DISSERTATION

CULTURAL COMPETENCY IN BANKING: A PHENOMENOLOGICAL STUDY OF SUB-SAHARAN AFRICAN IMMIGRANTS LIVED EXPERIENCES IN U.S. FINANCIAL INSTITUTIONS

Submitted by

Victor Dzirasa

School of Education

In Partial Fulfillment of the Requirements

For the Degree of Doctor of Philosophy

Colorado State University

Fort Collins, Colorado

Spring 2026

Doctoral Committee:

Advisor: Vincent Basile

Daniel Birmingham
Kari Dockendorff
Charles Butler

ABSTRACT

CULTURAL COMPETENCY IN BANKING: A PHENOMENOLOGICAL STUDY OF SUB-SAHARAN AFRICAN IMMIGRANT LIVED EXPERIENCES IN U.S. FINANCIAL INSTITUTIONS

My study explored sub-Saharan African immigrants lived experiences of cultural competency in U.S financial services organizations. My study utilizes a Hermeneutic Phenomenological methodology informed by Critical Theory in exploring how organizational policies, processes and practices impact the lived meaning and financial experiences of Sub-Saharan African immigrants. Critical Theory provided a lens to conceptualize and question dominant taken for granted ideologies and systemic structures that influence banking interactions and financial institutional practices. Rather than simply propagating the acquisition of cultural competency knowledge, this approach encourages financial organizational actors and leadership to critically engage with and challenge assumptions, biases, and systemic inequalities (Singleton, 2014).

Through in-depth narratives, my participants revealed how they often felt pressured to mask aspects of their cultural identity to participate in and navigate financial systems, while also facing exclusion and marginalization within those same environments. The study further examined how financial institutions unconsciously practiced exclusionary dynamics through culturally insensitive practices. Hermeneutic phenomenology was employed because of its unique combination - a focus of the phenomenological lived experience with the interpretive nature of hermeneutics to facilitate a deeper understanding of how individuals make meaning within their social and financial contexts of lived experience. Critical theory further informed this methodology to help unmask the ways in which power, culture, taken for granted assumptions, and identity intersect in financial settings, particularly as experienced by members of sub-Saharan African immigrant communities (Gadamer, 2004; Laverty, 2003; Smith, 2009; van Manen, 2016).

This research highlights the ethical imperative for financial services providers to move beyond surface-level diversity and inclusion initiatives toward a more genuine integration of cultural competency across organizational structures. The findings suggest that financial inclusion, empowerment, and trust-building require more than multicultural marketing or the hiring of multicultural representatives. Findings call for a reexamination of institutional norms, practices, and decision-making processes. The study concludes with recommendations for financial policy changes, organizational development, and future research, advocating for financial systems that affirm identity, foster belonging, and actively resist the marginalization of sub-Saharan African immigrant communities.

Keywords: Phenomenology, Lived Experiences, Organizational Cultural Competency, Sub-Saharan African immigrants, Financial Services Providers, Critical Studies.

ACKNOWLEDGEMENTS

To God, He who makes all things beautiful in His time, thank you! You have blessed me endlessly. You have seen me through moments of extreme despair and glorious triumph. Thank you for the lessons learned in pain and in joy!

Caroline, for your support and your love. I love you! For the long nights you served as my unofficial editor, I am grateful. Thank you for everything!

To my mother Monica, you taught me how to read and write my first words. You inspired the love for humanity that I have in my heart. You instilled a desire in me to bring about good and change in the world. Thank you for being my first MENTOR and TEACHER . I love you!

To Dr. Vincent Basile, I could not have asked for a better advisor and sage. Thank you for inspiring me and pushing beyond my limits! Thank you for your support over the years and most importantly for being a good man! I couldn't have done this without you!

To my doctoral committee: Dr. Daniel Birmingham, Dr. Charles Butler, Dr. Susana Munoz, and Dr. Kari Dockendorff. Thank you for your commitment and support!

To all my family, particularly my sisters, Gertrude & Relebogile, and my brothers, Fred & Mark, I love you! My daughter Christa, I love you! Raziel, I love you!

DEDICATION

Caroline Barbara Dzirasa, my beloved wife, my rock, my cheerleader, my editor-in-chief, my thought partner, my spiritual guide, and the joy of my life, I want to say Thank You! Your LOVE and your unwavering support, and wisdom have been the source to guide me through this journey. Thank you for being my resonating chamber, my source of strength, and the optimistic presence that brightened even the darkest of my days. This work would not have been possible without your love, patience, insight, and grace. I am endlessly grateful to share this life and this achievement with you. I love you!

Nicole Allison Nees – No greater light has illuminated my path than the love and change you brought into my life. You were there with me at the beginning of this journey. I eternally value the love, kindness, and sacrifice you made to help me achieve my dreams. You inspired me to pursue this special degree, and though heaven and earth separate us, I can still feel the warmth of your smile and love. This is for you!

Love always, Eternally Grateful

TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

CHAPTER ONE

INTRODUCTION

My study focuses on the lived experience of organizational cultural competency as experienced through the lens of Sub-Saharan African immigrants. I will illustrate through accounts of lived experience on how organizational cultural competency is experienced in a financial services organization environment, and how the financial interactions and financial services offered to Sub-Saharan African immigrants are shaped or can be shaped by cultural competence or incompetence within financial services organizations (Smith & Bahr, 2014).

When I first started this study, research revealed that between 2010 to 2015, the sub-Saharan African immigrant population in the United States had increased by 29 percent (United States Census Bureau, 2016; Zong & Batalova, 2017). As of 2015, 1.7 million sub-Saharan Africans lived in the United States, constituting about 4 percent of the 43.3 million immigrants in the United States. In 2019, four years since my initial study of this data, US Census Data publicized that the sub-Saharan African immigrant population in the United States had grown to approximately 2.1 million representing 5 percent of the 44.9 million immigrants in the US.

Sub-Saharan African immigrants are a vastly diverse group comprised of individuals originating from fifty-four countries in Africa. This population includes skilled professionals, individuals seeking reintegration with relatives, refugees from war-torn countries all with a range of ethnic, linguistic, and educational backgrounds (Zong & Batalova, 2017; Lorenzi & Batalova, 2022). Lorenzi & Batalova, (2022) share that 53 percent of sub-Saharan African immigrants in the United States originate from one of five countries: Nigeria, Ethiopia, Ghana, Kenya, and Somalia. This subgroup is the focus of my study as a representation of collective perspectives of the whole.

The current demographic realities of the United States demonstrate a reduction in barriers that once separated cultures nationally and globally (Lee & Liao, 2015). Cultures that were formerly inaccessible have now started merging in organizations today shaping perspectives on the role and need for cultural competency in organizations (Cross, 1988; Ngo, 2008). My focus is on the role and need for cultural competency in financial services organizations. My desire to study this topic is inspired by my personal experience as a banker for many years in a financial services organization and based on the lived experience accounts of the many sub-Saharan African immigrants I met during this time in my role as a banker. I recall a very hopeful collective of people. They would walk into my office each morning with ambitious fervor asking questions relating to building credit worthiness, buying a house, starting a new business, savings, and investment options for their children's college education. Some of the elderly members of this group even wanted to go back to school. Their passion for participating in the American dream was real. They were grateful for the fresh start and second chance in life. After all, most had survived unspeakable trauma and horror in their home countries. Some of them were victims of war torn sub-Saharan African nations and now internationally displaced and removed from their familiar environments. Yet their passion surprised me and resonated with me each day. A story of resilient spirits anchored in hope of "truths held to self-evident that all men are created equal". A dream analogous to the dream that Dr. Martin Luther King spoke of on top of those marble steps of the Lincoln Memorial.

Sub-Saharan African immigrants are better educated than a vast majority of the US immigrant population and participate in the US labor force at higher rates. This population also have lower average incomes and suffer poverty at higher rates than other immigrant groups (Lorenzi & Batalova, 2022). In understanding these revelations of Lorenzi & Batalova, 2022, I recalled my first-hand observations from conversations with sub-Saharan African immigrants when I worked in financial services. Pivotal in this retrospective was the interplay of financial understanding that informed the financial choices and financial decision making of sub-Saharan African immigrants. The US State in which I worked was densely populated with sub-Saharan African immigrants due to a US resettling migration policy for refugees and immigrants to this area. As a result of this I have spoken to hundreds of sub-Saharan African immigrants over the years.

From the premise of an academic, I conducted primary and secondary research to understand the unique set of issues, characteristics and phenomena that contributed to the financial challenges that sub-Saharan African immigrants struggled with uniquely as a cohort of US foreign born immigrants. From an epistemological perspective, I wanted to explore the concept of cultural competency and more particularly the existence, integration, use of, and experience of cultural competency in financial service organizations.

While a few studies have explored cultural competency in healthcare organizations and educational institutions, there are extremely limited resources on cultural competency in financial services organizations. The demographic realities of the United States imply that financial organizations and financial service professionals will work within cultural contexts outside their region of familiarity. Financial services organizations play a crucial role and have an immense impact on people's lives. For the purposes of this dissertation, the terms financial institutions, financial services organizations, financial services providers, banking institutions, and banks are used interchangeably to refer to organizations that provide financial services such as savings, credit lending, money transfers and general money management services.

Financial services organizations are currently interfacing with varying cultures and individuals with different ethnicities and diversity. For this reason, it is essential that financial services organizations become involved with and committed to the creation of working environments that foster the development and integration of cultural competency (Cross,1988, Goode,1999, Trilling & Fidel, 2009). It is the contention of this study that financial services organizations can benefit from a committed effort to integrate cultural competency in all aspects of their processes, policies, governance, institutions, and organizations at large.

There is a need for financial service organizations to promote financial inclusion and financial empowerment of sub-Saharan African immigrants by better understanding how to reach them and guide them on how to use financial products and financial services to build greater financial stability. Financial services organizations also need to have a responsible commitment to the right combination of financial products, financial services, financial services relationships, and financial channels that help sub-Saharan immigrant consumers use financial institutions to build greater financial security and independence. There is a need for financial services providers to address the significant gap of information and knowledge regarding the unique needs and motivations of sub-Saharan African immigrants to honor diversity in cultural differences and financial decision making.

This mandate presents an organizational learning challenge and opportunity, one that organizational development as a discipline should embrace as an integral aspect of its goals for new and novel approaches to effective human resources and organizational development. For organizational theorists and researchers, cultural competency presents an ethical imperative to produce work that is valid, honest, respectful of stakeholders and considerate of the public welfare (American Evaluation Association, 2011). Insufficient attention to culture may result in compromising individual self-determination, due process, fairness, and equitable treatment of all persons and interests (American Evaluation Association, 2011). There are documented instances of inappropriate use of financial research in ways that violated basic human rights in many minority and Indigenous communities (Rutledge, 2001; Schmitz et.al, 2001). For this reason, scholars and practitioners must become aware and cognizant of the intended and unintended consequences of how they engage sub-Saharan African immigrants as a minority population (American Evaluation Association, 2011; Melendres, 2022).

Financial services providers need to understand the widening scope of diversity if they are to effectively engage the multicultural populations they serve with effective service outcomes. Diversity extends to various parameters including but not limited to "race, ethnicity, socioeconomic class, sexual orientation; gender, gender expression, and gender identity; religion, age, health and family status; cognitive, physical, or psychiatric ability; and sensory differences, preferred language, immigration status, degree of acculturation, level of formal education, and literacy, among others (Keaton, 2022; Melendres, 2022; NASW, 2015).

The ever evolving racial, ethnic, and linguistic diversity necessitates financial services organizations to continually develop cultural competence (Smith & Bahr, 2014). Developing capacities to recognize and affirm cultural and philological diversity are integral in facilitating candid and mutually beneficial financial alliances that financial services organizations form with minority populations. These capacities are also vital for creating safe, respectful, and accommodating working relationships among staff in financial services organizations who are also employing diverse staff to attract diverse clients. For understanding, financial interactions should also be seen as cross-cultural interactions. Every interaction between financial services employees and sub-Saharan African immigrant clients and their families presents an opportunity for cross-cultural interactions.

For this reason, I investigated the extent to which multi-level multicultural interactions are influenced by organizational policies, processes, services, and intended and unintended financial outcomes. I also investigated the extent to which sub-Saharan African immigrants mask their identities to belong or participate in financial, organizational processes and use accounts of lived experience to uncover masked and relegated identities in financial decision-making that occur within financial services organizations towards a broader narrative on financial organization multicultural identity and feelings of belonging, affirmation, respect for diversity and participation.

A few financial services organizations and providers have incorporated multiculturalism into their communication strategies as a response to the increasing demands of society. The idea that financial services providers should engage and integrate cultural competency in their services, processes, and policies has not yet become a legitimate expectation. Studies have revealed that most financial services find themselves confronted with a dilemma before taking an action toward a complete, thorough, and sincere commitment toward engaging and integrating culturally competent services. The quandary is on how this focus on culturally competent services, processes, and policies would affect their bottom line (Brammer et al. 2012; Feagin, 2004; Juecken, 2001; Saeed, 2004).

In certain cases, financial services providers have engaged a multicultural workforce in terms of hiring to attract diverse minorities who can attract clients that “look like them” and, in other cases, speak their language. In these situations, although diversity has been hired, diversity is not responsibly and ethically engaged to participate in decision-making processes that affect the outcome of policies, procedures, and services for which these diverse populations were hired to attract (Brammer et al., 2012; Feagin, 2004; Juecken, 2001; Saeed, 2004). In studying the extent of such occurrence, I am particularly concerned with advancing studies on sub-Saharan African immigrants lived experience of organizational cultural competence because of the way in which this population experiences assimilation and ethnicity once they are sojourned in the United States. Feagin (2004) discussed that assimilation and ethnicity in the United States are often viewed under an umbrella category, including nationality and race. Feagin (2004) further explained that major theories of assimilation as well as additional majority scholarship on race and ethnicity repeatedly view the racial or ethnic problem as less than fundamental to the historical development and current condition of U.S. society.

In this study, I am concerned with how images and identities are constructed, how privilege is maintained, how exclusion and marginalization occur, and how financial services organizations and providers can be decolonized towards the deconstruction of policies, procedures, and services that have exploitative consequences for racialized "other" populations. In financial services organizations, the use of powerful metaphorical language occurs as impersonal references to different racialized minority subgroups. This impersonal approach often hides critical social realities, constrains individual understandings, and is commonly used to rationalize oppressive socioeconomic systems (Feagin, 2004).

Therefore, this study was informed by a critical race theory lens as a humanizing methodology foregrounded in the intersectionality hermeneutic phenomenological inquiry to uncover masking, marginalization, and dehumanization within financial services organizations toward a broader narrative on organizational cultural competency.

Organizations that use research for decision-making purposes in policy need to be aware of cultural biases, stereotypes, and differences in worldviews. For organizational learning and development, there is a need for integrated, purposeful actions for inclusivity and honoring multi-faceted perspectives that exist within interactions within financial services organizational contexts. It is also important to develop organizational philosophy to critically examine culturally embedded perspectives, the financial programs developed to address these financial issues, and the intended beneficiaries of these programs (Freire, 1985; Freire & Ramos, 2009; Horn, 2000; Luke, 2012; Martin, 2009; Mueller, 2013; Rutledge, 2001; Schmitz et al., 2001).

Organizations have an imperative to embrace how power works within systems and how cultural privilege can create and perpetuate inequities in power (Freire, 1985; Freire & Ramos, 2009; Horn, 2000; Luke, 2012; Martin, 2009; Mueller, 2013; Rutledge, 2001; Schmitz et al., 2001). Knowledge of the different cultural groupings in financial services organizations is important since they are ascribed different statuses and power, with some of these groupings holding privilege, they may or may not be aware of and some groups being marginalized. There is a need for internal dialogues that examine the historical barriers and privileges that exist within these groupings in financial services organizations (Freire, 1985; Freire & Ramos, 2009; Horn, 2000; Luke, 2012; Martin, 2009; Mueller, 2013; Rutledge, 2001; Schmitz et al., 2001)

Background and Context of the Study

Immigration has significantly contributed to the economic growth and dynamism of the U.S. economy (Johnson et al., 2014; Monger & Yankay, 2012). Immigrants are credited with adding an estimated $2 trillion to the U.S. GDP in 2016 through their representation in the labor force market, innovation, and entrepreneurship ("Immigrants in the United States," 2017). Research further revealed that the revenue generated by Fortune 500 companies founded by immigrants or children of immigrants is greater than the GDP of every country outside the United States, except China and Japan (The “New American” Fortune 500, 2011). Apart from this economic value, immigrant populations also bring a wealth of culture that enhances the cultural fabric of the US.

In reviewing the population demographics of the United States, the research revealed that about 43.3 million foreign-born people currently live there (United States Census Bureau, 2016). A further breakdown of these statistics by immigration status reveals that this foreign-born population includes 20.7 million naturalized U.S. citizens and 22.6 million noncitizens (United States Census Bureau, 2016; Johnson et al., 2014). This is a new dynamic in the trend of immigration.

My study is focused on sub-Saharan African immigrants lived experiences of organizational cultural competency in financial services organizations. It is therefore important to note that for the purposes of this research and study of demographics, the sub-Saharan African immigrant population has been observed to double every decade between the years 1980 and 2010 (Monger & Yankay, 2012). These statistics establish strong grounds of importance for the need for an in-depth understanding of this population in a way that honors them. This study was concerned with investigating an understanding of Sub-Saharan African immigrants lived experiences of organizational cultural competency in financial services organizations. I also investigated the experience of culturally competent capacities, systems, policies, understanding of sub-Saharan African immigrants’ financial needs and well-being, and the experience of specific proficiencies of financial services providers.

In understanding Sub-Saharan African immigrants, it is important to note that the issues they face are multifaceted. Mainly, they must renegotiate their identities in the face of a new, foreign Western culture such as the United States (Coe, 2011; Ogunsiji et al., 2012; Ting, 2010). My study is concerned with how they negotiate new life in the US as it relates to financial dynamics, financial transition, and financial acculturation.

I also investigated sub-Saharan African immigrant descriptions of how they are understood and/or misunderstood as it relates to their pre-migratory expectations, post-migratory realities, feelings of financial belonging and financial exclusion, feelings of financial participation and financial marginalization, experiences with language barriers, experiences of humanizing or dehumanizing financial interactions, financial limitations and how they negotiate structured financial systems.

My research's scope is bounded to Sub-Saharan African immigrants lived experiences of organizational cultural competency after they migrate to the United States. Extremely limited financial research exists on this population, which is why this work is extremely beneficial in contributing to the understanding of this segment of immigrants in the US. The financial dynamics and experiences of organizational cultural competency by Sub-Saharan African immigrants share similarities among my study's participants. I discovered overarching themes within the lived experience accounts of my participants. I took a journey with my participants on their financial challenges while trying to navigate, survive and thrive within a new culture. Through my examination and hermeneutic writing of my participants' experiences, I illuminated an understanding of Sub-Saharan African immigrants' populations for financial services organizations and other interested parties in helping this population have a better quality of life in the US.

Statement of Problem

Limited scholarly attention has been given to the organizational cultural competencies of financial services organizations and their intersection with the financial dynamics, financial transition, financial acculturation, and overall migratory experiences of sub-Saharan African immigrants (Akinsulure-Smith et al., 2012; Akinsulure-Smith et al., 2016; Balogun, 2011; Coe, 2011; Cohen, 2011; Obasi & Leong, 2009; Ogunsiji et al., 2008; Ting, 2010). Developing an understanding of sub-Saharan African immigrants' experiences of financial acculturation, financial transition, and cultural competency is vital for financial services organizations if they are to engage these populations responsibly, sensitively, and in culturally appropriate ways that affect individuals, families, and communities. Through a sound understanding, it is my goal that financial services providers may be able to effectively offer appropriate and well-informed services and interventions that will enhance the financial wellness and unique needs of this population.

There is currently a dearth of understanding of the issues that directly relate to the financial dynamics, financial transition, and financial acculturation experiences of sub-Saharan African immigrants in the United States (Akinsulure-Smith et al., 2009; Akinsulure-Smith, et al., 2016; Coe, 2011; Obasi & Leong, 2009; Ryan, 2008). This presents a unique opportunity for financial services providers to engage organizational cultural competency in a way that achieves a more comprehensive, integrated, and holistic understanding of Sub-Saharan African immigrants in the US. These immigrants experience financial dynamics and financial decision making in unique ways, and how they define and make sense of their financial transition and financial decision-making experiences presents a wealth of knowledge to the financial sector (Akinsulure-Smith et al., 2009). Because limited research has explored the specific financial transitory challenges, language and culture barriers, marginalization, dehumanization, systemic oppressive policies, and processes Sub-Saharan African immigrants are confronted with, this study aims to close a portion of that gap in scholarly knowledge and to serve as an advocatory conduit for their voices to be heard and honored. Furthermore, how these participants account for their lived experiences are shared to expand upon knowledge to achieve emancipatory advocacy and support for this population.

Purpose of the Study

The purpose of this phenomenological study is to explore and understand sub-Saharan African immigrants lived experience of cultural competency while banking with financial institutions in the United States. The study aims to use sub-Saharan African immigrants lived experience accounts to inform a larger understanding of existing U.S. financial institutions norms, interactions, practices, policies, and processes that limit and hinder sub-Saharan African immigrants' experiences of cultural competency. This study uses van Manen's (1984, 1990,1995, 2006, 2016,2023) four existential themes of: lived temporality, lived spatiality, lived corporeality, and lived relationality to bring to light the intricate ways in which sub-Saharan African immigrants navigate, interpret, join or attempt to participate in culturally nuanced U.S. financial milieus. Van Manen's approach is particularly useful in revealing masked and invisible challenges that sub-Saharan immigrants face as well as the emotionally laboring strategies that this population employs to seek personal agency, participate in banking interactions, and understand complex banking strategies. Transformation in organizations needs to focus on linking and integrating cultural competency with other organizational metrics and service outcomes. Policies must reinforce organizational structures that advocate financial practitioner development towards appreciating, learning, practicing cultural competency. The study envisages financial institutions making use of the understanding and storied accounts presented in this study to help build strategic helpful partnerships and relationships with the sub-Saharan African immigrant populations they serve. This study seeks to be an advocatory conduit for the successful financial transitions, financial acculturation, financial health, and financial well-being of Sub-Saharan African immigrants.

Additionally, this study calls for attention to the development and consideration of new and diverse perspectives for audiences interested in the financial transition, financial decision making, oppressive and culturally incompetent systems that are often taken for granted, historical situatedness of marginalization of these populations, and how these experiences affect Sub-Saharan African immigrants in the US. Furthermore, by exploring and understanding these Sub-Saharan African immigrants' experiences, other Sub-Saharan African immigrants entering the US may benefit from more informed financial support and financial advocacy to achieve their hopes and dreams.

Research Questions

The study used three research questions to understand Sub-Saharan African Immigrants lived experience of organizational cultural competency. After a review of current and historical literature, the following questions guided this study:

1. What is the participant's lived experience of organizational cultural competency in financial interactions, honoring beliefs, affirming identity, communication processes, and culture appropriateness?

2. How does the participant describe and account for the processes of seeking, acquiring, discussing, and understanding financial services, and how have these processes affected the participant's life?
3. What is the participant's experience of obstacles and/or availability of sufficient discernable resources for financial decision making with financial services providers, how does the participant believe he/she would have changed or maintained their decisions to take on or refuse certain financial products or services, and finally how did access or lack of access to culturally discernable financial information impact on the participant's quality of life?

Additionally, my study used 12 Primary Interview Questions (PQs) to understand each of the three main research questions (RQs). These questions were structured as follows:

RQ1 What is the participant's lived experience of organizational cultural competency in financial interactions, honoring beliefs, affirming identity, communication processes, and culture appropriateness?

