed of three sets of interview questions. First, some ice-breaking questions were used to make each interviewee comfortable, ready, and willing to share honest and rich information with the researcher. It involved simple but leading questions that sought to establish how long interviewees had been working for Bank B, what they liked and disliked about their work or the people they worked with, and how they first got appointed to work with the bank. The next set of questions were then designed to help elicit information that would be useful in providing answers to the research questions. In general, they bordered on outsourcing decisions of the bank in terms of success factors and setback issues, interviewee impressions of MSP performance outcomes, how MSP performance may be compared with that of regular staff, etc. The remaining set of questions basically sought to double check that the previous information provided by interviewees was accurate. This was accomplished by reframing or asking the same key questions using different expressions, scenarios, probes, and prompts. This enabled the researcher to verify the responses to such questions with previous answers provided. There were also some concluding questions that encouraged participants to volunteer any other information they believed would be useful in understanding the outsourcing practices of Bank B and the impact of such practices on performance of employees, in particular, and the bank in general. Each interview session lasted for, at least, 1 h. This was the case for all 16 interviewees covered by this first phase of the interview process.

3.3.2. Focus group discussion guide

The zoom platform was deployed to interact with each of the five groups of participants because most of the members of this category were contract staff and could only afford time after close of work. Special arrangements were made to suit the availability of each group in order to have the group discussions last for a minimum of 1 h. Each of the five zoom sessions of eight FGDs was moderated by the lead researcher and aided by two research assistants. As in the case of the one-on-one interview session, the FGD followed a predesigned discussion guide prepared by the researcher. Because the FGD was intended to complement information gathered through the one-on-one interview, coverage of the FGD was similar to the one for the interview section. Thus, the questions generally centred on roles and responsibilities of interviewees in their current positions, how they were appointed to such positions and how talent outsourcing is practiced at their place of work. Some of the questions bordered on interviewee knowledge on performance outcomes of outsourced talent, factors that account for such performance outcomes, and whether or not outsourced talent helped to meet or miss set targets. The rest of the questions then sought to illicit comparative information on the abilities of MSPs and regular staff. As with most FGD segments, participants were allowed to volunteer information one after the other until an agreement or otherwise of the substance of each question was established. This way, participants had the opportunity to double check submissions made by colleague participants and even offer additional details in support of or against the discussion point in question. There were times a question may be asked or a scenario was created for discussion and no participant volunteered to contribute. In such instances, the researcher appointed someone to trigger the discussion. Where there were still doubts or lack of clarity after a focus group discussion, follow-up telephone calls were placed to specific participants of the FGD for the purposes of clarifying portions of their submissions.

3.4. Data analysis procedure

Data collected using the two instruments were recorded, transcribed and manually analysed narratively. The narrative analysis was deemed appropriate for this study because it is a powerful and frequently used qualitative data analysis technique, with an ability to provide a clear and complete picture of the issues of investigation and the findings that ensued [55]. In this research, it was anticipated that the narrative analysis technique would help clarify the multiplicity of perspectives on the rationale for outsourcing MSPs, the contributions that MSPs bring to the table, and the areas in which they exhibit unmatched expertise. To do this, the researchers followed prescribed steps provided by qualitative research methodology scholars [55,56]. First, with the consent of participants, the interviews were recorded, and the recorded interviews were transcribed and the transcripts read over many times. This allowed the researcher to edit out any errors and inaccuracies. It also gave the researcher an opportunity to form first impressions about the content of each interview transcript and the alignment of ideas observed across transcripts. To further ensure content validity, the transcripts were compared with the researcher's field notes taken while the interviews were being conducted and recorded. The notes were taken as a security measure against the possibility that the recording device could fail. Such editing of transcripts then paved way for coding of the transcripts which was done by labelling each transcript with abbreviated forms of themes that emerged. It has already been stated that the research instruments for this study were structured according to some thematic areas. The coding process, therefore, used these thematic areas as the major themes, under which several sub-themes and their respective codes were created and used. As the process progressed, some sub-themes and codes were merged while new ones emerged. Codes were merged any time it was observed that the contents under such coded information expressed the same or similar meaning. This went on until the three main themes emerged with their respective narrative content. These themes and their respective content analysis are presented in the findings segment of this paper.

3.5. Reliability and validity

The researcher relied on participant validation as a strategy for ruling out any threats of validity. A renown qualitative research scholar [47] has explained not only that participant validation is "systematically soliciting participant feedback about your data and conclusions from the people you are studying" (p.111) but also that it is the most effective way to avoid misinterpretation of what participants say during an interview. In this study, the researcher employed participant validation by summarizing each discussion point or rephrasing participant submissions for the interviewee to verify. Additionally, findings or conclusions of the study were verified by participants who were available and willing to do so. In the same vein, from 3.4, it can be seen that the approach to data processing and analysis has been consistent in terms of data sources, data collection instruments used, and participant selection. These techniques were also deemed reliable for this study because they were consistent with what previous researchers used for qualitative investigations [51].

4. Results

Three major themes emerged as findings of this study. These are factors affecting MSP outsourcing decisions in the bank, the role played by MSPs in the achievement of set targets of the bank, and output of outsourced MSPs compared with that of established or permanent staff. To facilitate reporting of the results for this study, all research participants were categorized and coded according to whether a particular participant was interviewed one-on-one or in a focus group. Therefore, all 25 management participants were assigned the codes MGR 1, MGR 2, MGR3 … MGR 25 while the remaining 40 participants coded as FGD1-INT1,2,3 … 8, FGD2-INT1, 2, 3, …8, etc. Thus, a submission that is attributed to FGD4-INT4 refers to a submission by the fourth interviewee in Focus Group 4.

4.1. Reasons for MSP outsourcing decisions

This study examined the major factors that account for outsourcing of MSPs at the bank. It was found that the bank resorts to outsourcing talent for a number of reasons: 1) to address issues of skill deficiency exhibited by existing staff of the bank, 2) whenever the bank is faced with a technical or technological task and existing employees lack the capacity to accomplish the task, 3) when the bank incurs increased operation costs in its day-to-day transactions, 4) when there are increased complaints from dissatisfied customers; and 5) the bank prefers to focus on its core banking activities.

In terms of skill deficit, it was observed that the impact of technological advancement on certain bank services required specialized skills, experience, and expertise that might not be available to established staff of the bank. These services include operational imperatives in the areas of innovation, digitization, and provision of IT services such as software development, acquisition, and operationalization. Across the four participant branches of the bank, it was remarkable to note that all management staff consistently acknowledged the crucial contribution of innovation, digitization, and software adoption toward the bank's effort at providing unmatched customer service in order to remain competitive in the banking industry. But they were also quick to explain how it can be difficult for most established staff to meet the skill requirements for innovative workplace behaviour, technological advancement, and software development and application. A focus group discussant, for example, strongly argued that "the most distinguishing quality of managed service persons is a top-rated … um … technological know-how that is hardly found in existing bank staff" (FGD3-INT 6). The bank, therefore, outsources MSPs with top-notch technological skills as both a stop-gap measure and a long-term talent management strategy. A senior bank management official (MGR 7) explained this further in these words:

> Clearly, as a bank, we always want value for our customers, and this is core across all our branches. You know how competitive this industry is and you might have also heard of the various policies from the central bank that impact our own activities. We cannot risk anything at all when we want to succeed. So, we actually engage in outsourcing for some of these things [reasons]. You want to make sure that you have the people who are always bringing innovation into your bank, you have the experts who provide the best digitization, and you have the men with the best software for you.

The second reason underlining outsourcing decisions of the bank is closely linked to the first. While in the first instance, the bank outsourced MSPs because of a skill deficit, this second factor is about a lack of technological provisions and the skill needs that come with such technological necessities. So, with this second factor, the bank actually outsources MSPs to help provide technological infrastructure that the bank needs, or that the bank may have but requires some extra skill to setup, operate and maintain. When faced with these physical and human resource challenges, the bank relies on "outsourced experts from external providers whom it engages on contract bases in order to be educated or trained in such technical areas" (MGR 1).