PQ. 1 Please tell me a little bit about what brought you to the United States

PQ. 2 Please tell me about your financial experiences as a Sub-Saharan African immigrant man/woman.

PQ. 6 Please share your experiences with both pre-migratory financial expectations and post-migratory financial realities and how these have impacted you as an individual.

PQ.7 What are some family supports that were available to you for financial decision making?

RQ2 How does the participant describe and account for the processes of seeking, acquiring, discussing, and understanding financial services, and how have these processes affected the participant's life?

PQ. 3 What has your experience been with financial services providers? How many are you currently affiliated with?

PQ4. What are some of the financial products and services that you have acquired and utilized?

PQ.8 What are some of the ways you have taken to increase your financial security? What has your experiences been with the pathways or combinations of financial products and services?

PQ.11 What are some of the factors that make it more likely for you to stay with a financial service provider? What has your experience been in this relationship?

RQ3 What is the participant's experience of obstacles and/or availability of sufficient discernable resources for financial decision making with financial services providers, how does the participant believe he/she would have changed or maintained their decisions to take on or refuse certain financial products or services, and finally how did access or lack of access to culturally discernable financial information impact on the participant's quality of life?

PQ. 5 What has been your experience with the outcome of these products and services?

PQ. 9 What are financial services providers doing well in terms of serving you, and where are they most critically falling short?

PQ. 10 As you reflect on these experiences, please describe any points in time when you felt overwhelmed with financial services. What contributed to these thoughts, and what helped you persevere and continue?

PQ.12 Do you have any other information or thoughts you would like to share?

I did not ask these questions in the sequence in which I listed them above but rather served as a guide for my discussion with my participants.

Significance of this Study

This study will potentially offer a deepened insight into Sub-Saharan African immigrant experiences of cultural competency in financial services organizations. This study provides contextually embedded knowledge on how scholars can analyze, interpret, and make meaning of how the lived experiences of Sub-Saharan African immigrants were influenced and shaped by the experiences with financial services organizations. This study further provides an understanding of the existing services and policies of financial service providers/institutions through the lens of Sub-Saharan African immigrant experiences. This study is an advocatory conduit to provide developmental insights into the following functions of financial service organizations: organizational values, governance, planning and monitoring, evaluation of communication policies and procedures, staff development-learning and development, organizational infrastructure, services/interventions, on how these core blocks of organization can emancipate or dehumanize marginalize, inadequately serve, misinform, develop or not develop levels of financial competency for Sub-Saharan African immigrant populations.

The study sought to advocate for the connections between organizational cultural competency and informed financial choices of Sub-Saharan African immigrants, examining this connection of a culturally competent model on three organizational levels of the financial services/banking system, namely the administrative: the financial/banking institution that has an organized system, merchant network: the different merchants, providers, agencies or organized groups of servicers that banking institution employs or contracts with, and finally the individual: team members/staff involved with providing direct contact banking services to customers/clients at all levels of the banking organization.

Developing a critical understanding of the lived experiences of Sub-Saharan African immigrants may expand the knowledge of financial services providers who would better serve them. It is my hope that through understanding the experiences of my participants, financial services providers, educators, and other key stakeholders can develop cultural competencies that will lead to meaning and hope in Sub-Saharan African immigrant lives.

This study is a continuum of understanding practices, policies, and processes of organizational cultural competency. My research also seeks to deepen understanding of the link between individual learning and organizational learning on cultural competency.

CHAPTER TWO:

REVIEW OF LITERATURE

Exploring the Need for Organizational Cultural Competency

The advent of technology, globalization, and migration has reconfigured organizational life today. Lee and Liao (2015) called this the rise of the multicultural workplace. Organizations are more diverse and increasingly paying more attention to immigrant populations (Goode, 2000; Ngo, 2008; Rutledge, 2001; Siegel, 1998). In this study, I used the term immigrants to refer to foreign-born people residing in the United States who were not U.S. citizens at birth. This population included naturalized citizens, lawful permanent residents, certain legal nonimmigrants, those admitted under refugee or asylee status, and persons illegally residing in the United States (Zong & Batalova, 2017; U.S. Census Bureau, 2016).

The immigrant population in the US has significantly increased over the last few decades (U.S. Census Bureau, 2016; Zong & Batalova, 2017). U.S. Census Bureau statistics show that 43.3 million foreign-born people currently live in the U.S. (U.S. Census Bureau, 2016; Zong &

Batalova, 2017). In 2015, 1.7 million sub-Saharan Africans lived in the U.S., accounting for a growing share (4%) of the 43.3 million immigrants in the US (Zong & Batalova, 2017). Sub-Saharan Africans also comprised 83% of the 2.1 million immigrants from Africa, the remainder coming from Northern African countries (Zong & Batalova, 2017). Very limited information exists in the current literature on how these populations transition financially and acculturate successfully into the U.S.

These statistics demonstrate the need for a more comprehensive understanding of Sub-Saharan African immigrant issues in all professions, especially in financial services organizations, which is the focus of this study. With this surge of multicultural presence and representation in organizations also arises an organizational imperative and responsibility to engage multicultural populations honestly, respectfully, and authentically (Ang & Van Dyne, 2008; Betancourt et al., 2002; Bonder, Martin, Miracle, 2001). The demographic realities of the United States further present a challenge and opportunity for organizations to integrate cultural competency in all facets of the organization, including policy, decision-making, processes, honoring diversity and cultural differences (Ang & Van Dyne, 2008; Betancourt, Green, Carillo, 2002; Bonder et al., 2001; Brach & Fraser, 2000).

Cultural competency refers to an ability to understand, communicate with, and effectively interact with diverse populations, measured by degrees of awareness, attitude, knowledge, skills, behaviors, policies, procedures, and organizational systems (Wilkinson, 2014).

Wilkinson (2014) discusses that, instead of viewing cultural competency as a body of knowledge that can be acquired in a single workshop, training series, or course, cultural competency should be seen as a lifelong process of engagement (Wilkinson, 2014). Cultural competency first surfaced in scholarly literature in the works of Paul Pedersen on multicultural competence in 1988 (Wilkinson, 2014). The field of mental health was the first to really embrace and promote the concept of multicultural competence and continue to be a leading proprietor of the notion of cultural competence (Wilkinson,2014). The benefits of cultural competence however can be extended to other institutions particularly financial institutions to address some the systemic barriers that limit sub-Saharan African immigrant populations.

The literature suggests that organizational cultural competence should be an intentional and demonstrated capacity strengthening of an organization. Cultural competency enables organizations to work effectively with culturally diverse populations through the explicit integration of cultural competence in all aspects of its organizational values, structures, governance, communication, staff development, infrastructure, services, operations, policies, and practices. (Cross, 1988; Cross et al., 1989; Goode, 1999, 2000; Ngo, 2008; Rutledge, 2001; Siegel, 1998; Siegel et al., 2000; Siegel, 1998; Siegel et al., 2003; Smith & Bahr, 2014; The Lewin Group, 2002; Whaley & Longoria, 2008). Organizations now have an opportunity to benefit from collaborating with diverse teams and obtain more potent understandings that could impact their success or failure.

The diversity of cultures in the United States guarantees that virtually all human resource development practitioners and academicians will work outside the scope of cultural contexts that are familiar to them (AEA, 2011; Cross, 1988; Cross et al., 1989; Goode, 2000; Ngo, 2008; Rutledge, 2001; Siegel, 1998; The Lewin Group, 2002; Whaley & Longoria, 2008). The question is how committed organizations are to engaging their multicultural workforce. This literature review reveals that organizational cultural competence has, for the most part, not emerged or reached desirable levels of integration, automation, and maturity in organizations to address misunderstandings, interpersonal tensions, distance, friction, crisis, disenfranchisement, and dehumanizing aspects of marginalization (Lee & Liao, 2015; Marquardt & Berger, 2003; Ngo, 2008).

Historical Context of Cultural Competency

From a historical perspective, cultural competency, and its associated domains, including multiculturalism, cultural intelligence, cross-cultural ethics, cultural sensitivity, and cultural responsiveness have not been integrated exhaustively into human resource development (Garavan et al.,1999; Goode,1999; Gourlay, 2001; Ngo, 2008). Cultural competency has not been prioritized as an integral issue (Aponte, 1995; Lee & Liao, 2015; Schmitz et al., 2001). Limited research exists on cultural competency development in organizations outside of the healthcare industry, and hardly any scholarly or practitioner information was available on cultural competency in financial services organizations. I used existing research on cultural competency found in healthcare literature as a guided insight on integrating policies and practices that could be transferred to other business organizations, specifically financial services organizations, which is the focus of my study. (Garcia & Van Soest, 1997; Giger & Davidhizar, 2008; Keister, 2002; Lee et al., 2002, Modica, 2015; Schanze, 1998; Washington, 2006).

I also found that even though the healthcare literature demonstrated an advancement towards inclusivity, honoring diversity, and providing multiculturally competent services, it was a relatively new trend in that industry as well (Van Soest, 1995). Van Soest (1995) shared that social work scholars and professionals have emphasized the need to include multicultural issues in social work curricula since the 1960s. However, it was not until 1992 that the Council on Social Work Education mandated that all social work programs include diversity content in their required courses for accreditation (Garcia & Van Soest, 1997; Van Soest, 1995).

The advancement of cultural competency as an all-encompassing organizational development goal requires continuous ongoing and novel research that advances knowledge of working with multicultural populations (Ngo, 2008; Siegel, 1998). The literature suggests that there is a need for expertise in overcoming multicultural challenges while navigating the complexities of cultural competence in organizations (Goode, 2000; Ngo, 2008; Rutledge, 2001; Siegel, 1998). The literature further suggests that there is a gap between the need for cultural competence understanding and ongoing research that satisfies that need (Ngo, 2008; Paez et al., 2007; Siegel, 1998; Siegel et al., 2000; Siegel et al., 2003; Wang & McLean, 2007).

In contributing to bridging this dearth of connectedness in available information on cultural competency, this literature review aims to identify and critically analyze literature related to cultural competence and strategies, illuminating knowledge gaps, and discovering novel conceptualizations as an insightful journey into impactful future research. Understanding of the cultural competency domain is far behind regarding the complexity and frequency of cultural competency dilemmas faced by individuals, leaders, and managers (Cooper, 2011; Fulkerson, 2012; Goode, 1999; Goode et al., 2000; Garavan et al., 1999; McLean, 2006; Ngo, 2008).

Also critical in this study is investigating cultural privilege and the extent to which it can create and perpetuate inequities in power, foster disparate treatment, reinforce cultural stereotypes and prejudice, relegate specific individuals to the status of the "other" and identify gaps and synergies in knowledge about cultural competency (Booth, 2008; Camphina-Bacote, 2002; Giger & Davidhizar, 2008; Purnell & Paulanka, 2003). One of the three pivotal challenges that Marquardt and Berger (2003) identified as a global challenge confronting leadership and organizational development was the need to incorporate and engage multiculturalism to narrow the boundaries of dehumanizing forces of organizations (Marquardt & Berger, 2003). Bates (2003) and McLean (2006) have also advocated for organizations to look beyond the horizons of economic growth and be invested in cultural, social, and environmental development of their people. Cultural competency understanding, however complex, is vital for leaders to lead successfully and responsibly.

Lynham (2000) explained that leadership cannot exist in remoteness but has a reciprocal association with its constituency. The constituency is what authenticates leadership through a voice and purpose (Lynham, 2000). Cultural competence provides avenues of engagement for organizations to tap into the true "voice" of its constituents.

From a practitioner's perspective, Tracy McDermott (2013), Head of Enforcement at the Financial Conduct Authority, stated that almost every chief executive officer of every bank has spoken of their desire to put their constituents first and change the culture within their organizations. Yet, no one has explained how they intended to do so in practical terms. This lack of knowledge on instituting cultural competence in organizations presents a challenge that this study sought to provide insight and illuminate.

In expanding upon the mounting consensus about the significance of organizational cultural competence, Siegel (1998) discussed challenges organizations face in adopting, implementing, integrating, committing, and impacting cultural competency in organizational systems. Organizations today are confronted with complex and paradoxical challenges. If organizations are to succeed, they must demonstrate adaptability to changing requirements and situations (Ang & Van Dyne, 2008). Cultural competency in leadership, management, and decision making is now an integral organizational development goal (Hofstede, 2005; Lamson, 2015; Linkins et al., 2002; Rutledge, 2001). Innovative research approaches are presented in literature as one of the ways understanding cultural competency can be reached. Attention for insight was placed on existing novel approaches proposed and conducted by scholars and practitioners to increase understanding of the organizational cultural competency and inform organizational practice and life.

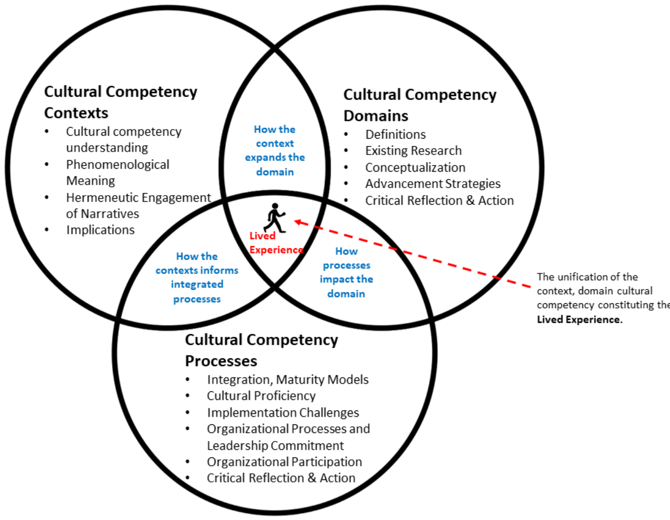
Demographic realities previously expounded upon have established that cultural competency is relevant in organizational studies. The literature review also explicates that research for the domain's advancement continues to be very limited with much of the current work concentrated in the field of healthcare- nursing, social work, and mental health care (Cross, 1988; Goode, 2000; Lum, 2000; Linkins et al., 2002; Ngo, 2008). Very limited research exists regarding financial services organizations understanding of cultural competency in relation to the immigrant population they serve and the immigrant employees they work with. This formed the basis of my thinking regarding what literature would be informative to review in alignment with the goals of my study.

Framing my Literature Review Process:

I framed my literature into four informing sections.

Figure 1

The Lived Experience of Organizational Cultural Competency (Dzirasa, 2018)



I used the figure above as a conceptual mapping process to explore existing research. The figure above represents four sections: (a) the informing context of organizational cultural competency, (b) the informing definitions, frameworks, and domains being used for organizational cultural competency understanding, (c) the informing lived experience of organizational cultural competency, (d) the informing processes of organizational cultural competency. Each section was expounded upon and discussed within the context of the research interest to understand immigrants lived experience of organizational cultural competency.

The Informing Context of Organizational Cultural Competency

The phenomenon of interest in this study is the rich ontological hermeneutics contained in immigrant accounts of their experience of cultural competency in financial services organizations. Ontological hermeneutics is the theory and art of interpreting human nature, namely, what it means to be human and what it means to have experiences (Gadamer, 1981, 1989; Gallagher, 1992). This study sought to determine the phenomenological meaning that resonates with immigrants lived experience of organizational cultural competency. Toulmin (1972) expounded that a conceptual problem arises when there is a break between the existing understanding of a concept and the intellectual objectives related to advancing it (Toulmin, 1972). Not knowing is a call to action and not inaction (Swanson, 1999).

Considering that very scarce literature exists to contribute to the understanding of how cultural competency is experienced in financial organizations, hermeneutics is suited for this study since it is concerned with the 'tension' or perceived dissonance between the general understanding of some area of discourse, and the components of that discourse (Booth, 2008; Callahan, 2014; Carr, 1997; Garavan et al., 1997; Toulmin, 1972). Organizations are a potentially fluid field of meaning-making (Agyiris & Schon, 1978; Dean, 1993) and as a human resource development goal, this phenomenological ontology is integral in understanding specific implications regarding cultural competency integration, practice, and creating a hybrid toolbox of knowledge for practice and academia.

The Informing Domains of Organizational Cultural Competency

Scholars in research literature have used culture as a phenomenon to signify different things, and its meaning has evolved over time. Schein (2010) explained that although culture is an abstraction, the forces created in social and organizational situations that derive from culture are powerful. Lum (2000) upheld that individuals share differences not only in terms of cultural values and norms but also in their ethnic identities. For this reason, it is important that differences are honored and respected regardless of whether these differences are contained in the dominant or the minority group (Cross, 1988; Goode, 2000; Lum, 2000; Linkins et al., 2002; Ngo, 2008; Schein, 2010).

Cross (1988) described culture as the integrated pattern of human behavior that includes thought, communication, actions, customs, beliefs, values, and institutions of a racial, ethnic, religious, or social group. This is the definition of reference for culture as it relates to this study.

In this study, culture was focused on how people of different cultural groups absorb and assign specific meanings to actions over time (Cross, 1988; Marquardt & Berger, 2003). It is important to note that culture and human diversity share an inextricable link of relation in complex ways that are informed and impacted by historical legacies that influence policy, practice, and research (Cross, 1988, 1989). Next is the relation of competence to culture (Smith & Bahr, 2014).

Aponte (1995) described competency as ways of living acquired by various groups to survive in their environments, including their abilities to function successfully. Van Loo and Semejin's (2004) study three perspectives on the meaning and operationalization of competencies. These three perspectives are the educational perspective, the labor market perspective, and the human resources perspective. The human resources perspective is the one that is most informing and relevant to this literature review and espouses the concept of competence about the potential or behavior of people in their working environments (Van Loo & Semejin, 2004).

In the unity of this understanding, Garneau and Pepin (2014) defined competence as a complex know-act based on the mobilization and combination of knowledge, skills, attitudes, and external resources that is adequately applied in specific families of situations. Competence has also been defined in the literature as the level of performance demonstrating an effective application of knowledge, skills, attitudes, and judgment (Garneau & Pepin, 2014). The unison between these various definitions of "competence" and "competencies" is analogous to the interactive aspects of cultural competence (knowledge, skills, and attitudes). In response to the accelerated pace of multicultural changes that most organizations are confronted with, there is a need for "competency" to embrace and responsibly engage these changes (Cross, 1998). In reviewing the literature on competence, cultural competence fits with work-based frameworks for competencies in many areas. However, only a few studies have investigated organizational cultural competency as a competence (Ang, 2015; Ang & Van Dyne 2008; Campinha-Bacote, 2002; Carrasquillo et al., 1999; Chesnay, 2005; Cross, 1988, 1989, Goode, 2000; Ngo, 2008; Siegel, 1998; Siegel et al., 2000; Siegel et al., 2003; Stork et. al., 2001).

As previously mentioned, the fields of nursing, social work, mental health counseling, and healthcare have been the pioneers and, to a large extent, the sole custodians of most of the research and insights into cultural competency (Williamson & Harrison, 2010; Wilson-Stronks et al., 2008). An insightful explanation of cultural competence came from the Council on Social Work Education, which defined cultural competence as the ability of professionals to function successfully with people from different cultural backgrounds including, but not limited to, race, ethnicity, culture, class, gender, sexual orientation, religion, physical or mental ability, age, and national origin (CSWE, 2008; NASW, 2015). This supports an earlier Cross (1988) study, in which it is explained that organizations and professionals require specific attitudes, actions, and procedures to develop professional efficacy in navigating multicultural environments.

Cross (1988) explained that cultural competence is a set of congruent behaviors that come together in a system, agency, or professional and enable that system, agency, or professional to work effectively in cross-cultural situations. A further Cross et al. (1989) study has provided what is referred to as the seminal definition of cultural competence in the literature and has been adopted by many scholars and organizations. Cultural competence is defined in this study as the ability of individuals and systems to respond effectively and respectfully to people of all cultures, races, classes, ethnic backgrounds, sexual orientations, disabilities, and faiths or religions in a manner that recognizes, affirms, and values the worth of individuals, families, tribes, and communities and protects and preserves the dignity of each (Cross et al., 1989).

Cultural competency is also described as a developed capacity to engage in the development of abilities and skills to honor and respect differences through improved interactions with individuals from diverse backgrounds (Goode, 2001). This includes being aware of inherent and individual biases or prejudices and negotiating these biases with respect, and openness towards differences (Cross, 1988, 1989; Goode, 2001). It is a mediating process that involves the recognition of multiple realities and constructions of life.

Arising from Cross et al.'s (1989) definition of cultural competency, Goode (2001) proposed three principal components for the integration of cultural competence in organizations:

1. That the organization needs a defined set of values and principles, along with demonstrated behaviors, attitudes, policies, and structures that enable effective work across cultures
2. The organization must value diversity, conduct self-assessment, manage the dynamics of difference, acquire and institutionalize cultural knowledge, and adapt to diversity and the cultural contexts of the communities it serves; and finally
3. The organization must incorporate the above into all aspects of policymaking, administration, and service delivery and systematically involve consumers and families.

Other scholars like Siegel (1998) have also advanced interpretations of cultural competence that have also been highly influential. Siegel (1998) identified six domains of cultural competence and theorized that activities within these domains lead to positive organizational outcomes. The domains identified included needs assessment, information exchange, services, human resources, policies/procedures, and cultural competence outcomes. Siegel (1998) proposed analyzing cultural competence data from these domains across three levels of organization: corporate, operational, and direct frontline (Siegel, 1998; Siegel et al., 2000; Siegel et al., 2003).

In support of Siegel (1998), Siegel et al. (2000) and Haugland and Davis Chambers's (2003) studies, another study found that organizations who incorporate cultural competence into their strategic planning and operational policies are more likely to develop practitioners and leaders that are culturally competent (Paez et.al., 2007). Paez et al. (2007) claimed that this is synonymous to an earlier Davis (1997) study which described an operational level cultural competence as an organization's ability to integrate knowledge about individual and groups into specific standards and policies, practices, and attitudes which are used to improve the quality of healthcare and ultimately produce better outcomes (Ganaway, 2003; McPhatter, 1997; Paez et al., 2007; Purnell, 2002, Rankin & Kappy, 1993; The Lewin Group, 2002).

The range of studies, interventions, and policy direction for advancing cultural competency in healthcare organizations has significantly promoted quality and equity in healthcare (Goode, 2001; Siegel et al., 2000). It presents integrated lessons and policy directions that financial services organizations must emulate due to the crucial role that financial decision-making plays in the well-being of people. The lack of integrated practitioner insights and actionable academic literature on cultural competency in financial services organizations confirms that cultural competency is currently shrouded and relegated to the background on the list of priority goals for organizational development in these institutions (Rutledge, 2001, Schmitz et al., 2001).

There is a need for meaningful research to unmask invisible ideologies in organizations. Lee and Liao (2015) suggested that although companies are hiring more multicultural employees, it is often a token gesture to reflect society's growing ethnic diversity or because they need the language abilities of these employees (Lee & Liao, 2015). Multiculturalism is often used as a description to characterize diversity. This use often becomes prescriptive in the context of organizational cultural competency, failing to address the need for cultural competency to be integrated into all aspects of organizations (Camphina-Bacote, 2002; Giger & Davidhizar, 2008; Purnell & Paulanka, 2003; Sue, 2001).

Recurring necessity across the literature reviewed was a strong commitment to cultural competence at every level of the organization, being an essential factor to successfully supporting and implementing cultural competence (Fortier, 1999; Goode, 1999; Rutledge, 2001; Siegel, 1998;). Williamson and Harrison (2010) explained that even though current research has identified the systemic role an organization's structures, processes and policies play in successfully implementing cultural competence, models are still centered on individual actions, thereby obscuring the influence of organizational structures. It is the goal of this study to understand, through lived experience accounts, how overall organizational policy, practices and processes affirm or minimize the experience of cultural competency in organizations (Ganaway 2003; Goode, 2000; McPhatter,1997; Ngo, 2008; Purnell & Paulanka, 2003; Paez, 2007; Purnell, 2002; The Lewin Group, 2002). This leads to the third framework of the literature review, which is the accounts and narratives of lived experience.