The third motive behind the bank's outsourcing decision is rising operational cost incurred on its day-to-day transactions. In most cases, when such high cost in daily operations is weighed against the cost incurred in outsourcing MSPs, the latter is often preferred as it is much more cost efficient. MSP services were found to be yielding greater value than keeping a permanent staff member in certain positions. The study participants identified three areas where outsourcing actually reduces operational cost: employee compensation and benefits, huge IT cost, and consultancy fees. For example, management and non-management participants made various assertions to suggest that although MSPs render quality services to the bank and still achieve the desired results, they are often not entitled to compensation and benefits, except for the service fee paid to their providers. For management of the bank, this is a cost-cutting strategy as the arrangement does not require the bank to keep certain staff who may need further training to succeed on their job. It was also reported that most external IT service providers (MSPs) offer excellent services at reduced costs, which makes the outsourcing strategy appealing to the bank. That is, MSPs provided IT services that are reliable, timely, and less costly to access than the typical banking practice of hosting multiple IT servers at high costs and less encouraging results. The work of MSPs was also regarded as consultative which, if accessed from a regular consultancy, would cost the bank fortunes. Indeed, "because these outsourced professionals are also seeking to be engaged long-term by the bank, they open up to regular staff with whom they share skills that a regular consultant would not do" (FGD2-INT 4). Thus, the practice of outsourcing MSPs has helped in reducing consultancy fee by a huge margin as the bank does not have any monthly obligations, as confirmed by a senior management member of the bank

> We need to offer quality services, but we need to do so at standardized cost and, sometimes, you weigh the cost and it can be baffling. You know when you have to pay allowances, give incentives and other benefits, it is really costly. But when you have people who are only in to help you with your core activities for some period and you don't even have to pay any of them these benefits, it feels good. And, of course, you don't have to pay every month for consulting services too, and even for IT provided (MGR 15).

4.2. *Contribution of outsourced MSPs*

With the role played by MSPs in achieving set targets of the bank, it was observed that MSPs provided critical services toward increasing productivity and profitability, improving quality of services, improving operational and technological efficiency, and lowering innovation costs and risks to the bank. On improvement of productivity and profitability, the study participants were of the firm belief that outsourced MSPs join the bank with very high levels of commitment and participation which they exhibit daily at the workplace. In the process of this exhibition, they end up setting performance standards that synergistically carry along other categories of staff. Initially, one or two focus group members in three of the five focus groups involved vehemently disagreed with this contention. These interviewees argued that "the MSPs join the bank as new entrants who must be taught the ropes of the game by the regular staff" (FGD1-INT 4). "So, it cannot be the case that the MSPs rather come in to teach us", another focus group member (FGD 3-INT 2) concluded. Unfortunately, these differing submissions were defeated as the majority of interviewees enthusiastically supported the contrary. The popular position upheld by the majority of interviewees is that, although MSPs are usually few, they are generally able to, through their superior technological know-how, inspire regular staff to be more dedicated and results-centred in their approach to duty. This does not only enhance productivity and profitability of the bank, but it also serves as a fundamental reason for which management of banks employ the services of MSPs. This understanding is contained in the following excerpt by a management participant (MGR 3):

> These guys come into the bank and prove that they know what they are in for. They demonstrate great skills and knowledge and push through to do everything possible. They also demonstrate strong satisfaction on the job and they find the right strategies to excel in every way possible. The advantage is that the non-MSPs are also influenced to meet up with such standards.

The centrality of this claim was so pronounced among study participants that it basically resonated in every participant's submission, although variously expressed. From the extract, it is obvious that, for employers of the banking sector, the primary role played by MSPs is that of a promoter of superior technology-driven productivity and profitability. This admission was corroborated by the

MSP participants themselves who also attested that their responsibility as MSPs is a dual one. The MSPs argued that while it was incumbent for them to prove that their parent organization (the third-party organization) offers the best MSP services, it was equally crucial to illustrate this worth to the bank by achieving the kinds of results for which they were outsourced. One MSP aptly captured this during a focus group discussion and was passionately supported by other participants:

> As an MSP, I know I work in the bank for a purpose and I must achieve that purpose in absolute terms. I mean, my contributions should count and my results should be visible enough for everyone to see. For me, my organization looks up to me the same way that I am expected to add value to this bank. That is to say that the bank also looks up to me to bring something of great value (FGD 5-INT 5).

It is important to note that management of the bank failed to acknowledge the responsibility of MSPs toward the third-party company, possibly because it does not form part of their interest. To the bank officials, what is important is the returns on their investment in the services of the MSPs. Indeed, when probed further, the bank officials indicated that since the third-party firm is paid by the bank for MSP services received, it was entirely up to the third-party firm to handle issues of reputation. They admitted, however, that MSP services are best marketed by the reputation of the third-party company.

The second role played by MSPs is improving the quality of bank services. Management of the various branches confirmed that banking services are greatly improved when MSPs are outsourced. They attributed the trend to the level of skill and experience these MSPs bring into the organization. For the MSPs themselves, their ability to contribute considerably to improved bank service is hinged on positive attitude to work. The same MSP contribution was viewed by other contract staff as emanating from skills that matched tasks, effective communication, and goal-centredness. Commenting on the critical role of MSPs in quality service delivery of the bank, a contract staff said:

> It is like they have a special approach to work. Whenever we have these people, they approach work differently, they demonstrate good skills towards their job tasks and they perform their tasks effectively and efficiently. Surprisingly, some employers insist on having the services of specific MSPs, particularly if such MSPs are generally good at what they do (FGD4-INT 7).

Similarly, a management participant recounted:

> Yes, I agree that when we outsource MSPs, we get quality service delivery. These guys are highly competitive and always put in the extra effort to ensure that the customer is satisfied. Sometimes, you wonder why you are unable to catch up with certain kinds of stuff, but they are able to. Yes, they do keep that positive attitude that drives quality service delivery (MGR 10).

The third role played by MSPs is ensuring that there is operational efficiency in the bank. MSPs help create operational efficiency by helping to reduce waste of bank resources without compromising quality of services rendered to customers. For most of the management staff interviewed, these MSPs are both efficient and effective at their jobs and they are able to produce results that sometimes exceed set targets. Indeed, this observation that MSPs are able to use available resources, including technological tools, effectively and efficiently to achieve set targets ran through different participant responses. It was generally agreed that “most of these MSPs have technical knowledge of some of the technological resources used by the bank and are often able to fix them whenever they break down” (FGD3-INT 1). Thus, participant observations in terms of MSP contribution to creating competitive advantage for banks may be synthesized to include access to outstanding capabilities, allocation of resources for task accomplishment, re-examining problematic services or functions, enhancing company focus, minimizing operating costs, minimizing firm risk, and acquiring access to resources that are often not accessible internally.

Finally, on MSPs’ contribution to lowering cost and risk while they pursue innovative strategies, it was found that when the bank outsources MSPs, the MSPs bring new ideas on board and help create value for the bank’s customers and other stakeholders. It was further argued that since “MSPs are able to proffer solutions to problems and also engage in different idea generation to uncover new ways of doing things” (FGD5-INT 6), banks do not have to set aside money for consultancy services from banking innovators and the risk associated with such engagements. These MSPs, with the right knowledge and skills in innovation, already serve as ‘internal consultants’ with relatively lower cost and risk rather than the regular consultancy services. Thus, outsourcing MSPs who can provide the kind of innovation desired by the bank is a strategic banking practice with many advantages. A senior management staff of the bank, for example, expressed this idea in the excerpt below:

> Basically, we outsource talent because the ‘visiting employee’ enters our work premise with the spirit of a game changer. I must say that they can be really innovative. They are always trying out new ways of doing things and that, for me, is a great learning experience. For example, there was this new software that we were just too afraid to use because we anticipated facing several challenges. It took the leadership of one such outsourced talent to launch the software (MGR 12).

Thus, not only did the intervention of the MSP save the company from exorbitant external consultancy fees, it also enhanced the bank’s competitiveness, digital capacity, and improved its logistical planning and management.