The Informing Lived Experience of Organizational Cultural Competency

Leonard et al.'s (2012) study explained how individuals from varying cultures have central assumptions about various aspects of their individual worlds. The study further elucidated that these assumptions come to be considered as individual truths and, in turn, drive behavior and action. When these assumptions go unstated and unexamined, they lead to misaligned outcomes regarding issues and how they can be resolved (Leonard et al., 2012). It is important to study these central assumptions as they relate to sub–Saharan African immigrants lived experience of organizational cultural competency. In advancing critical reflection, I leveraged understanding from Garneau and Pepin's (2014) definition of cultural competence as a complex known act grounded in critical reflection and action. This definition is illuminative in understanding what individuals account for and describe as their lived experience of organizational cultural competency (Garneau & Pepin, 2014).

This study sought to arrive at an understanding of how cultural competency is experienced in financial services organizations. Lived experience research is used to uncover masked and relegated identities within organizations to inform organizational knowledge and arrive at a broader, engaged, participatory narrative of organizations. Existing literature provides that lived experience is the starting and ending point of phenomenological research and that a true phenomenological question is not possible until the researcher displays their interest in the phenomenon as lived (Van Manen, 1984, 1986, 1990, 1995, 2006, 2016, 2023). This study is significant to me as a sub-Saharan immigrant and further informs my professional experience as a banker/financial services provider (Dewey, 1938/1998). Phenomenological research as a methodological orientation is especially suited since it studies lived experience (Rasmussen,1978; Van Manen, 1984,1986, 1990, 1995, 2006, 2016, 2023).

Cultural Competency and the Phenomenological Approach:

With my prior expounded descriptive accounts of cultural competency and phenomenology, I find it helpful to use a phenomenological approach to understanding cultural competency, particularly the work of Max Van Manen. van Manen's (Van Manen, 1984, 1986, 1990, 1995, 2006) phenomenological framework is extremely helpful for providers and professionals working in diverse cultural settings. Van Manen's phenomenological work aligns with cultural competency, being that it focuses deeply on lived experience—how individuals experience and make sense of their world in a subjective, personal, and context-specific manner.

Relating to cultural competency, this understanding of experience recognizes that everyone's experience is shaped by their cultural background. Phenomenology encourages a deep understanding of these lived experiences, acknowledging that cultural influences significantly shape how individuals perceive and interact with their environment, and in this study, financial services organizations (Van Manen, 1984, 1986, 1990, 1995, 2006). Financial services providers should seek to understand sub-Saharan African's lived experiences from their cultural perspective rather than assuming universal truths about financial services practices. Financial services providers (FSPs) can use Van Manen's phenomenological approach to better understand how people from diverse backgrounds experience financial decision making and how cultural factors shape their financial needs. (Van Manen, 1984, 1986, 1990, 1995, 2006).

Phenomenology is useful in understanding these individual truths and meanings, since as a methodological discipline, it aims to come to a deeper understanding of the nature or meaning of everyday experiences and the world as people immediately experience it. In understanding the lived experience of cultural competency in financial services organizations, phenomenological research would ask the right questions for a deeper meaning and understanding (Dean, 1993; Denzin & Lincoln, 2000; Eisner, 1991; Gadamer, 1981; Modica, 2015; Schanze, 1998; Washington, 2006). Phenomenological research answers the question: "What is this or that kind of experience like?" (Gadamer, 1981, 1989).

Important distinctions were made between the occurrences of individual cultural competence and the larger responsibilities of a matured system of organizational cultural competence (Fortier, 1999). Individual cultural competence involves congruent personal philosophies, attitudes, knowledge, and skills that enable individuals to interact with people of varying cultural values, belief systems, customs, and practices with respect, appreciation, and effectiveness (Cross, 1988; Goode, 2000; Linkins et al., 2002; Ngo, 2008). Cultural competence occurs on an organizational level when organizations have the demonstrated capacities to effectively work with these culturally diverse populations through explicit integration of cultural diversity into all aspects of its organizational values, structures, policies, and practices (Cross, 1988; Goode, 2000; Ngo, 2008).

The Informing Processes of Cultural Competency in Organizations

Cultural competency as an organizational process is expressed as the ability to transform knowledge and cultural awareness into health or psychosocial interventions that support and sustain healthy client-system functioning within the appropriate cultural context. As mentioned previously in this review, the informing body of research on cultural competency in organizations has been dominant in the field of healthcare (Aisenberg, 2008; Cross, 1998; Goode, 2000). This view of the cultural competency process in a healthcare organization can serve as operational insight and a preamble to establish well-defined cultural competency processes in financial services organizations.

Cross (1988) presented two articles that have been pivotal in helping agencies and individuals open dialogue and understanding about becoming culturally competent. The issues presented in these two interrelated articles authored in 1988 still hold significant relevance today. The first article addressed the issue of what it means to be a culturally competent professional through five elements that must be mastered to achieve this goal (Cross, 1988; Cross et al., 1989). The five elements included the need for an awareness of one's own cultural values, awareness and acceptance of differences, understanding the dynamics of difference, knowledge of the client's culture, and the adaptation of practice skills and interventions (Cross, 1988; Cross et al., 1989). The second article provides a guideline and tool for the assessment of organizations on their journey to becoming culturally competent. The emphasis is on the developmental process and learning continuum contained in six stages.

The six stages identified by Cross (1988) demarcate a fine line between what may seem idealistic and what is attainable. Lessons shared here included the need for organizations to see organizational cultural competency as a continual process of learning and developmental process. Stage 1 refers to cultural destructiveness, where organizations show bigotry, exploitation, and other dehumanizing policies and practices toward people of different cultures. Overt discrimination of individuals based on age, gender, ability, sexual orientation, religion, ethnicity, race, and political affiliation can be observed in organizations at this stage (Cross, 1988). Stage 2 refers to cultural incapacity where organizations are ethnocentric and paternal, and do not offer programs or services that demonstrate orientation to other cultures (Cross, 1988). Stage 3 reflects on cultural blindness a situation in which organizations treat all people the same regardless of skin color and culture and might not recognize differences that exist in cultures (Cross, 1988). Marginalization, privilege, and inequity occur in this stage. Professionals in this stage assume that they are unbiased and believe that dominant ideologies and ways of living are universally applicable. Stage 4 looks at cultural pre-competence, a phase where organizations recognize differences that exist in culture, have a few goals, and implement a few activities to address cultural issues and disparities (Cross,1988). Stage 5 is cultural competence, a phase where organizations accept, value, and respect differences within and between cultures (Cross, 1988). Stage 6 looks at cultural proficiency; organizations in this phase recognize the value and positive impact of cultures on outcomes, conduct research to identify, and resolve disparities, and disseminate and publish the findings (Cross, 1988; Cross et al., 1989).

Organizational values are an organization's perspective and attitudes regarding the worth and importance of cultural competence, and the focus areas are its leadership, investment, information and data relevant to cultural competence, and organizational flexibility (Goode, 2000; Ngo, 2008; Purnell & Paulanka, 2003; The Lewin Group, 2002). Governance enshrines the goal setting, policymaking, and other oversight vehicles an organization uses to ensure cultural competence. Focus areas are community involvement, accountability, board development, and policies (The Lewin Group, 2002). Planning and monitoring are the mechanisms and processes used for operational and programmatic cultural competence planning informed by the constituency of organizations. Focus areas are client and community and staff input, plans and implementation, and collection, and utilization of cultural competence-related data (The Lewin Group, 2002). Communication represents the exchange of information between the organization and its public and internally among staff in a way that promotes cultural competence. Focus areas are understanding the multicultural communication needs and styles of the client population and utilizing oral and other forms of culturally competent communication (The Lewin Group, 2002).

McPhatter and Ganaway (2003) also presented specific strategies that enhance cultural competency and effectiveness at the inter-professional, middle, and upper management levels. Their proposed framework for change is contained in a five-stage model that transitions professionals and organizations through a continuum of change, including stages of precontemplation, contemplation, preparation, action, and maintenance of cultural competency. The conclusion of this study was the need for a commitment to organizational cultural competency by leaders who develop policy and control resources toward organizational change processes. The ideas contained here are like the model presented for total integration in the

Lewin Group study (Ganaway, 2003; Goode, 2000; McPhatter, 1997; Ngo, 2008; Purnell & Paulanka, 2003; Paez, 2007; Purnell, 2002; The Lewin Group, 2002).

Cultural competency within organizations continues to be a rapidly developing field of change (Ganaway, 2003; Goode, 2000; McPhatter, 1997; Ngo, 2008; Purnell & Paulanka, 2003; Paez, 2007; Purnell, 2002; The Lewin Group, 2002). In furtherance to this evolvement, seven domains and focus areas of cultural competence have been identified to help emphasize assessment and transformation within organizations. The seven domains are organizational values, governance, planning and monitoring, communication, staff development, organizational infrastructure, and services/interventions (The Lewin Group, 2002). These seven domains and focus areas of cultural competence share similarities to domains identified by Goode (2000) and Siegel's (1998) studies.

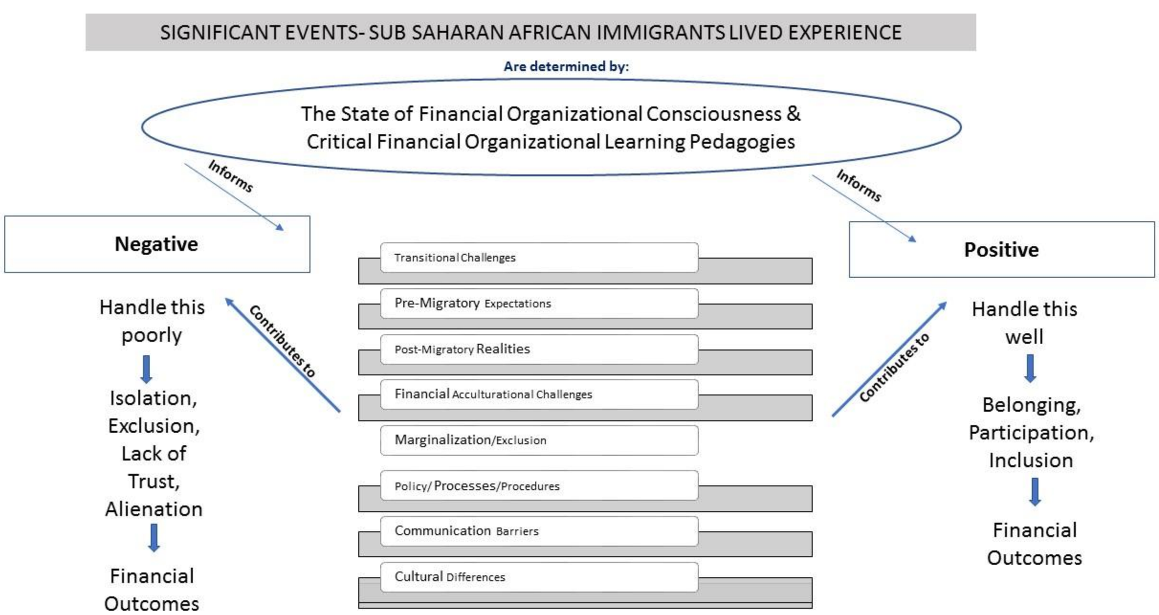
Implementing cultural competence is an incredible challenge, and the commitment must begin at the top to be a serious and authentic goal for staff and clients throughout the organization (Paez, 2007; Purnell, 2002; Siegel, 1998). Thus, committed leadership is the first integral element in attaining a culturally competent organization. On the level of program planning and implementation, most of the literature states that organizations must solicit input from consumers and community representatives for planning policies and programs and gain information about their unique needs (Goode, 1999; Paez, 2007; Purnell, 2002; Siegel, 1998). For example, a way to ensure community participation is to include representatives from the community on organizational committees, special interest groups, and advisory boards. Building this network of community knowledge providers can prove to be useful in developing a knowledge of diverse groups in the community (Ganaway 2003; Goode, 1999; McPhatter, 1997; Paez, 2007; Purnell, 2002; Purnell & Paulanka, 2003; The Lewin Group, 2002).

Further, Goode (1999) suggested that an organization's commitment to cultural competence should be present in all its departments and activities and be explicitly stated in the organization's mission statement so that it becomes part of the operating culture of the system. It is also important for all stakeholders of an organization to understand and be committed to a vision that articulates cultural competency values. The organization's policies and everyday operating procedures should reflect the principle of cultural competency (Goode,1999; Rutledge, 2001; Schon, 1982).

Organizational transformation needs to focus on linking cultural competency to organizational effectiveness, structuring training, and development to appreciate, learn and practice cultural competency, and building strategic partnerships to advance the practice of cultural competency both within and outside the organization.

Figure 2

My Study's Conceptual Framework



The conceptual framework arises from an understanding that sub–Saharan African immigrants' perceptions of financial services providers are their reality. If sub–Saharan African immigrants' experiences are harmful, then it results in them becoming guarded, distrustful, isolating, alienated, and having difficulty building trusting financial services relationships, which are necessary for their financial transition, financial acculturation, and financial well-being in the United States. This experience of alienation has been observed predominantly in marginalized and oppressed populations (Price, 2010). Positive financial services relationships also promote healthy financial acculturation, financial transition, and financial outcomes for sub–Saharan African immigrant populations.

In studying the lived experience of organizational cultural competency as experienced by sub–Saharan African immigrants, I chose to examine it through a critical race theory lens. Critical race theory was used to pursue financial services organizational development through reform and action. (Price, 2010; Singleton, 2014). The tenets of critical race theory are to provide a voice for marginalized populations through storytelling and narratives. The phenomenological study sought to give a voice to marginalized sub–Saharan African immigrant populations. In hearing their stories and accounts of their experiences, I hoped to learn more about their financial transition, financial acculturation, financial decision-making process, and outcomes while living in a racialized society.

Critical race scholars have argued the embeddedness of racism in many institutions, including financial institutions (Price, 2010). Sub-Saharan African immigrants find themselves attempting to make sense of financial processes, policies, and services that do not honor differences and struggle with ways to address them on an individual level. Sub-Saharan African immigrants, although not oblivious to the imperviousness of global race relations, are often unaware and shocked by how the color of their skin shapes initial impressions and judgments in the United States. Generally, many minority populations decide to overlook insidious stereotypes, exclusion, and racism for fear of being further marginalized (Price, 2010). Price (2010) described that this results in a significant degree of alienation, hopelessness, and helplessness.

As a researcher and former financial services provider, I am in continuous reflection on the complicity with which oppressive structures are perpetuated in the processes, policies, and procedures of financial services to ethnic minorities and racialized populations (Horn, 2002; Freire & Ramos, 2009; Luke, 2012; Martin, 2009; Modica, 2015; Keister, 2002; Schanze, 1998; Washington, 2006). For me, it is a very painful process of observation, and I seek to, through this research, reveal and advocate for these oppressive structures in how they are consciously and unconsciously perpetuated and often minimized through a critically contextualized pedagogy of organizational learning.

Critical financial organizational learning pedagogy

Organizational learning and development processes and policies are supposed to improve organizations and their considerations of the constituencies of populations it serves. I conceptualize a critical financial organizational learning pedagogy that is defined in a way that has implications and consequences for financial organizational theorists, financial organizational ontology, financial practitioners, financial management literature and studies, financial organizational management literature and studies, human resources development, and organizational learning performance and change (Freire & Ramos, 2009; Martin, 2009). In examining the literature on financial services provision and organizational development (Freire & Ramos, 2009; Horn, 2002; Luke, 2012; Martin, 2009; Modica, 2015; Keister, 2002; Schanze, 1998; Washington, 2006), certain theoretical and practical positions on (current definitions and borders of organizational learning, organizational literacy, organizational consciousness, diversity and inclusion, equity, “race relations” among others) have to be re-examined and reevaluated because of their systemic exclusion, dehumanization and marginalization in conscious and unconscious ways (Freire, 1985; Freire & Ramos, 2009; Horn, 2000; Luke, 2012; Martin, 2009; Mueller, 2013; Rutledge, 2001, Schmitz et al., 2001). I sought to interrogate viewpoints and positions that often maintain oppressive structures by not provoking and challenging previous taken-for-granted assumptions that reinforce the exclusion and disenfranchisement of lived experiences that do not constitute “mainstream” experiences (Freire & Ramos, 2009; Martin, 2009).

Financial Service Organizational Consciousness

I also conceptualized financial services organizational consciousness in its decision-making on processes, policies, and procedures that exclude and disenfranchisement as an important aspect of critical financial pedagogy (organizational learning) and development. I liken critical pedagogy to financial organizational learning because of the influential role of the teachers, who in this case are trainers, leaders, and human resource professionals. Freire (1985) defined critical pedagogy as a conscientization (critical consciousness) and struggle for freedom. Freire describes critical consciousness as the ability to analyze, problematize, and affect the sociopolitical, economic, and cultural realities that shape people’s lives. Freire (1985) required a historical situatedness that arises from the understanding that people have never been independent of the social and historical forces that shape our lives.

According to Freire, A burden arising from this historical predisposition is our inheritance of values, beliefs, and ideologies that requires critical examination, questioning, and transformation (Luke, 2012). I have arrived at this conceptual model using Alvesson and Sandberg's (2011) approach, which advances that instead of gap spotting in existing theories of organization, it is important to question take-for-granted assumptions and use problematization as a methodology of consciousness.

As a critical and emancipatory channel for organizational learning, the critical race theory approach could be helpful in gaining an in-depth theoretical understanding of marginalization and its associated cultural contexts (Bless & Higson-Smith, 2000; Brammer et al., 2012; Feagin, 2004; Juecken, 2001; Saeed, 2004). Critical race theory is premised on advocating for and giving voice to marginalized populations since its views are that persons who are marginalized in organizations are at a greater risk of not being heard (Bless & Higson-Smith, 2000; Brammer et al., 2012; Feagin, 2004; Juecken, 2001; Saeed, 2004). Marginalization arises from an individual's inability or personal decline from participation in an informed and purposeful way. In this situation, people are compromised intentionally or unintentionally since they essentially have no voice (Bless & Higson-Smith, 2000; Brammer et al., 2012; Feagin, 2004; Juecken, 2001; Saeed, 2004).

In understanding how critical race theory informs organizational research, this study will also investigate the commodification of racial identity. Organizational research has a responsibility to study the extent to which diversity is engaged responsibly in organizations and not just as a means of accessing diverse pools of customers and clients. When race is commodified in organizations, it impoverishes the discourse on race and racial relations and takes away from more meaningful engagement goals (Geertz, 1973, 1983; Thompson, 1990).

Theoretical Framework

The theoretical framework supporting this study comes from the understanding that culturally competent processes, policies, and procedures stemming from an organization that has integrated cultural competency in all facets of its organization promote healthy financial decision making and financial well-being for sub-Saharan African immigrants.

Cultural Competency Theory

Tilling et.al (2009) provide a definition of cultural competence as a process through which individuals and systems interact respectfully and effectively with individuals from all cultures, ethnicities, national origins, languages, classes, races, ethnic backgrounds, religions, and other diversity factors including, but not limited to, sexual orientation; gender, gender expression, and gender identity; and family status in a manner that recognizes, affirms, and values the worth of individuals, families, and communities and protects and preserves the dignity of each individual.(Trilling et al., 2009).

From the viewpoint of an organizational level, cultural competence refers to “a set of congruent behaviors, attitudes, and policies that enable a system, agency, or group of professionals to work effectively in multicultural environments” (Cross et al., 1989). This process is described as one that is a dynamic and ongoing process and not an attribute that is attained once and then considered complete. However, this ongoing process changes the structural components of organizations as the needs of its demographics and the needs of its communities evolve (Cross et al., 1989). Process, program, and policy analysis would change in this cultural competence system with the organization continually performing periodic assessments and adjustments to facilitate the development of organizational cultural competence (Cross et al., 1989).

In framing this system of organizational cultural competence and making it applicable to the working context of financial service providers, the three primary mechanisms that Goode (2001) elaborated upon as a model for developing cultural competence were used. First, Goode (2001) stated the need for an organization to have a defined set of values and principles, accompanied by demonstrated behaviors, attitudes, policies, and structures that facilitate effective work across cultures (Goode, 2001). Second, the organization in question must place importance on diversity, perform self-assessment, manage the dynamics of difference, attain and institutionalize cultural knowledge, and adapt to diversity and the cultural contexts of the communities it serves (Goode, 2001). Finally, the organization must integrate the two conditions mentioned in every aspect of policymaking, administration, and service delivery and systematically involve the contributions of its clients and their families (Goode, 2001).

In understanding the individual's perceptions of the lived experience of organizational cultural competence, it is important to distinguish between individual cultural competence and organizational cultural competence. Individual cultural competence involves congruent personal philosophies, attitudes, knowledge, and skills that enable individuals to interact with people of varying cultural values, belief systems, customs, and practices with respect, appreciation, and effectiveness (Ngo, 2008). Cultural competence occurs on an organizational level when organizations have the demonstrated capacities to effectively work with these culturally diverse populations through explicit integration of cultural diversity into all aspects of its organizational values, structures, policies, and practices (Ngo, 2008). The study focused on using Sub-Saharan African immigrants' accounts of lived experience to determine the extent or absence of this interaction of individual and organizational cultural competence.

Spronk (2004) clarified that culture has more profound organizational processes than what appears on the surface. Other scholars who further supported this notion have provided that unconscious cultural predispositions influence how individuals' reason, interpret, and respond within a given culture (Hofstede, 1991, 1995; Schein, 2010). Freud (1915) explained that the unconscious mind is the primary source of human behavior. Freudian thought stipulated that the unconscious mind acts as a repository, or a cauldron of desires and impulses held in abeyance and usually mediated by the preconscious area of the mind (Freud, 1915). Garneau and Pepin (2014) shared that current conceptualizations study organizational cultural competency from an essentialist perspective, where culture is viewed as static and unchanging with an excessive focus on its cognitive aspects. According to the Garneau and Pepin 2014 study, this approach minimizes the complexities, conflicts, and uncertainties present in every culture and can mask the diversities within a group. For this reason, competencies and efficacies to navigate cultural competency in organizations should be an organizational learning priority.

A review of theoretical literature revealed that organizational theorists and practitioners had not dedicated adequate energies to developing the practical and intellectual resources essential for the understanding, advancement, and integration of cultural competency in organizations (Alexander, 2007; Brookfield, 2005; Horn, 2000; McIntosh, 1988).

Organizations that incorporate cultural competence into their strategic planning and operational policies are more likely to develop financial service providers and leaders that are culturally competent (Paez et al., 2007). An operational level of cultural competence integrates knowledge about individuals and groups into specific standards, policies, practices, and attitudes that are used to improve the quality of healthcare and achieve better healthcare outcomes (Cross et al., 1989). Despite this significance of cultural competence, very few studies have investigated organizational cultural competence (Siegel,1998; Siegel et al. 200, Siegel et al. 2003, Stork et al., 2001).

It is no doubt that the need for cultural competency integration has been made, and yet current models of cultural competence fail to advance developmental levels of this competence (Camphina-Bacote, 2002; Garneau & Pepin, 2014; Giger & Davidhizar, 2008; Purnell & Paulanka, 2003). Garneau and Pepin (2014) explained that most models of cultural competence focus on cultural competency domains such as cultural sensitivity, awareness, skill, knowledge, and encounter without presenting the learning processes involved in the concurrent evolution of these domains. Hence, failure to present a holistic picture of cultural competency's evolutionary, continuous, dynamic, and developmental nature (Garneau & Pepin, 2014). Additional conceptualizations of cultural competence in academic literature are offered by Sue (2001), which proposed a three-dimensional model of cultural competency consisting of cultural awareness, cultural knowledge, and cultural skills as terms that relate to a deeper understanding of what constitutes cultural competency.