4.3. Output of outsourced MSPs compared with that of established staff

For this theme, the output of MSPs compared with other staff (non-MSPs) was assessed. It became clear that both MSPs and non-MSPs contribute high levels of value to the bank in achieving its targets. It was particularly observed that the contribution of permanent staff to the bank’s strategic achievements is both immeasurable and quite sustainable. However, three areas where MSPs outperformed permanent staff were identified. These are operational efficiency, reduction in innovation cost and risk, and quality of service delivered. Incidentally, these areas coincided with the typical role played by a MSP as identified under our second thematic analysis. Naturally, it is expected that these MSPs work better in what they are engaged to do. For example, with regard to MSPs' contribution to operational efficiency, it was determined that, since they are more exposed to specialized training and development and are better placed to understand the bank's strategic activities, MSPs are generally more efficient in the use of technological resources to perform tasks than the established staff. The MSPs are also good innovators whose services are accessed at a much lower cost than when internal consultants or a regular staff is engaged. As a result, the risk of losing funds in huge consultancy fees is minimized. Indeed, the MSPs mostly contribute more than the permanent staff in the technical areas of the bank where most permanent staff have little specialty. In fact, most participants acknowledged that the contribution of the MSP in reducing innovation costs and risks in these areas is essential for achieving the bank's set targets and that these innovations by the MSPs are desirable in a competitive banking industry. On their part, the MSPs believed that they were better placed in technical knowledge and associated innovative initiatives since they have been specially trained in such fields. The MSPs also believed that their existence at the bank is significant for minimizing costs and risks associated with adopting new technologies:

> Well, sometimes we all come up with new ideas in doing things at the bank to make our tasks easier and simpler. But I agree that the MSPs contribute more to this, especially with technical kinds of stuff; they do it best when it comes to implementing new ideas on the kinds of stuff that we [the regular staff] are not familiar with (FGD 2-INT8).

It has already been established that MSPs provide quality service to their client organizations since their core responsibility is to give the client organization a compelling reason to repeat business with the third-party organization. A management respondent confirmed that MSPs are able to demonstrate quality service delivery through "expertise that cannot immediately be derived from established staff of the bank" (MGR 11).

This difference was shared by both the MSPs and non-MSPs. While the two staff categories appreciate each other's efforts, they also acknowledge that MSPs are mostly specialists who apply special skills in the performance of their duties. A non-MSP observed, for example, that it is difficult to have the same performance expectations for MSPs and non-MSPs because "when you have someone [MSP] who is a specialist in a certain field, you expect that they perform much better and more innovatively on the job" (FGD1-INT 5). Thus, the non-MSP conceded that, with regard to the specific role played by MSPs, the latter category of bank staff performs better. Similarly, an MSP contended that "outsourcing MSPs is outsourcing innovation and the bank for which I work has long realized this" (FGD4-INT 7). Exemplifying this claim, another MSP attested that the outsourced services he provides to the bank has resulted in unprecedented functional cloud storage, strong in-house internet connectivity, speed in internet services, etc. Emphasizing the difference between the two staff groups, a management participant made the following observation:

> When you have workers who are permanent, they are usually hesitant to go the extra mile in serving the bank. But for those that you have contracted to work for you, they want to feel responsible for what they do and they want to be accountable when things go wrong. And, for me, this is the striking difference between these people (MGR 11).

5. Discussion

This study sought to determine factors that inform outsourcing decisions of an organization in Ghana, the contribution of such outsourced talent to the client organization, and the circumstances under which MSPs exhibit desired expertise in client organizations. Findings of the study present implications for theory, policy, and practice. First, this study echoed the theoretical underpinning that MSP outsourcing is an efficient and effective tool for meeting bank set targets. It was understood that, although MSP services are sourced at a much cheaper rate than when regular staff are engaged, the quality of services received from these MSPs is often unmatched. Although some previous scholars have underscored this cost-reduction characteristic of MSP services [57–60], others have contended that MSP outsourcing can be very costly due to payment of some transactional fees [16]. This research offers enough grounds for us to align with the former school of thought. There is evidence to suggest that, even if there are contractual fees to be paid, it is not necessarily in all cases. It often applies to first-time contracts and, as a one-time payment, such contractual fees cannot be compared with the regular (monthly, quarterly, yearly etc.) payment of many high-rate salaries, incentives, benefits, and perquisites required to keep regular staff on the job. In short, this paper has argued that, in spite of the fear of transactional charges, MSP outsourcing is still a more cost-efficient operational strategy which, in the estimation of this researcher, helps bring finality to the argument of whether or not MSP services are more strategic, more reliable, and less costly than services delivered by regular staff.