Arising out of paradigmatic approaches to inquiry, the positivist approach to the social and cultural phenomenon is most commensurable with a methodology that is like approaches used in the natural and physical sciences. Individuals are treated as mere objects for quantification, and socio-cultural phenomena are treated as natural phenomena existing outside the spectrum of conscious intervention (Bruner, 1990; Geertz, 1973, 1983; Thompson, 1990). There is a need to decolonize these barriers to knowing and use a subjective lens to honor individual narratives and hermeneutics. Furthermore, to elevate silenced voices of disenfranchised populations for emancipation.

Power and Privilege

McIntosh (1988) suggested that true cultural competence can be only achieved when those individuals who have been privileged in society recognize that their advantages are based on systems that disadvantage others and work actively to change those systems. Power and privilege have historical tenets that have influenced the lived experience of organizational cultural competency. This study seeks to honor the narratives and personal hermeneutics provided by Sub-Saharan African immigrants. Thompson (1990) explains how personal and meaningful hermeneutics occur in specific social contexts and maintain aspects of how they were constructed, disseminated, and received. The meaning of these narratives is conditioned by the nature of the social context in which they occur, and in analyzing narratives and personal hermeneutics, it is important to understand the social context (Guba & Lincoln, 2005; Thompson, 1990).

Brookfield (2005) explained a critical approach to understanding includes perceiving and challenging dominant ideology, unmasking power, contesting hegemonies, overcoming marginalization, pursuing liberation, reclaiming reason, and practicing democracy (Brookfield, 2005). This contributes toward an understanding of the inequities that are often nested in the discourse of organizations (Alexander, 2007; Alexander & Smith, 2003). To further understand the extent of inequity and struggles for inclusion, belonging, participation, and meaningfulness in organizations, I seek to obtain a rich understanding of the cultures that mediate these organizational contexts (Van Manen, 1990, 1995).

Thompson (1990) further explained that even though everyone participates in creating and maintaining culture, not everyone participates equally. For this reason, research needs to address the dynamics of power and privilege in organizational rhetoric (Geertz, 1973, 1983;

Thompson, 1990). Without paying attention to the impact and influence of power and privilege, Thompson (1990) shared that powerful individuals and groups legitimize their positions and social control by controlling the narrative of the organization. When the social fabric and communication are managed and controlled, it results in the production of taken for-granted social categories and groupings, which causes the experience of unavoidable social arrangements. This is a central aspect of power relations in organizations (Bruner, 1990; Geertz, 1973, 1983; Thompson, 1990).

Hermeneutics and Organizational Cultural Competency

Hermeneutics is concerned with developing a practical understanding of everyday lived experience (Ricouer, 1992). Hermeneutics is particularly suited to this study because its tenet is challenging assumptions that are taken for granted. In challenging the processes of ontology and epistemology of organizational knowledge, hermeneutic thought creates more cultural awareness (Guba & Lincoln, 2005).

Hermeneutics as a field is credited to the pioneering works of Heidegger, Gadamer, Ricouer (Guba & Lincoln, 2005). The focus is on accurate textual representations of narratives and originated in biblical exegesis. In studying organizations, this study acknowledges culture as a central component of human experience. Directly linked to culture, is how organizations responsibly engage the cultural diversity that is within it.

The American Evaluation Association (2011) described cultural competence as an ethical issue that represents the intentional effort of researchers to produce work that is valid, honest, and respectful of stakeholders. The American Evaluation Association (2011) continues to advocate for the need to reduce errors that are grounded in cultural biases, stereotypes, and lack of shared worldviews. However, many organizations have paid very little attention to culture, and in cases where they have, culture has been conceptualized adequately. This is mainly where hermeneutics offers a rich set of conceptual tools and methods of inquiry for understanding culture (Christopher et al., 2014).

Hermeneutic reasoning views culture as the meanings, significations, and practices shared by a social group where these shared meanings are the contexts in which 'selves' are inextricably embedded (Christopher et al., 2014). In understanding the lived experience of Sub-Saharan African immigrants, it was important to consider how their hermeneutics and narratives are linked to their cultural experiences. Most Sub-Saharan African immigrants have a collectivist ontology grounded in a fundamental "we," which contrasts with the individualist orientation that is dominant in most U.S. organizational models. This individualistic orientation is explained by the arguments of the cogito expounded upon by philosopher Rene Descartes (Christopher et al., 2014). This argument demonstrates an extent of separateness from society and culture which have been challenged by many pioneers of the hermeneutic method (Christopher et al., 2014).

Hermeneutic thinkers such as Heidegger have explained that the self is inextricably linked to society and culture (Christopher et al., 2005). African artisans and craftsmen such as the Kuba, Ashanti, Mole, and Fulani, have used their tools and art as an extension of themselves and the cultural meanings and significance within their societies. The same can be said of works by Michelangelo, Pollock, and Dali whose works have also been greatly inspired by the society and cultural processes in which they were embedded.

Hermeneutic thought provides that the individual self is already developed by cultural and social practices and meanings before these individual selves develop cognitive capacities to define themselves somewhat (Christopher et al., 2014). In hermeneutic thinking, the self is not separable from culture. This is what makes a qualitative approach (hermeneutics) that honors the dignity of individual narratives of experience a worthy contribution to the understanding of cultural competence in organizations.

The Other- Hermeneutic Ontology

The concept of the “Other” was introduced by Hegel to serve as a fundamental part of self-consciousness or human preoccupation with the self. The “Other” is required as a counterpart entity for defining the self (Hegel, 1977). Husserl applied the concept of the “Other” as a basis for inter-subjectivity in understanding the psychological relations among people (Husserl, 1960). Sartre (1966) used the dialectic of intersubjectivity to describe how the world is changed by the emergence of the “Other,” and the extent to which the world then seems to be preoccupied with the “Other” person and not the self (Sartre, 1966).

In hermeneutic ontology, the heterology of the “Other” is useful in confronting alterity and positioning ourselves concerning it (Figueira, 2015; Habermas, 1990). Applied in organizational ontology, it forces people to examine conditions of privilege and disenfranchisement, extents of organizational inclusion and exclusion, participation and isolation, and the vested nature of power and powerlessness in organizations (Bullock & Trombley, 2000; Derrida, 1998, 2007; Figueira, 2015). Heterology compels attention to those processes, policies, and practices in organizations that create feelings of belonging for the self and the marginalization of individuals who do not fit the norm of a dominant social group in organizations (Bullock & Trombley, 2000; Derrida, 2007; Figueira, 2015).

Proliferations of the “Other” in anthropological, cultural, political, and historical narratives perpetuate and preserve the dominator versus dominated discourse of hegemony, misrepresenting the unique narratives of the “Other,” denying the “Other” person’s ethical priority and upholding privilege (Derrida, 1998, 2007). The responses of President George Bush in the wake of the September 11th, 2001, attacks reinforced philosophic divisions of connotation and denotation that perpetuated the negative representation of the non-Western “Other” (Bush, 2001; Gregory, 2004). These words constituted a prelude to an us (United States) versus them (Middle Eastern cultures), War on Terror (Gregory, 2004).

Studies of the “Other” have a timeless and universal quality to them (Figueira, 2015). Heterology is a term that has been derived over time, to designate a philosophical countertradition deeply critical of the Parmenidean principle of the identity of thought and being. In heterological pursuit, Certeau (2010) focused on contemporary political history, anti-colonial revolutions, and national and indigenous independence movements as the organizer and sense-maker of lived experience. From a historical perspective, the writing of history was also an expression of a will to know and dominate by converting inherited traditions into textual artifacts through a process of manipulation and analysis (Certeau, 2010; Figueira, 2015).

The ethical dimension involved with encounters with the “Other” is explained by Ricouer (1992) as a need to recognize and treat oneself as the “Other.” Ricouer (1992) further described a narrative memory that honors and preserves the traces of the “Other” especially the victims of injustice who would otherwise be lost to the injustice of non-existence (Figueira, 2015). In organizations today, there is a need to give voice to certain constituents so that their stories and contributions may not be lost to the injustice of marginalization.

Hermeneutic Phenomenology

Phenomenology is an appropriate qualitative research approach to explore how individuals describe and make meaning of a phenomenon that is directly experienced by them. A hermeneutic phenomenological study interweaves the interpretations of both the participants and the researcher concerning a lived experience to reveal layers of details and arrive at the essence of that lived experience (van Manen, 1990). In utilizing hermeneutic phenology, it was my responsibility as a researcher to collect and interpret descriptions of how Sub-Saharan African immigrants experience cultural competency in financial services organizations.

A phenomenology study describes the meaning of lived experience of a phenomenon for several individuals. The focus of a phenomenologist is on what all participants in a study have in common as they experience a phenomenon. Van Manen (1990) described this as grasping the very nature of the thing. My purpose was to reduce individual experience with the phenomenon of the lived experience of organizational cultural competency to obtain a description of the universal essence of this phenomenon.

I collected lived experience accounts from the participants and developed a composite description of "what" they experienced and "how" they experienced it (Moustakas, 1994). Foremost, I turned to the phenomenon as an abiding concern that seriously interests me. I engage in a process of reflection on essential things that constitute the nature of this lived experience (Van Manen, 1990). I also engaged in hermeneutic writing involving the description of the phenomenon while maintaining a strong relation to the subject of my study and effectively balanced the various parts of the hermeneutic narrative in relation to the whole (Van Manen, 1990). Van Manen (1990) described that the researcher then finds himself at the boundaries of interpretation. This is an interpretive process where I mediated between different meanings of lived experience (Van Manen, 1990, 2016).

Philips and Brown (1993) presented a hermeneutic approach as a useful method of managing the meaning in and around organizations. In this study, the method approached instances of organizational communication as a symbolic phenomenon classifying it as texts that require interpretation. These texts embody narrative accounts and lived experiences. Hermeneutics empower self-conscious reflection on organizational conditions that encapsulate the production, dissemination, and reception of the texts and their contributions to the formation and conservation of power differences in and around organizations (Derrida, 2007; Phillips & Brown, 1993). Hermeneutics is essentially the unification and articulation of three theories, namely, a theory of meaning, a theory of action, and a theory of experience (Roberge, 2011).

Meanings are not given directly; to arrive at meaning, researchers must make a hermeneutic detour through the symbolic apparatus of culture (Derrida, 2007; Ricoeur, 1981). Meaning can contribute toward achieving a practical organizational philosophy and a theory of action (Roberge, 2011) by innovating renewed concepts of organizational learning, performance, and change. Roberge (2011) further stated that action cannot be distanced from its effects on concerned audiences, from its reception by individuals and therefore positions hermeneutics as a theory of experience focused on the self-understanding and the independence of the subject, with all the possibilities and the difficulties these notions entail.

This phenomenological study employed hermeneutics to provide interpretation, textual meaning, preunderstanding, and historical tradition and responsibly engage dialogue (Gadamer, 1976, 1996; Ricoeur, 1981). Hermeneutics was useful in explaining how cultural messages are revealed or concealed, demonstrating the extent to which the ambiguity of meaning provided avenues for a group to represent itself while opening the door for distortion and domination (Roberge, 2011). Language is critical in engaging in dialogue responsibly (Gadamer, 1976, 1996).

Gadamer (1996) examined the role of language, the nature of questioning, the phenomenology of human conversation, and the significance of prejudice, historicity, and tradition in the endeavor of human understanding. This provides an excellent framework for studying how organizational cultural competence is experienced due to the importance of unique experiences that might arise in the data gathered from interviews to arrive at a central meaning or essence (Moustakas, 1994; Schein, 2010). Hermeneutic writing and ideation may bring to life the strength of participants' voices. It also offers an opportunity to engage these narrative accounts dialogically (Guba, 1981; Ricoeur 1976, 1996).

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

Introduction & Overview

This section provides conceptual and theoretical insight on how I explored sub-Saharan immigrants lived experience of cultural competency in financial services organizations. I examined these accounts of lived experiences through an integrated qualitative process and lens that weaved hermeneutic phenomenological inquiry with critical race theory ontology, epistemology, and methodology (Bailey, 2012; Bazeley, 2013; Creswell, 2013; Guba, 1990; Lincoln & Guba, 1994; Merriam, 2009; Ricouer, 1994; Van Manen, 1984, 1985, 1990, 2006). A scholarly endeavor to emancipate or give voice should first explore the historical and taken-for-granted traditions of oppression, marginalization, otherness, dehumanization, inequity, bias, race, privilege, and how these issues have over time been concretized and institutionalized. These systemic processes that are laden with latent and overt practices are still very much present in organizational life today.

Paul Ricouer puts forward that "There are no other paths, in effect, for carrying out our interest in emancipation than by incarnating it within cultural acquisitions. Freedom only posits itself by transvaluating what has already been evaluated” (Carr, 1982, para. 1, p.285). This way of thinking encourages the use of hermeneutical and critical theory to “offer grounds for the double possibility of exposing the distortions of the past and of seeing something more - a future possibility beyond the distortion, in the light of new questions” (Carr, 1982, para. 1, p.285).

In this study, I explored the intricacies of participants’ experiences and meaning making in relation to the participant’s lived experience of organizational cultural competency in financial interactions, honoring beliefs, affirming identity, communication processes and culture appropriateness. I also sought descriptions of participants’ accounts of discussions, understanding, consenting, and acquisition of financial services and how these processes have impacted the lives of participants.

I also sought an understanding of participants’ experience of obstacles and/or availability of discernable resources for financial decision making with financial services providers and current-day reflections of participants regarding financial decisions they would uphold, or change based on the post realities of those financial interactions and decision making. I utilized these deeper understandings of sub-Saharan African immigrants lived experiences of organizational cultural competency as an advocatory conduit for insight into how financial services organizations, immigrant organizations, and other key shareholders can engage sub-Saharan African immigrants in culturally competent approaches that are specific to their financial decision-making processes.

To further understanding of what makes for knowledge in this reality, I utilized cultural epistemologies because of how they hold a significant influence on how people view, talk about, and interact with the world (Vygotsky, 1962). Immigrants often mimic and mask their true identities to conform, participate, and belong in certain aspects of an organization. Scholars

Solano-Flores and Nelson-Barber (2001) shared individuals have predisposed notions of how to respond to questions and solve problems among others in organizations. It was my goal to understand how legacies of institutional, cultural incompetence have enabled processes that dehumanize, marginalize, and force individuals into unconscious decision-making processes that mask their true needs and identity. This study sought to uncover masked diversities within groups and help to arrive at a broader narrative to inform research on cultural competency in organizations.

Rationale for Using Hermeneutic Phenomenology as the Method of Inquiry

The concept of researching ideas, phenomena, and experiences is rooted in human history. Scholars have engaged in research with the goal of better understanding and knowing the world. In some instances, scholars have used research to quantify, describe, or verify; in other instances, research has been used to identify qualities of or to uncover meaning within a phenomenon (Bazeley, 2013; Merriam, 2009). Scholars have also adopted a paradigmatic approach to inquiry to understand phenomena. The different paradigms that offer answers and meanings to varying phenomena have emerged out of a need for disciplined inquiry. Over the centuries of academic and scholastic exertion, paradigms have expanded from an overwhelmingly initial positivist approach to include post-positivism, critical race theory, constructionism, participatory, and narrative paradigms (Creswell, 2013; Guba, 1990; Guba & Lincoln, 1994; Kuhn, 2012; Lee, 2012; Lincoln & Guba, 2000; Reimer, 1996; Smith & Heshusius, 1986). Guba and Lincoln (2005) proposed basic questions that are determinants of what an inquiry is and how it is to be practiced. The three questions that Guba and Lincoln proposed to be answered in determining which paradigm of inquiry best suits specific research are:

1. The Ontological Question - What is the nature of knowable (reality)?

2. The Epistemological Question – What is the nature of the relationship between the knower (inquirer) and the known?

3. The Methodological Question – How should the inquirer go about finding out knowledge?

Therefore, I used these same three questions Guba and Lincoln proposed for fitness of inquiry (2005) and as tenets to exhaustively examine which inquiry would answer the question of meaning as it relates to the lived experiences of organizational cultural competency in financial services organizations by sub-Saharan African immigrants currently residing in the United States. The lived experiences of sub-Saharan African immigrants currently residing in the US are very much real. The meanings derived from their experiences can be perceived through value mediation and subjectivity. Paradigms like the positivist and post-positivist paradigms demonstrate some degree of hegemony and cannot be considered empowering and socially accountable ways of conducting disciplined inquiry into lived experience research (Bhaskar & Hartwig, 2016; Heron & Reason, 1997). Hermeneutic phenomenology, as an epistemological stance, honors the experiences of minority and marginalized groups who traditionally are not asserted and advocated for in research (Reimer, 1996).

From a methodological standpoint, I took into consideration a conceptual framework and lenses of interpretation that could be used to best study the phenomenon of how cultural competency is experienced by Sub-Saharan African immigrants in financial services organizations using a critical race theory lens for emancipation and advocacy (Booth, 2008; Callahan, 2014). Creswell (1998) provides that the most successful studies have a strong inquiry procedure. This rigor in methodological orientation is also supported by Wolcott (1994) as necessary in obtaining a holistic understanding of meaning-making. This study seeks to be an advocatory and insightful conduit for change. For this reason, a hermeneutic ontology embedded in a hermeneutic phenomenological approach would be best suited to decipher and honor the narratives of Sub-Saharan African immigrants' experiences of organizational cultural competency.

Phenomenological research focuses on the meaning of lived experience, or the world as we immediately experience it pre-reflectively rather than as we conceptualize, categorize, or reflect on it (van Manen, 2016). The goal of phenomenology is to explain a phenomenon in the unadulterated way in which it presented itself to the consciousness of the participant. This exchange involving the presentation of things themselves to the consciousness of participant and returning these things to themselves gains its premise from Husserlian phenomenology (Husserl,1970). A key assumption utilized in the study was the assumption that if preconceived understandings of a phenomenon is put aside and experiences are "revisited" , new meaning emerges that will enhance the understanding of the phenomenon (Crotty, 1998; Husserl, 1970; Van Manen, 2016). Allowing the participants to find their voice is an act of empowerment and honor to their experiences.

Historically, phenomenology and critical theory have been debated to ascertain if there were any connections between the goals of these modes of inquiry and to determine the extent of incommensurability (Rasmussen, 1978). Incommensurability is a term that originated in ancient Greek mathematics, meaning no common measure. In more recent times, incommensurability was discussed by Kuhn (2012) in his book, The Structure of Scientific Revolutions, where Kuhn provided rich arguments on the relationships between successive paradigms. Guba and Lincoln

(2005) shared that the guiding inquiry paradigm most appropriate to responsive evaluation is the naturalistic, phenomenological, or ethnographic paradigm.

Justification for merging between paradigmatic approaches is based on the need for decolonization in methodological approaches and thinking for emancipatory impact (Guba & Lincoln, 2005; Lincoln, 2009; Lincoln & Guba, 1985; Rutledge, 2001; Schmitz et al., 2001). As human beings, people are subjective by nature. Individuals hold several constructions that are subjective by nature. If we are to unravel the idiosyncrasies of these varied and plural constructions, subjective interaction in the form of subjective epistemology is an appropriate way to access them (Guba, 1990; Guba & Lincoln, 1994, 2005).

In telling people's stories, it is appropriate for inquirers to adopt a subjectivist position. If multiple realities exist in people's minds, subjectivist interaction is the only way to access them (Guba, 1990). Widdershoven (1993) maintained that from a hermeneutic standpoint, human life is a process of interpretation. Therefore, hermeneutic analysis is inextricably linked to the interpretative constitution of self, identities, and social realities (Widdershoven, 1993). Hermeneutics is a philosophy of understanding gained through interpretation. Hermeneutics involves explaining and clarifying meanings for humans and emphasizes context within a phenomenon (Dalhberg et al., 2002). According to Dybicz and Pyles (2011), the dialectic approach investigates human behavior in a non-deterministic manner with a goal of emphasizing self-efficacy; it also drives the uncovering of truths that lie outside the reach of scientific inquiry to advocate for social change.

Researchers need to work in paradigms of inquiry that permit the voices of marginalized populations to emerge in their work. This study examined Sub-Saharan African immigrants lived experiences from an emancipatory and advocatory perspective. I used hermeneutics to embrace the exactness of their narratives, and dialectics was used to reveal and compel people to see the consequences of the realities that emerge in a new way. For this reason, I used hermeneutic phenomenology as a paradigm of inquiry to understand the lived experiences of sub-Saharan African immigrants' experiences of cultural competency in financial services organizations.

Researcher Positionality

All immigrants tell stories. In storytelling, a vision of "the other" is created to better mediate and understand the self. Immigrants construct narratives to negotiate the murky waters that they navigate in life. I grew up as the son of a medical doctor and a teacher. I remember quite vividly, the stories my mother told me about my identity, our identity as a family, and of my people in distant Ghana. I was thrust into navigating multiple cultures at an early age since my father was a lifelong nomad and moved our family between several countries within Africa. My tongue grew accustomed to languages that were alien to my people, and my palate adjusted to the tastes of foreign cultures.

My most life-shaping experiences occurred in South Africa at a time when Nelson Mandela was still in prison and schools were still segregated. These were my first experiences of racial and political dynamics. Regardless of outward influences, the subtext of my mom's narrative on self-respect, love, and broad-mindedness guided my actions at a very young age. That was when I first fell in love with the study of the dynamics of power, privilege, and marginalization (Lamont, 2000).

I relate my personal encounters with prejudice and marginalization as a preface to the following theoretical considerations because it is precisely our prejudices that open the narratives and textual accounts to us, enabling us to adjust our understanding through a process of mimesis (Figueira, 2015; Lamont, 2000). Mimesis is defined as the representation or imitation of the real world in art and literature or the deliberate imitation of the behavior of one group of people by another as a factor in social change (Dewey, 1926; Figueira, 2015). For this study, my mimesis would be to understand philosophically with historical and lived experience insight how sub-Saharan African immigrants experience cultural competency in financial services organizations.

As a researcher, I recognized that my views, thoughts, and emotions could become intertwined with my participants, as well as their stories and experiences. Hermeneutic phenomenology also requires the researcher to recognize the role of history and social influences in the description of an individual's experience. Understanding that these elements exist while conducting research allowed me to deeply examine how these elements affected the outcome of this research.

Therefore, before interviewing participants, I explored my own experiences to become aware of my biases, viewpoints, and assumptions when approaching the study. My own experiences as a sub-Saharan African immigrant, having also worked many years in the financial services industry as a banker, played an authentic and significant role in my choice to pursue the topic of this study. Authenticity is concerned with the examination of the meaningfulness and usefulness of an interactive inquiry process and the social change resulting from that process (Shannon & Hambacher, 2014).

My self-awareness allowed me to be transparent and genuine to achieve trustworthiness and reliability within my work. I discussed these biases, views, and assumptions in more detail with my advisor and chair of my committee, seeking continual guidance from him. Being honest about my personal experience during the study with both my participants and reader audience will help in developing a deeper understanding of the lived experiences of organizational cultural competency in financial services organizations by my participants.

I am also aware that my own experience is not the experience of others. Each person has a unique story, a way of interpreting and making meaning of their experience. I place extreme importance on honoring the uniqueness of each of my participants' experiences. Most importantly, working with sub-Saharan African immigrants presented a basic commonality between my participants and me: we are immigrants. Understanding that, as immigrants, we have some shared experiences was important, but even more important was recognizing that we are uniquely different. I honored the experiences and narrative accounts of lived experiences that my participants shared. I will continue to disseminate them as honestly and as genuinely as possible.

In hermeneutic phenomenology, researchers assume their prior knowledge, experiences, and biases cannot be fully bracketed since the researcher is the primary analytical tool (Lauterbach, 2018; van Manen, 2016). I , therefore, engaged in a process of explicating assumptions and preunderstandings to focus on participants' experiences. I kept a reflective journal throughout all stages of data collection and analysis.

Throughout my interview process, I recorded thoughts about the phenomenon tied to lived experience accounts discussed during the interviews. When it was time for me to analyze the data, I did an in-depth journal reflection and distinguished between my own interpretations of sub-Saharan African immigrants lived experience of organizational cultural competency that reflected prior understanding as opposed to transcripts of actual interviews. I determined which reflections were tied directly to the lived experiences accounted for in my interviews with participants.

Informing Approach to Participant Selection

In this study, I explored sub-Saharan African immigrants lived experiences of cultural competency in financial services organizations in a large metropolitan region in the Mid-Western

United States. Prior to pursuing this line of research, I lived and worked for many years in the financial services industry in this same metropolitan area. I am an ingroup member of this sub-Saharan African population and I have been confronted with the same financial acculturation and financial transition needs that this population encounters as sojourners. Resulting from these lived experiences, I am very familiar with the sub-Saharan African immigrants who live in this area. As a previous financial services provider, I have had an opportunity to interact with their financial concerns, the financial services they have opted for, how they have been affected by different financial processes and policies, and their support systems for financial acculturation and financial transition. It is also a place where I have the most social connections to solicit participation in this study.

My background as a professional also includes having worked with a Fortune 500 company for many years in different roles in this region. During this time, I became accustomed to some financial challenges faced by sub-Saharan African immigrants in the financial industry. Over several years, I witnessed firsthand some of the outcomes of their financial decision-making processes. I am also very familiar with financial services organizations' processes, policies, and procedures. It is the unity of my background, familiarity, and professional experience with the financial services industry, as well as sub-Saharan African immigrants' challenges that has led me to this phenomenological study.

I have already established relationships with many sub-Saharan African immigrants and their families, including former clients and associates. The trust I have built with this group is essential because "trust" is very important in sub-Saharan African communication. The sub-Saharan African immigrant populations I worked with were multifaceted and varied in terms of educational background, job, occupation, English language proficiency, family structure, gender roles, and restrictions, reasons for migration (voluntary/involuntary), international displacement status, refugee status, economic background among many others. Most of this population worked in caregiving, nursing aides, laborers, factory workers, and other blue-collar occupations. There was a small minority of these sub-Saharan African immigrant clients that I met who were small business owners, students, and white-collar corporate organization employees. These are very important considerations that I considered when selecting my participants.

Purposive Sampling

I utilized several sampling strategies in the selection of my participants informed by the work of Creswell (2008). I used purposive sampling because of its intentionality in selecting participants that were integral in understanding the phenomenon under study. This sampling approach is often used in phenomenological inquiry; hence, it was appropriate (Creswell, 2007, 2008). It was my goal to allow different and silenced voices to be heard in the conduction of my research. Therefore, purposive sampling was useful in this study to obtain information-rich stories from participants.

Through purposive participant selection, stories fit the topic being studied and led to detailed knowledge and relevant experiences of the lived experiences of sub-Saharan African immigrants' experiences of cultural competency in financial services organizations in the United States (Koch, 1995; Patton, 2002; Patton, 2015). Existential phenomenology posits that one should not be detached from one's perspective when investigating phenomena. Hermeneutic phenology enjoins a process within which the researcher and participants can work together to explore and advance their understanding of the phenomenon being studied (Lauterbach, 2018). I engaged my participants in a conversation that encouraged a fusion of horizons, a dialectical exchange, an interpretive framework, and an understanding of the sources of information. The participants shared the self-interpreted constructions of their situation (Gadamer, 1976, 1989, , 1996, Lauterbach, 2018).

Purposive sampling allowed me to replicate my study among similar sub-Saharan African immigrant populations in different regions and apply my findings to that population in the future. I am aware that my deliberate recruitment of participants based on their experiences as sub-Saharan African immigrants meant that certain voices and experiences were excluded (Wiklund-Gustin, 2010). Since it is impossible to give everyone voice, the data I collected was appropriate and constituted representative voices with specific experiences related to my research topic (Wiklund-Gustin, 2010).

I engaged participants who had a similar kind of experience relating to the phenomena under study, in this case sub-Saharan African immigrants who have acquired financial services from financial services providers for a period of over a year. My aim was to select individuals who were willing and able to provide rich, descriptive accounts of their experiences with financial services providers. In line with the phenomenological approach, I also made sure that all the participants had experience with the phenomenon of "organizational cultural competency" (Creswell, 2007, 2008). This ensured quality with all cases meeting the same criterion (Miles &Huberman, 1994).

Participant Selection Process

Participants who met the following criteria: immigrant men and women from a variety of sub-Saharan African countries, above 18 years old, and who have lived in the United States for at least one year were selected for the study. I also identified participants from a range of educational backgrounds, professions, and geographic diversity. My criteria were also based on services that participants have acquired, the complexity of banking policies in relation to services, the duration of services, and the variations of financial portfolios. I was interested in studying a criterion-selected population that meets the criteria of credit services that have long-term financial impact. I contacted potential participants by phone and email to solicit their participation.

My participants were based in urban and rural areas of the Midwest region of the United States. I chose the Sub-Saharan African population located in these areas to facilitate my acquisition of participants to interview. Sub-Saharan African communities in predominantly Caucasian populated areas tend to maintain close social networks for support. This is in the form of a non-blood kinship. Through this network, Sub-Saharan Africans stay in touch with each other on common issues that advance the well-being of their subgroup. Technological mediums that facilitate these networks include WhatsApp Groups, Facebook groups, and other social media groups. As a sub-Saharan African researcher and a member of some of these sub-Saharan African networks, it was functional for me to use existing network contact information to reach out and solicit participation for my study. After obtaining informal consent from the participants to participate in my study, I followed up with a formal email explaining the process of my research utilizing the guidelines outlined in my approval from the Colorado State University Institutional Review Board. I provided all my participants with a complete copy of the Consent & Assent Information based on Human Subjects research guidelines from the Institutional Review Board of Colorado State University. I explained the voluntary nature of my study to participants and their right to decline or withdraw participation from the study at any time.

Number of Participants

A phenomenology study describes the meaning of the lived experience of a phenomenon for several individuals. The focus of a phenomenologist is on what all participants in a study have in common as they experience a phenomenon. Van Manen (1990) described this as grasping the very nature of the thing. My purpose here is to reduce individual experience with the phenomenon of the lived experience of organizational cultural competency to obtain a description of the universal essence of this phenomenon. I collected lived experience accounts from the participants and developed a composite description of 'what' they experienced and 'how they experienced it' (Moustakas, 1994).

In the conduction of a phenomenological study, Creswell (2007) made a recommendation for the selection of between three to ten participants and recommended fewer than twenty-five participants. Suggestions are also made for selecting at least six participants (Morse, 2000). Englander (2012) also made a recommendation for selecting at least three participants. The most integral requirement was for sampling to represent a point of saturation where no new themes emerged (Creswell, 2007; Englander, 2012). Utilizing these recommendations based on past studies, I conducted five semi-structured interviews.

Data Collection

Data was collected primarily through in-depth, semi-structured interviews. These interviews allowed participants to share their experiences, challenges, and feelings in their own words (Creswell, 2013; Giorgi, 2009; Moustakas, 1994; Smith et al., 2009). Data collection for this study involved a single interview that lasted from an hour to an hour and a half. All participant interviews were recorded and downloaded to my password-protected laptop for transcription and used in combination with my reflective journal notes, which I took during each interview.

Semi-structured interviews

My interviews were semi-structured which allowed me an opportunity to explore my participants lived experiences in nuanced detail while preserving an open-ended approach. This flexibility was essential to my goal of understanding and describing the lived meaning of my participants' experiences (Creswell, 2013; Giorgi, 2009; Moustakas, 1994; Smith et al., 2009). My selected semi-structured interview format allowed me to build rapport with my participants and probe deeper into the emotional, cognitive, and social aspects of their experiences.

Lauterbach (2018) supports this approach as an impactful approach to exploring content areas from participants' life experiences that inform their pre-reflective understandings of the phenomenon in the study. The interviews were open-ended, focusing on the key research questions, and covered things such as, participant experiences with opening a bank account, challenges in navigating banking systems, fees, and services, issues related to language barriers and cultural differences, experience with mistrust or discrimination in banking, and strategies for overcoming challenges.

Originally, I intended to travel and meet face-to-face with all the participants, due to travel and health restrictions resulting from COVID-19, I had to conduct two of the interviews virtually. In deciding to pursue this option, I researched the methodological fitness of this approach, and I reviewed several scholarly works in relation to the efficacy of virtual interviews (Bargh et al., 2002; Byrne, 2001; Deakin & Wakefield, 2013; King & Horrocks, 2010; Meho, 2006; Musselwhite et al., 2007; Seidman, 2006; Smith, 2005; Sturges & Harahan, 2004; Sullivan, 2012; Wilson et al., 1998). These scholarly accounts established the computer as a methodological tool for semi-structured online interviews and research (Bargh et al., 2002;

Deakin & Wakefield, 2013; King & Horrocks, 2010; Meho, 2006; Musselwhite et al., 2007; Seidman, 2006; Smith, 2005; Sturges & Harahan, 2004; Sullivan, 2012; Wilson et al., 1998).

The studies established this medium as an efficient and reliable form of collecting data sharing that they were a convenient and cost-effective way of talking to people who are geographically dispersed (Bargh et al., 2002; Deakin & Wakefield, 2013; King & Horrocks, 2010; Meho, 2006; Musselwhite et al., 2007; Seidman, 2006; Smith, 2005; Sturges & Harahan, 2004; Sullivan, 2012; Wilson et al., 1998). Virtual interviews also allowed participants to be interviewed in an environment that was familiar to them, which encouraged them to be more comfortable in expressing their opinions. During video interviews, I used nonverbal cues such as smiling or nodding to encourage the participants (Musselwhite et al., 2007; Seidman, 2006; Smith, 2005; Sturges & Harahan, 2004).

Meho's (2006) study and several other studies indicated that the quality of data gathered electronically is comparable to responses gained from more traditional methods. The combination of in-person and virtual interviews yielded a rich narrative of lived experience accounts. When I concluded my participant interviews, I contacted each of my participants prior to the beginning of my analysis to request any additional clarification regarding any unclear aspects of their interviews. I used my awareness of linguistic deviances and participants' native language interferences to remain cognizant of their use of metaphors. Ricouer (1974, 1992) explained the importance of paying attention to the metaphorical language since metaphors normally offer dual meanings of people's experiences.

Sub-Saharan African communication has many idiomatic expressions and the use of metaphoric language, including proverbs. Sub-Saharan African languages contain proverbs, riddles, and tongue-twisters that have also a high level of artistry in the way sound and meaning are manipulated. Tones of words are used uniquely in sub-Saharan African languages to manipulate the meanings of the words. The complex structures of imagery and allusion, the manipulation of sounds and of the voice to achieve specific effects of meaning, are some of the linguistic devices that I paid attention to during the conduction of my interviews.

I was particularly suited as a researcher to decipher many of these latent codes in communication due to my own communication experience, having lived in many countries in the Sub-Saharan African region (Fayemi, 2009; Makamani, 2012; Penfield & Duru, 1988; Yakub, 2020).To maintain and honor the accounts of lived experience, I used member checking to ensure the integrity of the data collection process and obtained feedback on the accuracy of interview transcripts and notes in my reflective journal (Creswell, 2013; Koelsch, 2013; Merriam, 2009). I provided each of my participants with a full transcription of their individual one-on-one interview along with my notes that focus on my interpretation of their unique experiences, emotions, and responses throughout the interviews to review its integrity and verify that the information was accurately recorded.

Additionally, I encouraged participants to offer any additional commentary on the interview documents to increase understanding and or add clarification. I shared the documents with the participants through their preferred and secure mediums. I used the final approved combination of interview transcriptions and researcher notes to guide my analysis and interpretations of my participant stories and experiences.

Research Ethics- Ethical Considerations in the Lived Experience Investigation

As the primary investigative tool for this research, I had an obligation to consider ethical issues within the context of the lived experience research. My ethical orientation was informed by Ricouer's ethical perspective on "aiming at the good life with and for others" (Ricouer, 1992).

In this study, I prioritized and recognized the shared vulnerability of humans and the extent to which the self-esteem of a human can be impacted by, and with other humans (Ricouer, 1992; Wiklund, 2002, 2010). Therefore, I needed to ensure privacy and anonymity throughout the study to protect participants' self-esteem and individual dignity. I used an understanding of critical theory while engaging in hermeneutic phenomenological study so I could serve as an advocate for the participants' right to engage their experiences authentically, to be respected, and to be heard.

I was also cognizant and paid close attention to the possible consequences of the participants revisiting vulnerable accounts of their past and present (Wiklund, 2010). Using mindfulness of participants' experiences, I remained present and attentive to participant storytelling to prevent participant fear of rejection. Additionally, I utilized flexibility and fluidity, which enabled me to let participants' stories emerge organically. I am not implying that I was passive but rather, I utilized a method of engagement that supported the organic emergence of participant's untold and unheard stories.

Protection of Human Subjects

Prior to beginning this study, I sought the approval of the Institutional Review Board (IRB) at Colorado State University to ensure the rights and well-being of participants were protected. I followed the guidelines for research regulated by the IRB. Participation in this study was completely voluntary, and participants were informed of their right to withdraw or terminate their participation at any time during the study. I provided the participants with consent forms informing them of the provisions of confidentiality, as well as potential benefits that may occur because of this research. I protected the electronic files (including audio transcripts) through password encryption for the duration of the study. Three years after the conclusion of this study, I will purge all files related to the participants with a secure deleting program. At this time, I will also shred any hard documents that are produced during the study using a confidential shredding company to ensure privacy of participants' information.

Throughout the work of this study, I have maintained the privacy and anonymity of the participants I interview by using pseudonyms. I also masked the names and locations of their communities. I have worked very carefully to ensure the integrity of the narratives of my participants are preserved and presented in the way they were told. I ensured trustworthiness and credibility through a description of how I came to realize results (Creswell, 2009; Koelsch, 2013). Using this analytic approach and describing it in detail helped to avoid any issues regarding trustworthiness and credibility.

CHAPTER FOUR:
ANALYSIS OF FINDINGS

Introduction and Structure of Findings

This chapter presents the results and an analysis of my findings as they correspond with each research question. The chapter begins with an outline of my study's purpose, compilation protocol and measures, my research questions, phenomenological reading and analytical approach, and finally leaning into the lived meaning of my participants experiences.

Purpose of the Study

The purpose of this phenomenological study is to explore and understand sub-Saharan African immigrants lived experience of cultural competency while banking with financial institutions in the United States. The study aims to use sub-Saharan African immigrants lived experience accounts to inform a larger understanding of existing U.S. financial institutions norms, interactions, practices, policies, and processes that limit and hinder sub-Saharan African immigrants' experiences of cultural competency. This study uses van Manen's (1984, 1990,1995, 2006, 2016,2023) four existential themes of: lived temporality, lived spatiality, lived corporeality, and lived relationality to bring to light the intricate ways in which sub-Saharan African immigrants navigate, interpret, join or attempt to participate in culturally nuanced U.S. financial milieus.

Van Manen's approach is especially useful in revealing masked and invisible challenges that sub-Saharan immigrants face as well as the emotionally laboring strategies that this population employs to seek personal agency, participate in banking interactions, and understand complex banking strategies. Transformation in organizations needs to focus on linking and integrating cultural competency with other organizational metrics and service outcomes. Policies must reinforce organizational structures that advocate financial practitioner development towards appreciating, learning, practicing cultural competency. The study envisages financial institutions making use of the understanding and storied accounts presented in this study to help build strategic helpful partnerships and relationships with the sub-Saharan African immigrant populations they serve. This study seeks to be an advocatory conduit for the successful financial transitions, financial acculturation, financial health, and financial well-being of Sub-Saharan African immigrants.

Compilation Protocol and Measures

The grounding of this study was informed by the absence of data in the literature that investigates sub-Saharan African immigrants lived experience of organizational cultural competence in U.S. financial institutions. The procedures presented below outline the actions and processes I employed in this study to obtain data that accurately reflected sub-Saharan African immigrants lived experience of organizational cultural competence in U.S. financial institutions. This chapter will conclude with an analytical reflection of participants themes using van Manen's four existential themes : Lived Temporality, Lived Spatiality, Lived Corporeality, and Lived Relationality.

Research Questions

My study used three research questions to understand Sub-Saharan African Immigrants lived experience of organizational cultural competency. After a review of current and historical literature, the following questions guided this study:

1. What is the participant's lived experience of organizational cultural competency in financial interactions, honoring beliefs, affirming identity, communication processes, and culture appropriateness?
2. How does the participant describe and account for the processes of seeking, acquiring, discussing, and understanding financial services, and how have these processes affected the participant's life?
3. What is the participant's experience of obstacles and/or availability of sufficient discernable resources for financial decision making with financial services providers, how does the participant believe he/she would have changed or maintained their decisions to take on or refuse certain financial products or services, and finally how did access or lack of access to culturally discernable financial information impact on the participant's quality of life?

Phenomenological reading in preparation for analysis:

My analytical approach informed an immersive reading of the various schools of scholarship in the realm of phenomenology. Influential work reviewed that informed my study included the works of Van Manen (1984, 1990,1995, 2006, 2016,2023), Merleau-Ponty (1962, 1964, 1968, 1973, 1974), Husserl (1970),Satre (1962, 1966), and Heidegger (1962). I used these seminal and rich phenomenological texts to inform and organize my understanding and analysis of sub-Saharan African immigrants lived experience of organizational cultural competency in financial services organizations.

Phenomenological Reduction:

When conducting phenomenological research, a fundamental step in the process of analysis is 'reduction." The purpose of phenomenological reduction is to guarantee that phenomenological investigators 'bracket' and preconceived notions, assumptions, biases, and prior familiarity with the phenomenon in question to focus solely on the lived experience accounts of participants (Husserl, 1970; Moran, 2000). This introductory approach has been accepted as a means of ensuring that a study's findings remain grounded in participant lived experience accounts and not the interpretations of the investigator. In this way, phenomenological research obtains an unadulterated descriptive account of participant accounts and experiences regarding an objective reality of the world (Husserl, 1970; Moran, 2000).

Individuals, particularly often marginalized, silenced and othered populations such as sub-Saharan African immigrants are unable to produce this 'objective' account (Freire, 2000; Kemmis & McTaggart, 2005; Reason & Bradbury, 2008). So, while phenomenological reduction may be useful in understanding an individual's lived experience, reduction and bracketing may result in limited conduits for change, decolonization of systemic barriers that disenfranchise certain individuals, limit progress towards advocacy and empowerment of marginalized groups, and fail to address systemic inequities. For this reason, it was important to mediate this process of analysis with an emancipatory lens of understanding informed by Van Manen' s phenomenological and interpretive approach, where he underscored the importance of a researcher's own lived experiences, signifying the researcher's engagement with the phenomenon under study as a vital part of the process (Van Manen 1990, 1995, 2006, 2016, 2023). I interrogated and mediated my own lived experience based on my unique position as a sub-Saharan African immigrant using a lens of emancipatory research.

Emancipatory research has its roots in critical theory and seeks to address issues of power, imbalance, and social justice. This research paradigm gives voice to marginalized, "othered" groups, and even, in some cases, oppressed groups by advocating for societal transformation. Participants through this process were engaged as co-researchers in my study to collaboratively identify problems and explore their lived experiences, with the goal of me using this information to advocate for change (Kemmis & McTaggart, 2005; Reason & Bradbury, 2008). I empowered the participants to acknowledge, honor, and interrogate their lived experiences and, in this process, to reveal and challenge dominant discourses, thereby creating space for marginalized voices to be heard (Reason & Bradbury, 2008).

My analysis was not simply to understand the phenomenon of cultural competency in financial services institutions but to create an avenue for change. My analysis, while embedded in phenomenological orientation and understanding, seeks to bring about social change. (Fine, 2003). My analysis is influenced by the works of Freire and other critical theorists, who emphasized the value of dialogue, reflection, and action as a means of challenging systemic oppressive agencies (Freire, 2000). The unity of conceptual approaches (emancipatory research and phenomenological reduction) complements each other. In this study, I used phenomenological methods within a paradigm of emancipatory research to explore the lived experiences of my participants in an in-depth and meaningful way.

Transcription and Phenomenological Reading:

In this study, I engaged in a hermeneutic phenomenology-centered understanding through a hermeneutic circle, reflective writing, journaling, and interpretation (Gadamer, 1989). As the primary researcher, I transcribed the interviews and made notes for metaphorical contexts, observations, and emotions, among others (Merriam, 2009). The transcribed data was reviewed and compared to my reflective journal, which I maintained as a companion to reflect on my experiences of the interviews with the participants and how my experiences impacted my perspectives of the participant narratives. I repeatedly, throughout my study, read my participant's transcripts to ensure that my analysis was congruent with my participant's experiences.

Van De Ven's (2007) notion of engaged scholarship instructs that research should be concerned with obtaining varying reconstructions of the narratives of multiple stakeholders. I used this insight to structure my participants' accounts for a more intersectional and useful understanding of complex issues. Utilizing hermeneutic stories, I arrived at a cross-sectional view of participants' experiences. Crowther et al. (2016) shared that the practical ontic undertaking of story crafting from verbatim transcripts is an integral part of the interpretive process. They demonstrate how literal transcripts can be constructed into stories that provide indications of phenomena that other forms of data analysis and presentation may leave unseen. My understanding of this process was instrumental in helping identify themes that were evident across my participant accounts. I used the rich descriptions from participants' narratives to present these themes (Crowther et al., 2016; Geertz, 1973).

Analytical approach:

Husserlian and Heideggerian phenomenology informed my initial analysis of participant's stories, and I finally grounded my understanding based on the emancipatory approaches of van Manen. All seminal writers focused on the essence of human experiences by centering on how people perceive and interpret the world around them (Heidegger, 1962; Husserl, 1970; Van Manen, 1984, 1986, 1990, 1995, 2006). I will provide an explanation of my decision to ground in Van Manen's work based on a quick overview of the phenomenological positions of these three scholars.

Phenomenological positions of three seminal phenomenological authors:

Husserl's work centered on understanding consciousness and how people experienced the world. His goal was to arrive at an empirical, methodical explanation of experiences through the reduction process (Husserl, 1970). Heidegger was instrumental in shifting phenomenology to the existential and ontological viewpoints of human existence. His focus was on the people "being in the world" and its associated applied lived experience of people (Heidegger, 1962). Van Manen's work applied phenomenology to practical research and highlighted reflective practice, the understanding of lived experiences, specifically in the fields of education and human services (Heidegger, 1962; Husserl, 1970; Van Manen, 1984, 1986, 1990, 1990, 1995, 2006). I believe Van Manen's work can be extended to look at financial services, and his approach was the focus of my study.

In gaining an analytical understanding of the participants' narratives, I created a framework based on the approach of Van Manen's (1984, 2016, 2023) existential theme headings—across time (lived temporality), within space (lived spatiality), physically (lived corporeality), and interpersonally (lived relationality) during phenomenological reflection to guide a line-by-line examination of my interview transcripts. In analyzing participant's transcripts, I identified how: lived temporality, lived spatiality, lived corporeality, and lived relationality emerged in my participant's accounts of lived experience. This helped me to make notes of all major themes that emerged in each participant's account and in the process of finding connectivity between themes which was integral in answering the research questions of my study.

I noted statements that corresponded to specific themes (Lauterbach, 2018). This later helped me in my phenomenological writing of my participant experiences. Participant statements that informed the research question were organized into an integrated description and outline of how each participant conceptualized their lived experience of organizational cultural competency in financial services organizations, connecting their accounts with my interpretations of their accounts and arriving at a final description of their individual and shared lived experiences.