Besides, this investigation covered the major factors that push the bank into making an MSP outsourcing decision and found that the bank resorts to outsourcing talent for five reasons: 1) to address issues of skill deficiency exhibited by existing staff of the bank, 2) whenever the bank is faced with a technical or technological task and existing employees lack the capacity to accomplish the task, 3) when the bank incurs increased operational cost in its day-to-day transactions, 4) when there are increased complaints from dissatisfied customers; and 5) the bank prefers to focus on its core banking activities. In essence, these factors represent a synthesis of the various factors espoused by previous researchers such as [33,34]. For example, authors [33] have provided two sets of four reasons for service outsourcing, but with similar or same effect. In the case of the seven factors proposed byauthor [34], allocation of resources for other objectives and acquiring access to resources not accessible internally can easily be merged just as minimizing operating costs and minimizing firm risk can be aligned. Viewed from this perspective, it is reasonable to argue that the five factors identified in this study are different from those presented by previous scholars in terms of number and substance. It is instructive to note that, in establishing the difference between the five success factors or KSAs of this study and what other researchers found, a careful examination was made in order to help compare both number and substance. The five factors presented here should, therefore, appeal more to the outsourcing decision-making process.

Yet, MSPs have been lauded for their role as custodians of both external and internal knowledge [39] which helps them to create competitive advantage for client organizations. Findings of this study largely confirmed this theoretical claim. However, the study went beyond this rhetoric to examine a failure to sustain this competitive advantage following a change in MSP status. While this difference in work behaviour is presented later under practical implications, it is important to emphasize the similarity here. As with previous research findings, this paper found that MSPs provided critical services toward increasing productivity and profitability, improving quality of services, improving operational and technological efficiency, and lowering innovation costs and risksf to the bank. The MSPs not only colourfully discharge their responsibility but they also outperformed regular staff in all four performance dimensions. This is particularly intriguing because these MSPs worked so hard for less pay mainly because they expected to be hired on a permanent basis by the client bank. What could be the reason then that incumbent MSPs are able to outperform permanent staff, including former MSPs? Does this mean that incumbents will suddenly become less efficient once they attain permanent staff status? Of course, it has been established that these MSPs are able to put up superior performance as a result of some special KSAs (both internal and external) that they possess, and which may not be at the disposal of permanent staff [61]. As discussed in the next few paragraphs, this paper adds value to this viewpoint by arguing that some other organizational actors make it difficult for outsourced talents to sustain their knowledge sharing behaviour – a trend that hampers long-term benefits for client organizations.

Second, there are a number of implications for policy formulation, implementation, and evaluation. For example, policy makers should be worried that MSPs are superior achievers only in their capacity as incumbents. This finding differs considerably from those of previous researchers who basically established whether or not MSPs were effective and efficient resources. This paper argues further that MSPs lose their superior performance upon assumption of the status of permanent staff member. It is common knowledge that a skill, once acquired, is difficult to dispossess. Yet, we have seen that MSPs are less productive as former MSPs or permanent staff than when they are incumbent MSPs seeking to attain the status of a permanent staff. Why are former MSPs not as effective as incumbent MSPs? Should banks discard the idea of hiring talented MSPs on permanent basis and rather encourage the use of contract staff/MSPs? It is clear that banks would answer in the affirmative to our second question because of the obvious advantages in the use of MSPs. However, these banks are constrained by the labour laws of Ghana in terms of the length of time contract staff can work for a client organization. By the labour regulations of Ghana, the bank cannot engage a casual staff for more than six months without renewing the contract and for more than five years without regularizing the appointment of the person. In compliance with this provision and in order not to lose top performing MSPs, the bank strives to hire some of these MSPs as permanent staff in anticipation of sustained superior performance by the MSPs. It is, therefore, unacceptable to have the level of performance of these same MSPs drop by a considerable margin merely because their services have been regularized by the bank. Perhaps, this MSP behaviour is deliberate as the MSPs have now become members of a team of regular staff with a 'responsibility' to adhere to demands for politicization and personalization of such regular work environments [62]. When this happens, the kind of superior performance that initially characterized MSP engagement is often lost to counter-productive tendencies of the regular workspace. Therefore, at the level of the client bank, policy makers need to re-examine the engagement terms of MSPs seeking to be considered as permanent staff. These MSPs must be made to maintain performance standards throughout their engagement as permanent staff.