Hermeneutic phenomenology analysis involved the direct extraction and presentation of segments of raw interview data that cumulatively portray the different experiences of my participants with the goal of telling a coherent story that would contribute to a new and thorough understanding of sub-Saharan African immigrants lived experience of organizational cultural competency in financial services organizations (Lauterbach, 2018; van Manen, 1984, 2023).

Van Manen (2016, 2023) explained that the writing process leads to reflection. I used my first draft as a step in the analysis process itself. This writing was a circular process of reading, writing, and interpreting until the participants and my interpretations fully encapsulated their lived experiences (Koelsch, 2013; Lauterbach, 2018; Merriam, 2009; van Manen, 1984). This process of member checking and validating (through the participants' eyes) was especially important in honoring participants' experiences. After consulting and reviewing this draft with the participants, I revised my interpretations where necessary until they fully encapsulated the conceptualizations of the participants. Van Manen (1984, 1986, 1990, 1995, 2006, 2016,2023) explored human experience in a meaningful and reflective way.

Situating my Shift in Thematic Focus- Positioning within Hermeneutic Phenomenology

I conducted the initial phases of my analysis using MAXQDA to identify descriptive themes (refer Appendix F) that helped to organize the critical areas of my participants narratives. As my analysis progressed and expanded to align with hermeneutic phenomenology, I refined those codes to gain a better reflection of the nuanced structures, emotional significance, depth and meaning of my participants experiences such as the complexities and nuanced meanings around trust, linguistic misalignment, and financial literacy challenges. My analytical shift informed by Van Manen's four existential themes allowed me to review my participant experiences as a complex interplay of experiences occurring over time, experienced centered in space, experience reflected in the bodies of my participants and experiences reviewed as a pattern of relationships with others as opposed to viewing them as isolated events. My refined themes did not completely depart or disconnect from my initial codes, instead they correspond to a more nuanced voicing of the unchanged primary experiences being seen through a lens of lived significance.

Leaning into Accounts of my Participants Lived Experiences:

The acculturation process and experience of people entering a foreign culture has the potential to greatly affect a person's self-worth, self-esteem, and identity in a negative or positive fashion (Berry, 1997; Berry, Poortinga, Segall, & Dasen, 2002; Buckingham & Brodsky, 2015;

Dinsen & Hooghe, 2010; Mana & Mana, 2009; Miller et al., 2011; Orisim, 2008). Research has demonstrated that these effects can detrimentally impact a person if not addressed in a culturally sound fashion (Boyle & Ali, 2010; Cohen, 2011). Every single participant faced transitional, acculturation, marginalization, and “othering” challenges when it came to navigating the U.S. financial and banking system. Participants shared moments when they were taken advantage off, not honored in their communication preferences, faced significant communication challenges, treated like the “other”, experienced significant financial loss, barriers to access and a deeper relevant understanding of the banking systems and its governing policies, racial and ethnic discrimination in banking interactions, a sense of isolation and struggling financially. The thematic structure of their accounts shared intersectionality and some unique experiences.

I provided direct extracts, synthesized accounts of their stories and individual themes as a means of honoring their individual accounts and experiences while answering the research questions:

1. What is the participant’s lived experience of organizational cultural competency in financial interactions, honoring beliefs, affirming identity, communication processes, and culture appropriateness?
2. How does the participant describe and account for the processes of seeking, acquiring, discussing, and understanding financial services, and how have these processes affected the participant’s life?
3. What is the participant’s experience of obstacles and/or availability of sufficient discernable resources for financial decision making with financial services providers, how does the participant believe he/she would have changed or maintained their decisions to take on or refuse certain financial products or services, and finally how did

access or lack of access to culturally discernable financial information impact on the participant's quality of life?

Co-Construction of a Phenomenology: Lived Experiences of sub-Saharan African Immigrants

My participants shared commonalities in their lived experience accounts. They had all navigated thousands of miles from sub-Saharan Africa to the United States (US). Sub-Saharan African immigrants have many motivations that inspire or compel them to move to the United States. Notable among them are: Seeking Economic Opportunities: sub-Saharan African immigrants emigrate with a vision for obtaining better job opportunities, earning higher wages, and improving their standards of living so that they can provide support to their families both nuclear and extended back home in Africa (Bigombe, B., & Khadiagala, G. , 2004). Sub-Saharan African immigrant cultures use remittances to support a familial system of economic support due to financial hardships and lack of institutionalized systems such as investments, retirements, and savings (Bigombe, B., & Khadiagala, G. , 2004). Families in Africa rely heavily on family members that they have sojourned abroad particularly in the United States.

Another reason sub-Saharan African immigrants move is to pursue educational opportunities in the United States. Most sub- Saharan African countries have inadequate infrastructure, limited resources, shortages of qualified teachers, and issues around gender disparities. For this reason, many individuals chose to fulfil their learning ambitions in the United States (Blom et al., 2015; Barakabitze et al., 2019). The United states is a global focal point for advanced learning, and several Sub-Saharan Africans come on student visas to pursue undergraduate or graduate degrees in the US. Many sub-Saharan African immigrants also relocate to join family members who have already settled in the U.S. Several are also seeking refuge, asylum, and fleeing political pursuit, war, or instability in their home countries.

Despite the varying accounts of what contributed to their sojourn, the one thing they all share is leaving behind family by whom they were supported in their home countries. Each of my participants knew few if any people residing in the US prior to their arrivals. They uprooted themselves from familiar cultural environments to come to a foreign place that was so vastly different from their home. Each participant offered varying perspectives of their experience and although each narrative and experiential account is unique, many common threads existed which illustrated shared events, emotions, and personal trials relating to how they experienced cultural competence or the lack thereof while banking with financial institutions in the United States.

All my participants provided accounts of having dealt with their experiences in powerful ways which carved out personal strength and growth. My participants openly shared lived experiences of their unique experience of re-establishing a life far from home. This sharing created a place where both they and I were able to explore together their lived experiences through conversation which moved back and forth in time, linking to the future, while drawing wisdom from their collective pasts. To emphasize my participants lived experiences and views in the subsequent chapter, I provide extensive interview data and quotes which allows for my participants voices to be heard closely. Allowing participants' voices to be heard through this research is important to stay close to the lived experience accounts which were shared and re-created through story telling. I found it critical to share these lived experiences in a way that honors the voice of my participants and helps draw attention to the unique experiences each of them had.

Reissman (2008) stated that the storyteller shares narratives to connect events of importance for which they want the listener to take away. Frequently the storyteller cites specific events and emphasizes importance and to recreate the experience. The audience also participates in meaning making through their own reactions to the process of listening. My voice and experience are heard through my representation of the data and demonstrate my own personal connection to my participants' experiences. Indeed, I had my own learning process though the course of interviewing these sub-Saharan African immigrants and experiencing their stories firsthand.

Introduction to my Participants and their stories:

I gave each of my participants a pseudonym to protect the confidentiality of each participant and their lived experience account, they are as follows: Kundai, Abena, Fatimata, Kojo and Akosua. Each participant represents stories of uniquely situated experience with varying levels of struggle and triumph. All participants were dedicated to a common purpose for immigrating- to improve their lives through education and access. Although all my participants experienced varying processes by which they were able to become more financially educated and develop pathways to access more opportunities, each also had significant personal struggles within their financial journeys.

Table 1:

Demographic Characteristics of Participants

Pseudonym	**Country of Origin**	**Years living in US**	**Age (Years)**
Abena	Nigeria	9	36
Akosua	Liberia	20	45
Fatimata	Sierra Leone	15	52
Kojo	Congo	15	44
Kundai	Ghana	30	50

This study's findings suggest that nine principal phenomenological themes influence sub-Saharan African immigrants' experiences of cultural competency in financial services organizations. These phenomenological themes are Communication Barriers and Linguistic Misalignment, Financial Literacy Challenges, Systemic Access Barriers in Banking, and Cultural Competency and Absence of Multicultural banking staff were found to present the greatest degree of significance. Whether as a standalone phenomenological influence or in combination with other lived experiences, these principal phenomenological experiences were found to consistently influence financial choices, decision-making, and financial outcomes.

Opening with a Divergent Voice: Account of Financial Independence and Empowerment

Prior to getting into a discussion regarding the principal themes that emerged from my interviews with my five participants, I would begin with a descriptive account that stands apart in experience, orientation, and trajectory. Out of my five participants, one of my participants-Kundai, described an experience that diverged in significant ways. While she experienced some of the same systemic financial barriers such as the need to provide large initial deposits when opening an account, receiving high interest credit card offers without sufficient knowledge and disclosures, being persuaded to take out a home equity loan against her family home with little information on its implications, her overall phenomenological account emphasized a journey toward financial independence and empowerment.

Kundai shared the strategies that she utilized for trust building with bankers. These strategies had a tone of humility, respect, positive affect, and very intentional efforts to present herself as a financially responsible person. Kundai described how she developed approaches to foster rapport and trust with the bankers she interacted with. She described her financial journey as one of growth, education, and financial enablement. Kundai's lived experience account was immersed in themes of personal agency and successful financial acculturation which contrasted with the frustration, marginalization, mistrust, and the perceived exclusion that were voiced by my other participants.

Beginning with Kundai's story offers a useful contrasting perspective that sets the stage in gaining a comprehensive understanding of financial acculturation and the transitional financial challenges that sub-Saharan African immigrants face while navigating U.S. financial systems. It also sheds light on the extent to which certain individuals of this subgroup use personal agency and relational strategies to attempt to shape banking experiences even with shared structural and systemic contexts.

Kundai's Lived Experience Account:

Kundai (pseudonym) is 50-year-old woman from Ghana; she has lived in the United States for about 30 years. Kundai shared, *" I live with my husband and my three children. Two handsome young men, and a beautiful lady. My daughter is not a girl anymore. She's a lady and* *in university"*. Kundai shared that she owns a childcare business and is also a homemaker. During her first year in the United States, Kundai opened a bank account. She shared that she had prior experience with both conventional banking and a traditional savings group – Susu - back in Ghana that we will explore more in her storied account.

Kundai's narrative provides a clear account of her cultural upbringing, the importance of family in financial decision-making, spiritual beliefs, transitional and acculturation challenges, communication barriers, and challenges navigating the U.S. banking system and how all of that intersects with her positionality as a sub-Saharan African immigrant. Her story reflects one of a blend of risk avoidance, personal agency, trust and relationship building, spiritual resilience and confidence. These qualities are echoed in the broad themes of her lived experience account summarized below:

Cultural Upbringing and her knowledge of financial management

Kundai described her exposure to financial management as occurring very early during her upbringing in Ghana. Unlike most sub-Saharan African immigrants who relied on word-of-mouth referrals of other sub-Saharan immigrants before choosing to bank with a particular financial institution, Kundai shared that she was not referred to any bank by anyone and hadn't also known anyone who worked or banked at the bank she first banked with. She shared that she felt confident and comfortable opening a bank account here in the U.S because she had operated a bank account in Ghana before her arrival in the U.S.

Growing up, her grandmother taught her the importance of saving and being wary of spending beyond her means. Kundai shared: "It seemed like a little thing, you know, back in third world country, not all persons are fortunate to be financially well off, and so just those little words that my grandmother instilled in me, has helped me in a long way, helped me in my finances, helped me with raising my children, and helped me to share with them exactly what I was taught about financial management. For me that has been powerful, very powerful" she shared.

Kundai then went on to describe how much she missed her grandmother even though she passed away long ago. She continued to say, "regarding advice, you know how when someone give you advice and sometimes you don't even want to hear it, at least put it in at least put it inside your knee. And at that time I was still young and did not understand what she meant by put it inside your knee" Kundai explained that it wasn't until when she was much older that she understood that her grandmother was asking her to keep that piece of advice in a hard and safe place – her knee – metaphorically speaking. Kundai went on to share how that proverb had guided her financial choices and helped her a long way and expressed her gratitude to her grandmother for that and thanking God for putting her grandmother in her life.

Kundai's metaphorical statement is illustrative of how proverbial and indigenous communications systems prevail in sub-Saharan Africa discourse and everyday communication. Proverbs from the perspective of Igbo peoples of Nigeria (a sub-Saharan African country) for example is used as a mechanism for ethical and moral education around code of conducts in sub-Saharan contemporary indigenous societies (Fayemi, 2009; Oduaran, A., & Oduaran, C. 2006). Many of my participants like Kundai used figurative expressions and metaphors to illustrate and emphasize their experiences.

Humility and building relationships with bankers

Kundai described a unique theme of humility which she explained was inspired by her faith and belief in God. As a Christian woman, Kundai shared that she prioritized entering all relationships and interaction with respect and humility. Kundai believed that her humble approach and respectful demeanor helped her build relationships and trust with the bank staff. Kundai shared: “I had a good relationship with bankers, and this made things a lot easier for me. I didn’t walk into the bank making them feel like I was in charge. I went there and showed them humility, showed them respect, and had an understanding with them that if I needed help, I would let them know so that they could help me. That really, really helped when I became friends with them.”

As a result of this, she believed banking staff were not inclined to take advantage of her lack of financial knowledge regarding U.S. banking products. She shared that her attitude made bankers more willing to take their time to guide her and provide her with the financial support that she needed. Kundai believed her demeanor, greeting bankers kindly, asking her questions respectfully, and treating each bank visit as a chance to study and establish rapport aided in eradicating some negative assumptions that bankers held about sub-Saharan African immigrants and ultimately led to her being treated as a serious and trustworthy client over time.

She believed that this made her banking experience more beneficial. This theme shed light on the significant role that relationships play and trust building plays in aiding sub-Saharan African immigrants navigate the U.S. banking system. Kundai shared some successes around how her approach of humility and respect helped her to gain important financial resources and information.

Responsible financial decision making and practices

Kundai’s account revealed an individual that was highly committed to responsible financial decision making. Kundai spoke about the importance of living within your means. She instilled financial discipline in her children and taught the value of savings and financial planning as a generational value. She shared, *" If I don't need money, I don't have to go to the bank to withdraw any money."* This theme reflects the role of responsible financial decision making in the lives of sub-Saharan African immigrants especially the importance of financial self-control and long-term financial planning. It further echoes the dynamics of financial prudence and the challenges of adapting to a new country.

Small Business Ownership towards financial independence and empowerment

Kundai shared how she slowly built up her savings to start her small business at her home taking care of kids. She started by taking care of a couple of kids and then slowly saw her business grow. She shared that when she started making some significant profits, she knew it was time to formalize her business and open a business checking and savings account. She had to move from a smaller credit union who didn't offer those business account services to a bigger corporate type of bank. It was at the bigger national bank that she started experiencing some challenges with a lack of clarity on business account products, credit and loan products among others.

Eventually Kundai got a credit card so that she could build her credit but only after she had received full clarity and disclosures on the credit terms. Kundai shared that she uses the credit card sparingly, she also does not carry a balance on her credit card, and she always pays it off in full to avoid interest charges. Kundai shared that, "It is not a big thing that God gives you that matters, it's the little things". Her philosophy of gratitude and self-discipline served as a cornerstone of her financial progress.

This theme illustrates that the pre-migratory financial knowledge and etiquette that Kundai possessed before coming to the United States played a significant role in her decision making here in the United States. The theme also emphasizes the transition from humble beginnings to financial autonomy. Kundai's journey reflects a connection between resilience, persistence, and wise monetary management towards success even when starting out with very little capital or financial resources.

Systemic Access Barriers in Banking

Looking back at how she came to be a small business owner, Kundai recalled when she opened her very first bank account. She said, "I had $50 when I got to the bank. They told me, "Well you need at least $100 before we can open an account for you". Kundai shared that she was given three months to see if she would be able to increase her savings, in which case she wouldn't have any issues with the bank. Being unemployed and a stay-at-home mom at the time, she experienced a lot of pressure, but she said to herself, "with God, all things are possible".

Kundai shared it was on this same day that she met a lady who wanted her to take care of her kid and within 3 months of working with this woman she was able to save $600. Sub-Saharan African immigrants face taken for granted systemic hurdles that often act as barriers to accessing basic services and financial empowerment. It echoes many of the financial challenges this immigrant group face while trying to establish a foothold in the United States.

Savvy and skeptical of offered financial products and services

As the interview progressed Kundai shared some additional challenges that she had experienced with the banks. Despite having good relationships with bankers, Kundai expressed that she observed that most bankers were motivated by and driven by profits and rewards. For this reason she constantly received offers to open credit cards and other loan products. Some bankers had even asked her to apply for a home equity loan against her home that she and her husband had struggled to pay off. She was surprised that bankers could access all this information that she hadn't shared with them.

Bankers presented loan products as an alternative means that she could explore to expand her childcare business. Kundai shared that regardless of the consistency of offers, she always remained skeptical and approached decision making around credit products with extreme caution. She stated, "Credit cards are good, but it can also destroy you. As soon as you get home, the bills will start coming." Kundai's skepticism and hesitation is analogous to the tensions other sub-Saharan African immigrants experience when they encounter the credit aspects of U.S. financial systems.

Faith-Driven Entrepreneurship and Navigating Informal Labor

Faith plays an integral role in Kundai's financial voyage. Kundai filters each financial decision that she makes through a spiritual lens and trust of divine guidance. Her account brings to light the comfort and clarity she experiences during times of uncertainty when she interlaces those experiences in spirituality. During our conversation, Kundai frequently referenced her faith as a source of guidance in her financial journey and decision making.

Kundai also shared a compelling account of her struggles with finding a job when she first got to the United States. Her job search was also shaped by her dual role as a mother, homemaker and newcomer who was unfamiliar with U.S local labor standards. Kundai said, "*When I first came here, I didn't have a job, I also needed somebody who will be there for my son if I was to find a job, So I went on my knees and I prayed, and God said to me- You do have a job"* Kundai said this moment influenced her decision to pursue childcare as a profession of meaning and financial necessity. Kundai described how listening to her spiritual calling led her to a place where she began to provide care for the children of people in her community. Kundai described how a lack of information regarding prevailing earnings led her to being significantly exploited. *"I was getting $50 a week for looking after two children. But even with that $50 a week, I was very grateful."*

Kundai's circumstances highlight a marked systemic issue. Sub-Saharan African immigrants often lack access to culturally competent financial institutions or financial employment guidance resulting in populations of these immigrant women being immersed into informal working economies where their employment is greatly undervalued in terms of compensation. Despite these difficulties, Kundai still framed her experience with positivity speaking to gratitude and resilience, she said, *"That is what motivated me, and gave me the courage to go to the bank and open a bank account".* This theme reflects the need for a consideration of constituents – understanding the lived realities of sub-Saharan African immigrants beyond linguistic access in banking interactions. An understanding from a cultural competency lens of their spiritual frameworks, familial structures and vulnerability to exploitation.

A Broader Pattern: Exploring Lived Experience Accounts of Cultural (in)Competency

Kundai's narrative presents a story of financial resilience, personal agency, trust, relationship building and financial empowerment. It stands in significant contrast to the dominant themes that were expressed by my other participants. My remaining four participants provided lived experience accounts that were related to cultural and linguistic challenges, a lack of culturally discernable financial resources which spoke to financial literacy gaps and lack of financial education, lack of trust and respect in financial interactions, lack of cultural sensitivity and competence in banking interactions which often manifested in practices such as being offered unsuitable financial products, being imposed with rigorous banking requirements that felt targeted and not generally required of other customers, communication challenges leading to a failure to understand crucial financial policies properly, access challenges around internet banking, unfamiliarity with financial planning models of the United States, and perceived feelings of exclusion and racial discrimination. It is integral to point out that their lived experience accounts did not demonstrate an absence of resilience or a lack of desire for financial empowerment but rather spoke to the cohort and clustered nature of sub-Saharan African financial suffering and struggling when it comes to financial decision making and impact in the U.S.

These sub-Saharan African cohorts are largely influenced, defined by and not limited to subjective social and racial constructs that include and exclude people based on looks, demeanor, educational background, financial status, English language proficiency, prior banking knowledge, financial literacy, confidence orientation among others. These four participant accounts provide insights into how different sub-Saharan segmentations inform the hermeneutic of their experience. I interrogated my participants themes from a hermeneutic ontology utilizing van Manen’s existential themes and further discussed this as an analytical reflection and commentary following the delivery of my participant’s lived experience accounts. The following themes illuminate their shared experiences.

Akosua’s Lived Experience Account

Akosua a 45-year-old woman moved to the United States from Liberia following war and civil unrest in her country. Akosua is married, she and her husband have four children. Akosua has lived in the U.S. for 20 years now. When Akosua first arrived in the U.S., she had limited knowledge of financial planning and financial systems in the U.S. Most of Akosua’s early financial decision making were made without any formal guide or financial education.

Akosua spoke very sincerely about the financial mistakes she made and the challenges she faced because of those decisions. Akosua shared how a lack of culturally competent financial interactions and information led to serious financial errors that had dire long term financial consequences including the foreclosure of her family home and credit damage. Today, Akosua is an ardent believer in the importance of cultural competence in banking and educating immigrant populations.

Her experiences echo systemic and continual access challenges to critical financial information, feelings of marginalization, some occurrences of racialized interactions, and her perceptions of systemic exclusion. Akosua provides insights into her experiences banking with three U.S. financial institutions, two of which are major U.S. corporate type banks and one being a smaller Credit Union. Akosua's family fled a civil war in Liberia, however, despite her initial trauma of being internationally displaced and the challenges of resettlement in a country far from home, Akosua's story is one of gratitude, resilience, growth, learning and a commitment to educating and advocating for other sub-Saharan African immigrants who may find themselves where she was some twenty years ago. The following themes emerged from her lived experience account to inform this phenomenological study.

Communication Barriers and Linguistic Misalignment

Akosua's experiences highlight how communication and linguistic gaps and differences created significant barriers to accessing banking services. She described how her grandmother, an elderly woman who did not speak English proficiently yet insisted on overseeing her banking affairs often struggled during banking interactions. She shared, *"my grandmother is a very fierce woman with a very strong sense of independence and autonomy, she will prefer to perform simple banking task for a whole hour rather than send someone to perform these tasks for her".*

Akosua stated how the bankers struggled to understand her and easily got frustrated and how her grandmother held the same contempt for them. Akosua went to share how her grandmother had finally met a nice patient banking staff. Akosua shared, *"My grandmother only goes to the bank when this person is working and otherwise avoids going to the bank because she doesn't want to relive the experience of being misunderstood."*

The positive communication that her grandmother ended up receiving buttressed the importance of cultural competence at the individual level and the extent to which a single empathetic and reliable point of contact can intensely improve the perceptions of experiences for sub-Saharan African immigrant populations. To give a further and expanded context to the problem, Akosua shared, *"this problem is not specific to my family, but largely experienced by other immigrants I know from different countries who speak English with a strong accent or poorly."*

Akosua discussed communication gaps as a significant challenge and barrier affecting financial service delivery and creating emotional stress for both newcomers and banking staff. Her account highlights how English language proficiency, or the use of U.S. specific distinct forms of English contributed to feelings of not understanding and being misunderstood. Akosua further described discriminatory treatment that sub-Saharan African immigrants received when they struggled to understand or caused delays in what would otherwise be easy banking transactions for everyday Americans. This she said resulted in sub-Saharan African immigrants feeling marginalized and frustrated. In some cases, Akosua shared that immigrants will instantly sign paperwork to avoid further embarrassment, and these inadequately explored transactions had dire financial consequences for the newcomer.

This theme helps to bring an understanding of communication gaps in banking interactions for sub-Saharan African immigrants. It moves beyond individual deficits of a newcomer to point towards a larger understanding of institutional gaps.

Financial Literacy Challenges

Akosua discussed some of the financial mistakes she committed such as signing up for high-interest credit cards. She had little to no understanding regarding the need to compare credit card offers and choose the best option that aligned with her financial goals. She explained that she did not understand policies around high interest rates, activation fees, billing cycles, due dates, past due payment fees, etc. Akosua explained, *"I just accepted most of the credit card offers that were sent to me. Years later, reviewing the credit card terms, I realized some had annual percentage rates that were as high as 35% and I didn't know this information then. I remember feeling completely trapped and not being able to be debt free."*

Akosua was honest about how she managed the payment of credit cards. She stated, "I thought as long as I made a payment for the credit card each month or within two months, I would have no issues." She recounted that it was not until she had gained more credit knowledge and taken intentional action to be responsible for her credit years later that she realized the hole she had dug for herself. These mistakes had adverse negatives effect on her credit score and led to adverse outcomes. Akosua shared, "If I had received financial education early or even known that such learning existed, my financial decisions would have been different which would have improved my current financial circumstances."

This theme speaks to the consequences of ill-advised financial decisions and its lasting financial impacts for sub-Saharan African immigrants.

Systemic Access Barriers in Banking

Another prominent theme is Akosua's experience with systemic barriers in the U.S. banking system. Akosua described her self-perception as an othered outsider when she said, *"I mostly see myself as an outsider going with whatever the bank presents to me"* implying that she believes that financial institutions offer limited choices rather than inclusive options. This speaks to how disenfranchised sub-Saharan African immigrants feel in the financial decision-making processes that affect the outcomes of their lives.

These institutional barriers cause immigrants to feel cut off from the financial system (Sue, 2001, Pascale Joassart-Marcelli et. al, 2010).This issue reflects broader systemic barriers that immigrants face when trying to use U.S. banking institutions. The lack of culturally qualified services focused on immigrants' needs can lead to frustration and dissatisfaction, as immigrants find that the system is not designed for their specific needs (Sue, 2001).

Challenges with customer service, access, feedback, and support

Akosua described the banking experience as impersonal and frustrating, especially when dealing with customer service issues. She also shared her experience regarding the absence of clear ways to provide feedback on service quality or improvements, limiting her ability to advocate for changes that would better serve immigrant customers. Akosua stressed on the fact that most of the banks in the U.S did not have a culturally competent feedback system which allowed immigrants to voice out their concerns and desires for some specific assistance. This made it exceedingly difficult for her to request additional support anytime she needed it.

Cultural Competency and Absence of multicultural banking staff

Akosua complained that lack of cultural competency in the U.S. banking system, especially for immigrants who are unfamiliar with how the financial system works is a major flaw of the banking system. As a newcomer to the United States, Akosua felt that the bank did not adequately address her needs in a way that went beyond offering basic financial products. Akosua shared, *"Banks will help immigrants more if they take the time to explain and educate newcomers in a way that clearly goes over banking policies and expectations in a culturally competent way"* .

This opinion is supported in the work of Lusardi & Mitchell (2011) regarding the financial acculturation and support challenges that newcomers face in the United States. *"When bankers are trained on cultural competency, they will be more sensitive to the unique differences, backgrounds and unique needs of immigrants,"* Akosua shared. Akosua suggested a need for banking personnel to be trained on cultural competency to adequately support immigrants who lack financial literacy.

Akosua also spoke to the need for banks to hire more staff that look like her. She shared, "*All three banks, I'm banking with, the branches I go to, I have not seen any African or person of color working there. Everyone who works there is white (Caucasian)*." When probed about what difference she imagined targeted hiring based on ethnicity would make, she shared, "*for example, I'm from Liberia and if somebody from maybe Ghana or Nigeria works there, no matter how I'm speaking English, someway somehow they will understand me*." I asked her if she had shared her views around this point with anyone from the bank, perhaps a manager, and she responded, "*All three banks I have no opportunity to give feedback. If there is, maybe there is, but it has not been presented to me*."

This theme speaks to the need for cultural competency training for financial service providers which is also recognized in the literature and other studies as crucial for successfully addressing the needs of intricate financial needs of immigrant communities (Feagin,2004; Sue, 2001).

Assumptions and failures in truthful lending practices

Akosua shared that there were a lot of assumptions in banking interactions. When I walked into the bank speaking English, the bankers assumed that I understood everything I needed to know to inform my financial decision making. She shared, *"the bankers didn't explain anything. They never took time to explain the different types of bank accounts and the requirements to maintain these accounts or the associated fees."*

My experience is the same as the other immigrants I know. *"When we go to the bank, they just give us a bunch of papers (disclosures) and they tell us, yeah this is a debit card, this is your package. You just go home; you figure out if you have the time, you read it. Half of the time I know I don't read it."* Akosua reminisced being back in Africa where no one took the time to read documents. She explained that at the time she wondered why so much paper was being wasted on printing these documents, knowing very well that she would throw them away. Akosua further described how when she had accumulated late fees and gone back to complain at the bank, the bankers reminded her of the disclosures that detailed the requirements of each of the accounts that she owned.

According to Akosua if immigrants are equipped with financial knowledge in a timely manner, they can make the best financial decisions. Akosua expressed a desire for banking institutions to have early intervention financial literacy programs aimed at immigrant groups to help narrow the financial disparity and assist immigrants in avoiding critical errors.

This theme is consistent with studies demonstrating that immigrants frequently do not have access to timely and culturally discernable financial resources and education which are crucial to their acculturation and transitional processes. Studies further support and speak to the impact of financial literacy initiatives which have improved financial decision making among immigrants (Feagin, 2004; Sue, 2001).

Communication gaps in banking transactions

Akosua discussed a breakdown in banking communication regarding late payments stemming from canceled automatic payment without notice. Akosua recalled a time when she had traveled to Africa for about two months. She had set up monthly automatic payments from her checking account to pay for her credit card that she had with one of the bigger corporate banks she banked with.

During the time that she was gone, the bank made some changes to her account that terminated her automatic transfers. She said that no one from the bank contacted her. When she arrived back in the United States, she had received a letter from the bank informing her that she had not paid for her credit card in two months and had been reported to the credit bureaus for being 60 days late. She stated, *"I was bewildered, how was I to know of these changes when nobody informed me?"* Akosua discussed her disappointment that this negative hit on credit was going to remain there for several years in addition to having reduced her credit score significantly. Even though the bank took responsibility and offered to resolve this issue on her credit, this was never done.

This theme speaks to responsible banking leadership that guides financial actions on the accounts of consumers. Sub-Saharan African immigrants are ill-equipped to pursue any legal actions against financial institutions in instances of clear violations. This theme spoke to the amalgamation of existing dire credit situation of Akosua further compounded by the bank's irresponsible behavior around communication.

Feelings of Trust - Unethical banking practices

Speaking to further her perceptions of the unethical behaviors of financial institutions, Akosua shared an account of a fellow immigrant who had also experienced significant credit damage while banking with this same bank. Akosua shared, *" I have a friend who is not as fluent in English language, but she is a very nice and trusting person. She always laughs and chats with the bankers even though her English is poor. My friend lives under the assumption that because she has this cordial relationship with the banking staff, they will look out for her best interest."*

When I probed further Akosua shared a rather shocking account with me. She shared that bankers who utilized translator services did not always comply with the wishes of the customers shared with the translator and since the translator was not physically present (translators participated via phone), the banker would still go ahead and add a refused product or service to a customer's portfolio even though they had explicitly refused it. The unknowing and unsuspecting customer would sign to accept the refused service not knowing any better. She stated, *"this happened to my friend, she had a homeowners insurance, and yet she did not even own a home, the payment for this home owner's insurance was being deducted from a credit card she did not know she had, she was not receiving credit card statements for that credit card because bankers had signed her up for online statements going to a fake email address. Only found out later when she got a call from credit services about a charged off account."* Akosua was very sad that her friend had suffered all this simply because she wasn't educated. Akosua shared, *"I was very skeptical because if they could treat her like this despite the good relationship they had with her, then I didn't feel financially safe."*

Financial overwhelm and anxiety

Akosua expressed that she was feeling overwhelmed with credit issues and financial decision making. She shared, *"I was just like, you know what, the credit's already messed up. It is what it is, forget it. I am not even going to worry about it."* Akosua expressed that she felt a deep sense of resignation.

Akosua explained how she had resulted in costly credit options when she wanted to buy a car that she needed for work. She knew that she could get a car with her poor credit from these exploitative and predatory lenders. She shared that she knew she was reinforcing the cycles of her financial disadvantage, but she felt trapped with no other financial options.

Akosua shared a defining moment when her husband had a conversation with her about her financial choices. She said, "My husband asked me, *"do you always want people to be cosigning for you? Do you always want to pay extra for the stuff you buy in high interests?"* These questions led to her defining moment when she realized she had to make some changes.

She said, *"credit is something you work on",* demonstrating personal agency and a shift toward regaining control of her finances. Akosua spoke to the duality of the merging sense of financial personal agency and the emotional fatigue of uncertainty. She said, *"I often wondered if these little payments I was making would ever pay off. If I would ever see a day where I have good credit, but I just kept paying believing that I would eventually get rid of this debt."*

Akosua's account spoke to the theme of overwhelm, stress and how systemic barriers can lead to avoidance and disengagement and how interventions like financial education and financial literacy could help limit and prevent some of the psychological strain resulting from poor financial decision making. This themes also highlights the psychological and emotional effects of financial instability, which are particularly common among sub-Saharan African immigrant groups who often lack social support structures to help them navigate unfamiliar banking policies and financial systems (Sue, 2001). Economic hardship as seen in Akosua's account is just one aspect of financial stress; other factors include the psychological strain of navigating a foreign financial system and the stigma associated with admitting or having financial difficulties (Lusardi, A., & Mitchell, O. S. , 2011; Lusardi,2019, Shannon Schumacher et.al, 2023)

Experiences of Racism and Discrimination in Banking Interactions

Akosua described an encounter at one of the banks where she saved. She felt that the bank teller's behavior changed significantly after she approached the counter. While the teller was friendly to the previous customer, Akosua felt that the teller's behavior became noticeably rude and dismissive once she reached the counter. Akosua stated*, "Sometimes people don't have to tell you that this person is racist. It's just the way they do stuff, it's just written right there, like she was so rude. I had to ask her; I need to talk to your manager."* Akosua interpreted the behavior of the teller as being racially motivated, suggesting that her race influenced how the bank employee treated her.

Akosua mentioned that being discriminated against sometimes affected her interactions with the bank staff and this contributed to feelings of alienation and mistrust. Akosua's feelings are supported in the literature on cultural competency (Brammer et. al. 2012; Feagin, 2004, ; Juecken, 2001; Saeed, 2004; Sue, 2001) This mistrust in Akosua's opinion creates systemic barriers for often marginalized communities and fosters financial exclusion (Brammer et. al. 2012; Feagin, 2004, ; Juecken, 2001; Saeed, 2004; Sue, 2001).

Financial Disempowerment, Marginalization and Isolation

Akosua expressed a deep sense of financial dis-empowerment and isolation as she reflected on her experiences with financial institutions. She believed financial institutions hid important information intentionally from immigrants who were not financially literate because of profit oriented reasons. Akosua shared, *"I feel left out because there's a whole lot that I think bankers don't inform us about, especially when they know you're not from here (U.S.). I feel sad because I am not informed about a lot of opportunities, I feel like bankers just want to take what belongs to me. I feel like they act very selfish by intentionally withholding information."*

This underscored the emotional impact of feeling excluded from crucial financial knowledge and resources. Akosua was very emotional as she expressed her financial struggles, especially with credit, and the negative impact it had on her, and the fallout she experienced from bad financial choices which was all very overwhelming to her. Akosua's negative credit history has contributed to her inability to achieve some of her important financial goals (Lusardi, A., & Mitchell, O. S. , 2011; Lusardi,2019, Shannon Schumacher et.al, 2023). Akosua expressed that she sometimes feels frustrated and helpless. This was evident when she said, *"I always feel like still an immigrant, that this is not my country, I often say that this is not my home, I'm just here. I just live here, whatever they say that's what we do."*

Financial stress is common among sub-Saharan African immigrants because they have difficulties in accessing mainstream financial products and understanding the complexities of the U.S. credit systems. Research has shown that financial anxiety can impact mental health and deter financial decision-making (Feagin, 2004; Lusardi, 2019). This theme further connects to the broader issue of how immigrants often lack access to information and support networks necessary for financial success (Lusardi, 2019; Pascale Joassart-Marcelli et. al, 2010).

Individuals experience emotional stress, feelings of betrayal, frustration and economic hardship due to poor financial decision making (Brammer et al. 2012; Feagin, 2004; Juecken, 2001; Saeed, 2004).

Self -Resilience and Community Financial Advocacy

Akosua demonstrates a significant sense of resilience and advocating for oneself. She expressed a great sense of financial achievement now that she had a better understanding of the U.S. financial system as a result of her experiences and commitment to learning. She shared that she carefully reads financial documents and asks clarifying questions before signing documents. Akosua teaches others in her community about her experiences and lessons learned illustrating a clear theme of resilience.

She is very committed and passionate about educating her community and preventing them from making the same financial mistakes. This theme speaks to her personal growth and financial empowerment supporting the notion that sub-Saharan African immigrants can take charge of their financial futures when equipped with the right financial tools and knowledge.

Desire for Financial Stability and Empowerment

Akosua stated that it was her wish for her children to experience financial freedom and avoid the financial challenges and difficulties she faced when she first came to the United States. Akosua indicated that she now has a clearer understanding of the U.S. credit system through self-education. She is currently fixing her credit to secure a better financial future and freedom for herself and her family. Akosua desires long-term financial success and stability.

Kojo's Lived Experience Account

Kojo (pseudonym) is a 44-year-old sub-Saharan African immigrant from Congo. He arrived in the U.S. fifteen years ago. Before emigrating to the United States, he lived in other

French speaking countries in Africa (Mali & Cameroun) and later ended up in Belgium for a few years. Kojo explained that he did not experience any acculturation challenges in these countries because they were French speaking countries. Kojo speaks French fluently in addition to a few local Congolese languages. Kojo did some of his schooling in Belgium. He shared that he had no difficulties living in Belgium especially since he already spoke fluent French. His Dad was the one who convinced him to move to the United States for schooling purposes. Speaking early to non-blood kinships, Speaking early to non-blood kinships, Kojo shared *"I just have a son who lives with his mother, I don't really have any family around here. Just friends who are family now, I can say."*

Key themes that emerged in Kojo's account included: communication barriers and linguistic misalignment, financial literacy challenges, challenges navigating complex U.S. banking procedures, feelings of being misunderstood, feelings of alienation, desire for financial stability and empowerment, lack of trust of U.S. financial institutions, shyness and a fear of being judged, and a sense of marginalization

Communication Barriers and Linguistic Misalignment

Kojo discussed his initial struggles with the English language when he opened his bank account in the United States. He spoke at length about the difficulties he faced due to a lack of clear communication and cultural sensitivity during banking interactions especially when bankers explained banking processes, such as fees, account requirements, and services.

Kojo who speaks French and his native Congo language fluently, shared, *"when I came here, I didn't really know English much. I'm a French speaker. And I didn't really know they never explained everything about banking here like with their bank. And, you know, the first year was fine. And then you know, sometime in life you hit some hiccups. Back in the days we didn't have* *apps on phones to check on your account, you have to go to an ATM or a computer. So I ended up overdrawn on my account a lot. And I didn't know that every day, every single day they'll have to charge me and so in the end, I was charged between $35 to $400 in a week, you know."*

Kojo's initial struggle with the English language upon arriving in the U.S. highlights how language barriers create obstacles and result in financial loss for sub-Saharan African immigrants. Leaning on Van Manen's (2014) insights on language as a means of constructing meaning, further insights are gained on how language goes beyond its rudimentary use as a tool of communication. Kojo described this poor communication as being inextricably linked to his initial confusion and financial mismanagement.

This theme speaks to how Kojo's experiences of communication challenges, amplified by his accent and limited English language proficiency, influenced his understanding of important financial information which affected his financial health.

Financial Literacy Challenges

Kojo shared how learning about the financial system of the U.S. presented a significant knowledge gap and learning curve. He shared, *" I didn't know anything because like in Africa, let's say Congo, we don't need a good credit, for example to buy a car or to have a loan, to get a loan or everything, or anything, so it was a different type of idea for me here".* He shared how he learned about responsible financial behavior here in the U.S. *"you find out that you need a good credit score. And to have it, you have to have like, have an almost pristine account, you know, like always paying your bills and stuff. That notion of credit wasn't with me before coming here. So now I am in the water."* His initial lack of understanding regarding how the credit system worked in the U.S. presented a significant challenge in managing his finances and avoiding debt.

Kojo emphasized the importance of bankers having or attempting to have more transparent conversations with African immigrants around important financial life altering topics such as credit history, investments, fee structures, and potential risks.

This theme speaks to the importance of clear communications that are free of assumptions when it comes to financial communication with sub-Saharan African immigrant populations. The theme also highlights the importance of subjectively understanding the unique orientation and financial backgrounds of sub-Saharan African immigrants and how their backgrounds shape their understanding and perceptions of financial knowledge, wellbeing, and empowerment. Kojo's appeal for transparent communication also signals a need for financial institutions to provide culturally sensitive and easily discernable financial resources.

Cultural Competency and Absence of multicultural banking staff

When speaking to his perceptions of cultural competency in U.S. financial institutions, Kojo shared, *"A lot of Sub-Saharan Africans don't really have any representation at the banks I have banked with. It will be helpful if the banks hired staff that could understand us better and help us. It will be advantage for bank, because it will also mean more immigrants feeling comfortable to save with the bank. So for me sure, yes, this is something I have been wanting for a long time to make it a little bit easier to understand certain forms and bank clauses and all of that, before like jumping into a big financial endeavor you know, yeah*." The lack of cultural competency was a central undertone in many aspects of my interview with Kojo.

Kojo spoke of his perceptions of limited efforts by financial institutions to offer culturally sensitive and culturally discernable financial resources. Kojo expressed that he frequently saw Hispanic bankers who were very helpful to people of Hispanic/Latino origin. Kojo shared, *"every time I witness Hispanic customers conversing so relaxed in their language of comfort, it made me feel excluded."*

This theme speaks to sub-Sahara African immigrants need to feel a sense of belonging and associativity. This theme of multicultural inclusion and representations is very important to sub-Saharan African immigrants, and it is a view shared by all my four other participants who also advocate for the hiring of more people "*that look like them*" for them to feel more comfortable and better understood.

Complex banking policies and procedures:

Kojo shared some of the differences between banking in his home country and banking in the U.S. Kojo shared, *"back in Africa, banking played a small role in my daily life, I didn't need to understand credit system, or how to pay for a debt obligation or something like that".* Kojo shared how in his transition to the U.S., this same knowledge became paramount to his financial well-being. He described how defeated he felt when despite efforts to integrate, it became overwhelming to keep up with banking requirements and adhering to specific banking policies and procedures.

When asked to speak in more detail, Kojo spoke about a bank policy which required him to swipe the debit card associated with that checking account ten times a month to keep it free, as in making ten purchases a month regardless of the purchase amount. Kojo shared how some months he would only end up using it 8 or 9 times and then end up with a monthly service charge for not meeting the requirement. He also shared, another policy where this time, *"I was told that every time I swipe my debit card for a purchase, $1 will automatically be transferred to my savings, and this will help me save some money indirectly for my son for Christmas at the end of the year."* Kojo shared how this had created some problems for him as he didn't always remember this transfer was going to occur with each transaction which resulted in him having a wrong assessment of his available balance and spending over his limit resulting in a $35 overdraft fee which was far more exorbitant than the originally intended savings goal.

Shyness, Fear of Judgment, and a Sense of Institutional Alienation

Kojo in vulnerability expressed that he had a major fear and concern of being judged. When asked to elaborate on communication gaps, where important things got lost in translation, Kojo nodded and said, *"indeed being shy to ask because you don't want to be judged"*. He explained that due to previous interactions with banking staff where he felt misunderstood and belittled, he was now very cautious about entering in complex financial discussions that would reveal the challenges he had with English language proficiency.

Kojo shared*, "this fear of miscommunication prevented me from receiving a lot of explanation of very important financial stuff"*. He additionally clarified that it went beyond a fear of being judged when he said, *"Or you know, beyond being judged, but like they won't understand you, and they will get frustrated, you get frustrated, and you know"*. He really felt alienated, he shared, "*it's like if you're a minority, it's harder to actually, like, get somebody to actually explain things or even talk to you in your language or you know*". He went on to say, "*Sometimes you shy away, you don't really want to deal with bankers unless it's somebody who's also like, you know, from African descent who understands the accent."* Kojo spoke about his reluctance and hesitancy to ask clarifying questions or engage more fully with bankers. He further shared, "*So, I haven't really had like, a lot of contacts with bankers beside my friend who used to work there. Because mostly, it was me being shy, that's why maybe I couldn't ask questions. If I knew you know, I wouldn't be like all the predicaments that I was in before*."

This theme speaks to the negative self-consciousness that sub-Saharan African immigrants experience, how they internalize important financial considerations that must be surfaced, and how they experience alienation, inferiority when navigating communication and procedural aspects of the U.S banking system.

Debt Aversion-Savvy and skeptical of offered financial products and services

Kojo explained how he held a view of debt aversion before coming to the United States. He shared "In Congo, trade is handled mostly on a cash basis and that means people not spending money they don't have. If you have a good job however, banks were willing to give you a loan for a house". He explained that in the U.S this was different. He shared that "buying a house in the U.S. is a long journey of good credit history. Something I knew nothing about when I first got to America". He shared, *"I didn't think I would ever end up with bad credit because my brother had warned me about credit cards before I came here. He always told me avoid debt because yeah, it'll take you down, if you're not careful".*

In discussing what contributed to his poor credit if he was debt averse, Kojo explained that the bank charged him monthly service fees for not meeting banking requirements such as swiping his debit card ten times a month. These monthly services charges through off his ledger balance which ultimately resulted in additional overdraft charges by the bank. Being unaware, he only found out when the banks had charged off his account and sent him to the collection bureaus.

Regardless of this setback, Kojo shared that he paid off all his debts which made him very reluctant to engage any future banking services and products that were recommended to him such as a need for a credit card to build his credit history. It wasn't until he needed an auto loan after his car broke down that he realized he couldn't qualify for an auto loan due to a limited credit history. Kojo's cautious approach delayed his path to financial independence.

This theme speaks to the importance of financial institutions understanding the cultural contexts, and pre-migratory assumptions that many immigrants carry into their interactions and relationships with financial institutions. It also speaks to a lack of trust and a broader knowledge gap around financial literacy concerns where sub-Saharan African immigrants possess limited U.S. financial cultural contexts to navigate complex banking procedures which often resulted in negative financial post migratory realities for these immigrants.

Perceptions of Trust- Loss of Savings

Kojo spoke with a little more clarity of how he viewed the interplay of trust with financial institutions. He shared that he did not trust financial institutions. He shared, *"What I'm scared of most losing all of my savings."* In Kojo's case, complex banking procedures had already led to a historical and significant loss of his already limited income.

Kojo was therefore not comfortable keeping his savings in a bank and preferred to have most of his savings at home due to his perception that the banks would misuse his funds that he had worked hard to save. Kojo shared that he only kept a limited amount of money in his checking account to perform specific transactions. Kojo shared, *"I know that the government insures the bank accounts, but I am still worried I can lose my money due to unclear banking practices."*

This theme speaks to the weakened lines of trust between sub-Saharan African immigrants and financial service providers. Gaps in sub-Saharan African immigrants understanding of U.S. banking systems and financial illiteracy compounds and deepens these lines of mistrust.

Formation of Nonblood Kinships to navigate financial challenges

Kojo discussed the significant financial impact of knowing a banker, someone he called a friend that he had met years ago in college. Kojo had lived with this individual for a couple years and considered him a brother. Kojo shared, *"I was always like, you know, comfortable banking with him,"* he explained his friend took his time to explain the credit system to him in detail and helped him to understand his bank account features and requirements.