Performance control mechanisms can also be established between the service provider and the client organization that would extend the third-party vendor liability beyond the MSP contract period. Already, the service buyer and the MSP service provider company have policy commitments that facilitate coordination of MSP behaviour on the job [63,64] where penalties and fines apply in cases where performance expectations are not met [65]. It is obvious that policy guidelines serve as adequate motivation for the service provider to meet or even exceed performance expectations and client organizations could explore the possibility of having a mutual agreement with the service provider firm to ensure continuity of performance standards even when the MSP becomes a permanent staff member of the client organization. For example, the agreement could include a provision that any time an MSP's performance diminishes after a change in status from MSP to regular staff, the client organization would cease doing business with the third-party service provider, demand compensation from the service provider, dismiss underperforming MSPs, or such deliberate underperforming MSPs may simply be returned to the third-party service provider. This is similar to the position held by previous researchers such as [66] who have contended that, with good contract management and well-prepared agreements, work standards can be upheld throughout the MSP work period with the client organization, including post-contract behaviour of outsourced talents in the bank.

Third, the practical implication of the policy issues above can be both varied and complex as policy implementation is usually the most difficult part [67]. Sometimes, although former MSPs may want to exhibit superior performance, the strings of their newly found political 'godfathers' will pull them away from any such considerations. This understanding resonates well with the observation of previous scholars who advised that, in a developing contexts such as Ghana, certain policy directions exist only on paper [68,69] as such policies are practically paralyzed. In the case of outsourced talents in the northern cluster of Bank B, it is important to note that MSPs carried out their practical responsibilities at two levels: 1) when they worked for the client organization as MSPs and 2) when they were engaged as permanent staff by the client organization. In the first instance where they worked as agents of a third-party vendor, we found that MSPs exhibited expertise with demonstrated superior performance. This is probably because the service provider ensured that the MSPs were exposed to specialized training and development, and that they understood the bank's mandate and worked honestly toward it. They were also both efficient and innovative enough to handle technical and complex assignments. Now, when these MSPs become permanent staff with the same exposure and skills, they are suddenly unable to deliver the same level of quality service. The practical implication of this development is that, although previous studies have lauded the unmatched contribution of MSPs, this paper has contended that such MSP services are unsustainable in the long-term. It is important to bring this to the attention of policy implementers, particularly in the Ghanaian context, because of the ubiquitous presence of failed development projects. The bank needs to understand why top performing personnel hired for specific tasks sometimes fail to meet set targets or underperform, particularly in their capacities as MSPs, former MSPs, and permanent staff.

Fig. 1 offers a good illustration of this difference between the performance of MSPs and that of regular staff. The Figure demonstrates that, of the three talent search tools (training and development, recruitment and selection, and outsourcing), outsourcing is the best tool for delivering quality service and meeting target performance. The remaining two tools (Training and Development and Recruitment and Selection) are unable to do the same because they are obstructed by in-house detractors such as complacency, skill deficiency, lack of infrastructure, office politics, etc. It is also important to note that although two-way relationships have characterized the performance actors of both outsourced talent and regular staff, it becomes a one-way performance trend when MSPs are transitioning to regular staff status where they encounter a number of performance detractors who cause them to lose target performance. It is also instructive to note that quality service delivery from regular staff, that will lead to target performance, is not optimized because of the presence of performance obstacles. This trend is indicated by a red dotted line. The performance illustration, therefore, seeks to help organizational leaders make informed decisions for policy and practice.

6. Conclusion

This study sought to determine the key factors that inform outsourcing decisions of an organization in Ghana, the contribution of such outsourced talent to client organizations, and the circumstances under which MSPs exhibit desired expertise in client organizations. It was found that, although both permanent staff and MSPs contributed immensely to the success of the bank, the outsourced MSPs exhibited superior performance in their respective areas of specialty. It was observed, for example, that MSPs provided critical services toward increasing productivity and profitability, improving quality of services, improving operational and technological efficiency, and lowering innovation costs and risks tothe bank. The MSPs were able to effectively deliver these technical and complex services through specific professional roles they played in the supply chain of banking services. First, the MSPs prioritized professional conduct over personal interest. That is, they knew the purpose for which they were engaged in the bank and worked diligently on assigned tasks and assignments. They worked to satisfy the needs of both the client bank and the talent vending company as contained in the factors that pushed the talent outsourcers into making the decision to outsource them. The MSPs knew that it was only when the two institutions were satisfied that they could also achieve satisfaction by becoming permanent staff. Second, as a result of their ethical work behaviour, the MSPs outperformed other employees of the banks, particularly in the areas of operational efficiency, reduction in innovation cost and risk, and quality service delivery. It is important to note that these areas coincided with the roles played by the MSPs, which means that where an employee plays his/her role well, such employee can always excel on the job. Third, the superior performance of the MSPs was subjected to the regulation of performance controls by the third-party talent vendor. Although the MSPs worked within the banking premises, their training, motivation, compensation and reward schemes were controlled by the vending company. In order to remain in business, the vendor ensured that the MSPs received quality training at affordable cost to the buyer. On their part, the MSPs exhibited expertise because they needed to give a reason for the client bank to later hire them on a permanent basis. They also needed to project the vendor as a reliable talent pool. Fourth, when these MSPs transition into permanent staff, they suddenly begin to underperform, the same way that other regular staff did. They created the impression that there were some agents of performance sabotage that stopped former MSPs from delivering desired performance. It was observed that these agents of performance sabotage constituted the main reason for the recognition of MSP outsourcing as a strategic tool for achieving organizational set targets. This also means that it is the absence of these agents in talent vending companies that enabled MSPs to play the critical role in augmenting the bank's level of productivity and profitability, improving organizational quality of service and operational efficiencies through a combination of expertise, experience, and appropriate attitude toward professionalism.

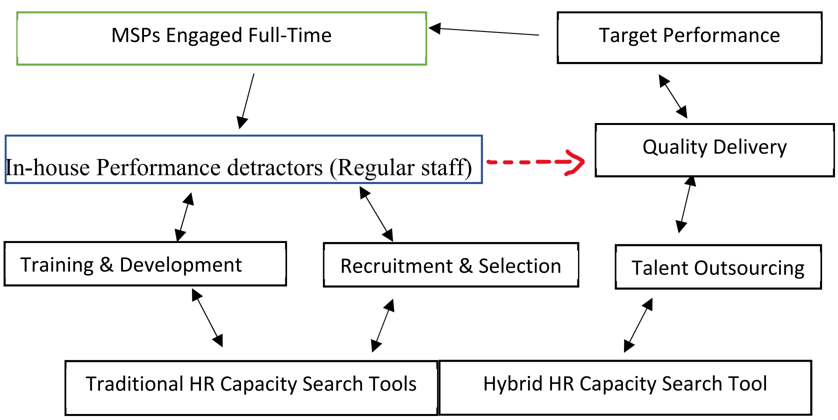

Fig. 1. MSP-regular staff performance outlook.

7. Limitation and future research

This research was carried out on one bank in Ghana. Findings of the study are, therefore, limited to the outsourcing practices of the bank. The focus of the paper was also limited to leadership and staff of the bank as well as outsourced personnel since the aim was to assess performance outcomes of the three categories of study participants. Other stakeholder groups, such as customers and other collaborators, could be included. Future research could expand the scope of research to include these other stakeholders of Bank B and other organizations (private and public) in Ghana and beyond. Future studies could also explore the impact of an increasing preference for talent outsourcing on training and development decisions of firms, how MSP performance may be sustained after the MSPs have become permanent staff, and reconstructing office politics to exclude sabotage, the pursuit of personal rather than corporate goals, and other counter-productive tendencies at the workplace.

Funding

This research did not receive any specific grant from funding agencies in the public, commercial, or not-for-profit sectors.

Data availability statement

Data used for this study is confidential.

CRediT authorship contribution statement

Stephen Debar Kpinpuo: Writing – review & editing, Writing – original draft, Visualization, Validation, Supervision, Resources, Project administration, Methodology, Investigation, Funding acquisition, Formal analysis, Data curation, Conceptualization. **Abdulai Mohammed-Muniru:** Investigation. **John Antwi:** Investigation.

Declaration of competing interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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