Kojo trusted this individual and was very grateful that they were also roommates, which gave him the opportunity to reach out to him on a more frequent basis. Kojo valued and respected his banker friend's specific insights on the need for him to stay focused, be vigilant and take his financial decision making seriously. This speaks to the informal financial support networks which occur very commonly as non-blood kinships in sub-Saharan African immigrant communities.

Desire for Financial Stability and Empowerment

With the passage of the years, Kojo shared that he began to take responsibility for financial choices and decision making. Having paid thousands of dollars in vain, he prioritized the monitoring of his bank account, keeping a ledger, reviewing his accounts online, avoiding overspending, budgeting, living within his means, and trying to maintain a good credit history. Kojo shared*, "I know not to spend what I don't have, you know…just being cautious about my finances. I am now paying all my bills on time."*

These were all struggles for him when he first got to the United States. Kojo continued proudly, *"To tell you the truth I haven't had any problems, because I always keep my eyes on my bank account now. So I know not to spend what I don't have, you know. And yeah, it's been great. My credit score now is high, almost at 800".*

Kojo spoke about the gap between financial independence and financial prosperity.

While Kojo expressed a deep sense of pride and financial achievement from not owing money to the bank or having to rely on others financially, he shared a desire to achieve meaningful financial success. He spoke to desiring long-term financial security and hopes of small business ownership. He shared, *"I'm working on trying to get my own business, God willing, so that is my current goal basically."* This theme speaks to Kojo's improved understanding of financial independence and fundamental financial principles necessary for long term financial success in the U.S.

Abena's Lived Experience account:

Abena is a 36-year-old woman from Nigeria who moved to the United States for better opportunities and a better life. Abena has lived in the United States for 9 years. So far Abena shared that she is grateful for being in the United States. Abena's father was the one who brought her to the United States. She is currently married and has three children. The only other relatives she has in the U.S. are her brothers who live in a different state. Abena experienced some of the most significant challenges around financial acculturation, financial decision making and financial well-being. Abena attributed a lot of her experiences to communication barriers, lack of financial education, breakdown in trust, feelings of alienation and being discriminated against. The following themes emerged from her lived experience accounts:

Communication Barriers and Linguistic Misalignment

Abena shared that she experienced difficulties in communicating with banking staff because of her accent. She further explained that phone conversations with banking customer service representatives were frustrating and a challenge for her as most of them expressed that they couldn't hear her clearly. In a very pensive mood, Abena shared an encounter she had with a bank customer service employee over the phone. She said, "She kept saying, I cannot understand, I cannot. I was like, okay, so I just hung up". She said, the bank staff did not make any effort to try and understand what she was saying. This made her very upset, and she felt unheard. Abena further explained that her constant struggles communicating with the bank staff made her feel alienated and unsupported.

Abena also shared an experience her brother encountered at a bank's drive through. Her brother was forced to abandon his financial transaction because of the frustration and discomfort he experienced when the bank's staff could not understand him due to his foreign accent. Abena shared the view that banks should hire more multicultural staff who would have empathy and patience to understand her financial needs, requests and clearly explain banking procedures and policies to her. She believed this would lessen her financial burden and improve her experience of cultural competence and make well informed financial decision making.

Financial Literacy Challenges

Abena shared several instances where she had signed up for credit cards without taking the time to read through the documents because the bank representative refused to provide clarity on the terms of the credit card she was signing up for. She did not understand the credit system and most of the financial products that the banks offered. She described herself as being very clueless about the implications of her financial decision making and expressed how regretful she was when she found out later the harm she had brought upon herself. She regretted several of her financial choices because of the financial strain it brought her, especially having to pay high and exorbitant interest rates. She shared *"I didn't read through the papers; I just signed without reading through."* She expressed that even though she understood English and could communicate in the language, she did not understand the financial terminologies in those documents. She shared, *"What I didn't understand is the late fees that can build up that fast"*. Abena recalled an instance where she signed up for an auto loan without fully understanding the long-term conditions connected to the purchase. She did not clearly understand the terms of the auto loan.

She expressed how some sub-Saharan African immigrant friends she had fell victim to the same financial predicaments she faced because of their inability to comprehend what was written on the fine print of the documents presented to them at the time of signing up for their loans. She attributed her actions to ignorance and the unwillingness of banks and financial institutions to be helpful and provide the necessary financial support that she needed. She stated emphatically that most often the bank staff are unwilling to provide clear and concise information to sub–Saharan African immigrants who are not familiar with the U.S financial systems. Abena shared that when she decided to work on fixing her credit and consolidating her debt, she sought assistance from friends and family because the banks have not successfully provided her with any adequate guidance, assistance or support.

Financial Disempowerment, Marginalization and Isolation

Abena shared that there were moments when she felt isolated and discomfort whenever she interacted with bank staff. Abena shared, *"I feel like they are not going to understand me."*. She always felt misunderstood and thought the bank staff were not ready to listen to her or try to understand what she was saying. She was of the view that the bank staff lacked cultural competency and were not willing to *"come to her level"* to understand her financial needs.

Abena explained, *"It feels like... I don't know how to describe it. But, yeah, because I wish there was someone that will understand where I'm coming from at the bank."* She expressed moments of sadness anytime she had to run a bank errand because she knew no matter how hard she tried; she would never walk out of the bank as a happy or satisfied customer. She desired so much to know and understand every transaction occurring on her account, the banking policies and procedures that she could benefit from, but all these can only be successful if the bank staff could understand her cultural background or make an intentional effort to understand her. She shared that the inability of bank staff to understand her financial needs placed a lot of financial obstacles on her financial path and financial growth.

Experiences of Racism and Discrimination in Banking Interactions

Abena lamented bitterly that there were times she felt that the staff did not want to engage with her or provide her with the needed support and assistance since she was of African descent and had an accent. She expressed that the bank staff were very insensitive to her needs. She felt excluded anytime she went to the bank and saw other customers receiving special treatments and she could not experience the same because of her accent. Abena shared, *"Some of them just want to get you out of there..."*. This discomfort, Abena explained, made it very impossible for her to engage with the bank staff. She was always conscious of herself and how she spoke anytime she went to the bank. Abena shared that she was anxiously looking forward to the day that bank staff will be willing and ready to offer her favorable treatment despite her accent and color of her skin.

Perceptions of Trust - Savvy and skeptical of offered financial products and services

Abena shared a deep lack of trust with U.S financial institutions because of the unpleasant experience she encountered with the bad credit card she signed up for which affected her credit history and the poor financial decisions she made. She shared that her poor financial choices affected her so badly that she is now skeptical of the financial products offered to her by her bank. Abena said, *"I ask a lot of questions now to make sure."* She has become very cautious, she does not trust the bank anymore and strongly expressed that if she could, she would rather keep her money at home. Abena said, *"I have a trust issue with them."*

Abena shared that she knows a lot of sub-Saharan African immigrants who also shared the same sentiments, they wish they could save their money at home. Abena was of the view that U.S financial institutions are only interested in making profit. Abena shared that her bank failed to connect with her and understand her needs irrespective of the miscommunication that constantly occurred between them. The pain she suffered from her poor financial choices affected her trust in the U.S financial system. Abena further lamented that the bank failed to address her financial concerns which included offering financial guidance in helping her fix her bad credit history.

Cultural Competency and Absence of multicultural banking staff

Abena, speaking to her perception of cultural competency in the U.S financial system, Abena expressed the need for financial institutions to hire employees who understood the plights of sub-Saharan African immigrants and understood the difficulties that they faced. According to Abena, if these financial institutions will make this a priority, sub-Saharan African immigrants will feel extremely comfortable to engage with employees on the financial services and products offered by their institutions and they will be able to make very positive informed decisions. She shared, *"They should hire people for different backgrounds and stuff like that, so… I'll feel more comfortable."*

Abena further shared that if bank employees were trained to be sensitive and respectful of cultural differences, the communication gap that currently exists between sub-Saharan African immigrants and the bank will improve, build trust, and restore sub-Saharan African immigrants' confidence in making the right financial decisions. She stated that-Saharan African immigrants desire to save money and become more empowered financially.

Fatimata's Lived Experience Account:

Fatimata is a 52-year-old woman who moved to the United States due to civil unrest in her home country Sierra Leone in West Africa. Fatimata has been involved with U.S. banks over the last fifteen years that she has been in the United States. Fatimata was very receptive to the interview and expressed deep gratitude for the study and its importance. She was hopeful that her story would serve as an emancipatory conduit for other immigrants so that the burdens of their financial transition and acculturation may be lessened. Below is a discussion of some primary themes that emerged from her interview:

Gratefulness for a new life in the United States

Fatimata has a very shy and respectful demeanor. Fatimata conveyed the importance of expressing a deep gratitude regarding the opportunities that moving to the United States provided. She shared, *"Well, firstly I am very grateful for the opportunity to be here in the United States and the blessings I have received from being here. Looking back at where I was and where I am today, I can't compare it for anything, so I'm grateful."* Her home country-Sierra Leone had been plagued by the hardships of civil war which caused a lot of her family to be internationally displaced. She shared that financial acculturation in the U.S. during her first few years was not easy, but despite these financial challenges, Fatimata showed resilience and readiness for the opportunity to start over here in the United States.

Financial Literacy Challenges

Fatimata shared that initially she did not possess a working knowledge of the U.S. banking system and formal financial systems in general. She therefore needed a lot of guidance. Fatimata further spoke to her financial knowledge gaps she experienced when she shared, *"When it comes to finances, I kind of understand it a little bit, right now I am trying to use my small knowledge to try and help my community. Luckily for me, my uncle whom I came to meet here in the U.S. is a genius when it comes to finances. So I rely on him a lot for his guidance and assistance, so if I have a question usually, I just call him."* Fatimata shared that she was privileged to connect with her uncle who had lived in the United States longer and was very familiar with U.S. banking practices. She relied on him primarily for financial guidance and insights, and she shared that this familial support improved her financial acculturation process.

Systemic Access Barriers in Banking

Fatimata described her frustration regarding not having any credit history when she came to the United States. Fatimata recalled starting a first job in the U.S. that paid very little. She shared, *"the highest paycheck I received was maybe $125 for two weeks, and sometimes I earned as little as $80 in two weeks".* She shared that when she received her first check of $125, she decided to cash it at a bank since she had been told by some friends that their cashing fee was only $5 compared to higher fees charged at some supermarkets offering check cashing services that could be as high as $10. She shared, *"When I got to the bank, I was told they couldn't cash it on the spot for me since I did not have an account or direct deposit set up with them. They told me I needed to open a bank account with them and the minimum deposit required to open the account was $100 which had to remain in the account as a minimum balance requirement for funding once I opened the account".*

She shared that this frustrated her and explained that there was no way she could part with $100 dollars from the already miniscule $125 check that she had. As far as check cashing, banks run checks through a check system that verifies the risk profile of the check issuer or check issuing authority. If satisfactory information does not exist to limit the bank's risk, the bank would usually choose to have a check deposited and cleared before funds are made available to the individual presenting the check. This process which acts as banking security policy around rejected checks and fake checks could take anywhere from a couple days to clear or one week depending on the risk profile of the account holder (Bechard et al., 2024; Hamilton, 2007; Zhang, 2023).

Check-cashing services offer much easier and faster alternatives, however these services come with very costly fees (Fox et.al., 2006). Hamilton (2007) discussed stories of the unbanked – people who do not have a formal relationship with an insured depository institution or bank – across the U.S. experiencing many financial difficulties. (Fox et.al., 2006; Hamilton, 2007). This theme highlights the frustrations and financial access issues that many sub-Saharan African immigrants experience compounded by their lack of knowledge and understanding of U.S. banking policies (Bechard et al., 2024; Zhang, 2023). It also discusses barriers that sub-Saharan African immigrants face when financial institutions have policy considerations and conditions such as security deposits and credit requirements that are hard to fulfil by newcomers.

Trust building and relationships with bankers

Fatimata described her experiences with trust and financial institutions. She related this trust situation back to the Credit Card challenge that she encountered when she first decided to open a credit card. Fatimata was told she would need to offer $300 as a collateral towards getting a secured credit card that she would operate for a year. Over the period of a year, if she didn't miss payments, paid on time, and did not exceed her balance for 12 months, her account will be reevaluated towards possibly getting an unsecured credit card offer.

Fatimata shared that she informed the banker that she really needed to open a credit file and asked that she be trusted to meet all financial obligations. Fatimata stated, *“the banker explained to me that it was not a blind trust system but rather based on a credit screening profile. He said applicants like me who risked low, could not be trusted outrightly with an unsecured credit card.”* Fatimata expressed pain and disappointment at how she felt she was labelled by the bank as being a risk. She described that the bank did not want to trust her with a $300 unsecured collateral in opening a credit card and had required her to provide this secured $300 amount before they would open a credit card for her. She shared that it was very illustrative of a situation or relationship lacking in trust.

Fatimata explained that another institution took a chance with her and offered her an unsecured $75 dollar- limit credit card. She used this card judiciously and made all her payments promptly. The institution later increased her card limit to $300 and then to $1000 as her credit history began to grow and improve. She felt affirmed by this institution for trusting her. She shared this as a follow-up*, “Once my credit score increased years later, I started receiving communication and credit offers for $2000 to $5000 from the financial institution that originally rejected me. It made me so angry! They had not trusted me. I tore up the offers they sent me and till this day, I tear up any offers I receive from them”.*

Fatimata shared that this financial institution in question even went as far as sending her offers for a home loan which she also rejected, trust was permanently broken between them. She shared, *“if you cannot trust me on little thing I can’t trust you on big things either.”* My participants expressed a common sense of mistrust in their interactions with financial services providers. Equally, Fatimata spoke about the positive relationship between her and the financial institution that took a chance on her and she trusted them with her home buying process.

Community-Based "Susu" Financial Support Systems

Fatimata shared, *"I have been involved in organizing a Christmas Saving Susu program,"* with a group of other immigrants. Fatimata shared, *"Well, I help our community in organizing what we call the Christmas Susu Saving. I started this thing 12 years ago because when I moved to Des Moines and saw the financial needs of our people here"*. Fatimata shared that she noticed at the end of work year when she reviewed the accounts of her neighbors, friends, and immigrant community members, she noticed a lot of cash advance and pay day loan activities which had high interest rates. Fatimata shared that she preferred this susu program services in stark contrast with the widespread practice of borrowing from cash advance services and high interest loans from banks.

In a very pensive mood, Fatimata stated, "*many of my neighbors are trapped in this cycle of cash advance and then paying back at a loss each pay period."* She shared that these individuals could not even save $100 at the end of the year. This was genuinely concerning for Fatimata, and she shared, *"I thought for a while – What can I do to be able to educate our people and to be able to have them save money? That's when this idea about starting a Christmas Susu savings program came out 12 years ago. I'm grateful for how well it has gone."*

Susu means "*kakra kakra- little by little*" originating from sub-Saharan Africa languages (Merriam-Webster, n.d.). Susu savings programs are informed by West African centuries-old financial system that provided an effective bottom-up development that contributes meaningfully to reducing poverty and economic inequality. In this arrangement, men and women from various socio-economic backgrounds voluntarily choose to join Susu membership organizations, where the focus is on self-help and cooperation from within (Hossein, 2023). The Susu system happens at a local level without top-down intervention allowing power and wealth to circulate among members rather than accumulate with certain individuals or organizations, as it occurs in regular banking shareholder models in the U.S. (Hossein, 2023).

Participating members of a Susu group make regular contributions of an agreed upon amount of money which is then pooled together and given to each member in turn over a defined period. The bulk sum allows members to accumulate capital, making it easier for them to embark on business ventures, make larger purchases, pay for school fees, weddings, or funerals, and fulfill other needs. Susu's systems are democratic and governed by unique rules of unique groups and memberships. Fundamental to Susu is the idea of pooling and sharing resources for the benefit and financial empowerment of all its members as opposed to making profit for a few (Hossein, 2023).

Fatimata is very dedicated to building alternative communal financial support. She described a savings culture and financial safety net for the immigrant community as a means of helping immigrants to experience collective financial empowerment. This theme also highlights how even small-scale financial planning can help individuals avoid debt and enhance financial security. The primary goal of the community savings program is to help people with financial planning, while also educating people on broader financial planning and saving habits.

Formation of Nonblood Kinships to navigate financial challenges

In storying how she had met other members of her Susu collective, Fatimata shared how she overcame financial difficulties in the U.S. by developing non-blood kinship connections. She described that despite their cultural diversities as immigrants; they shared a collective need for financial literacy and savings. Fatimata shared that the Susu savings program at the onset began within her family but later expanded to include people from various sub-Saharan African nations such as Liberia, Senegal, Nigeria and Ghana.

She excitedly shared: *"I was very surprised when in addition to sub-Saharan African immigrants, even some Jamaicans, African Americans, and people of Asian descent and Caucasian people wanted to join our susu program."* Fatimata described a time in the past when she needed to do repairs on her home. She tried to get assistance from the bank but she was deterred by the high interest rates. She shared that today; members could borrow from their group for such repairs instead of navigating complex banking systems and encountering high interest rates. Fatimata shared that she also used this program to provide economic management lessons for people in her community around managing their income, spending within their means and budgeting.

In addressing the dire effects of predatory lending which Fatimata herself initially experienced when she moved to the U.S, she was now committed to educating her community members and providing an alternative to help her community members avoid predatory lending practices and manage their finances more effectively through savings as a long-term financial solution towards empowerment.

Feelings of Racial Discrimination, Prejudice and Stereotyping

Fatimata spoke to perceived discrimination and unequal treatment during banking interactions in many ways. Firstly, she spoke about cultural barriers and lack of cultural competence in guiding the way in which bankers interacted with her. She shared that she had observed other European and Caucasian customers being treated with respect and dignity while she and people who looked like her were discriminated against through disrespectful and rude encounters with tellers and bankers.

Fatimata shared, *"I am an educated woman, I know I have an accent, but having an accent does not in any way imply a lack of intelligence."* She explained that there were times when she was asked to repeat herself when she spoke for clarity reasons and did not find this request offensive depending on the way in which it was requested or the demeanor of the person requesting this repetition. However she explained a deep sense of frustration on the part of the bankers when she in the same manner asked them politely to repeat themselves or reclarify a process or procedure. She said, *"they made me feel like I was wasting their time, or they had more important customers to attend to."*

Fatimata shared that some bankers even went as far as immediately asking if she need the language line- an English language translation service-immediately she walked into their office implying that she could not speak English because of her appearance. Fatimata was extremely emotional at this point in the interview, and I had to pause and allow her to be in tune with her emotions. This highlights her experience of racial stereotyping and exclusion. Fatimata's descriptive account aligns with othering which is a theoretical lens I used while mediating my participants' accounts. *"How can we build trust if you view me and treat me in this way?",* Fatimata said.

Sub-Saharan African immigrants commonly face assumptions regarding their English language proficiencies, contributing to feelings of alienation and frustration.

In honing this difficulty in interactions due to a lack of cultural sensitivity and cultural competence, Fatimata further shared her observations of banks not employing people of African descent and origin and believed this created a huge communication barrier. Fatimata believed that even though African staff may not speak all African languages, they would at least understand the cultural contexts of sub-Saharan African interactions and trust building.

Fatimata described being misunderstood, feeling marginalized, and feeling a lot of pressure doing important financial transactions that were critical for her well-being. Fatimata shared that she was hopeful that my interview and study would help address some of these systemic issues around race, discrimination, and prejudice. This theme makes a great connection between the cultural incompetence and the disparate treatments that sub-Saharan African immigrants experience in banking interactions.

Differences in Financial Behavior and Cultural Mindsets

Fatimata shared that many of the poor decisions that some immigrants made stemmed from a desire to "impress" others which led to unnecessary spending. Fatimata shared powerfully, *"To have gotten to a point where I officially said, I wanted a house, I was physically prepared, mentally prepared, financially prepared. My body was prepared for it. Most immigrants I know just jump into things out of ignorance and they think they're trying to impress somebody, all I see is a lot of waste."*

On another tangent, Fatimata shared that financial planning was not part of the cultural fabric of most indigenous sub-Saharan African systems. This made financial planning alien to most of the people she knew. Most people who lived in dire circumstances or below poverty rates mostly worried about survival and approached life one day at a time. Fatimata spoke on a need to encourage a renewal of mindsets and skill up sub-Saharan African immigrants to begin to imagine financial possibilities of their future. Moving from a place of survival to a place of investing for tomorrow.

Complex banking policies and procedures

Fatimata described her transitional difficulties navigating complex banking literature. Fatimata expressed that she was an educated woman who could read and write English. However interpreting banking literature and fine print presented complex challenges that had lasting implications. She shared that many immigrants like herself struggled with a lack of financial literacy and often entered legally binding financial contracts ill-advisedly.

With regards to loans and credit card services, she shared that immigrants are often drawn to offers such as 15 months zero percent annual percentage rate, without having a well-defined plan in place on how they were going to meet the financial obligations of a loan or credit card after that grace period or promotional offer had expired. She described the shock and anger many immigrants felt once they started accumulating huge interest charges.

Fatimata shared, *"some of the immigrants I know refuse to continue paying on these loans and ended up having their accounts charged off or negatively reported to the credit bureaus".* This comment illustrates the lack of financial understanding and foresight of many sub-Saharan African immigrants who lack clarity and insights into the implications of negative reporting with the U.S. credit bureaus. Many sub–Saharan African immigrants discover much later the negative consequences of their ill-advised financial choices when they were at a future time unable to buy a house or make more critical financial decisions due to having poor credit. Fatimata expressed that today, her work is focused on actively educating immigrants on financial management, budgeting, fiscal responsibility, and avoiding excessive borrowing. This theme illustrates the significance of financial education in empowering sub-Saharan immigrants who lack formal financial acumen on U.S. banking practices to make informed financial decisions and understand deeply the implications of financial choices.

Small business ownership towards Financial Self-Sufficiency

Fatimata shared that she works with a collective of women immigrants that she encourages to use their vocational skills to start small businesses. Fatimata shared that many immigrants did not have the knowledge needed to navigate to start a new business. She shared that banking institutions could offer small business start-up classes for immigrants to learn more about how they could use their trade skills to build financial revenue. She shared that some banks engage in this practice, but it could be enhanced and adopted more widely.

Analytical reflection - Integrative Approach to Research Questions using van Manen's four existential categories:

The main research questions asked in this study were:

1. What is the participant's lived experience of organizational cultural competency in financial interactions, honoring beliefs, affirming identity, communication processes, and culture appropriateness?
2. How does the participant describe and account for the processes of seeking, acquiring, discussing, and understanding financial services, and how have these processes affected the participant's life?
3. What is the participant's experience of obstacles and/or availability of sufficient discernable resources for financial decision making with financial services providers, how does the participant believe he/she would have changed or maintained their decisions to take on or refuse certain financial products or services, and finally how did access or lack of access to culturally discernable financial information impact on the participant's quality of life?

Each of my participants lived account experiences revealed distinct journeys. I honored the stories of each participant by first presenting them as they were shared and experienced. Then in answering my research questions, I refined my participants collective lived experience accounts into nine phenomenologically informed thematic domains that cut across all of their lived experiences: Communication Barriers and Linguistic Misalignment, Financial Literacy Challenges, Systemic Access Barriers in Banking, Cultural Competency and Absence of Multicultural banking staff, Feelings of Racial Discrimination, Prejudice and Stereotyping, Absence of Trust, Complex banking policies and procedures, and a Desire for Financial Stability and Empowerment.

My research questions were further analyzed and answered using Van Manen's four existential themes: Lived Temporality, Lived Spatiality, Lived Corporeality, Lived Relationality to uncover the extent to which financial institutions are not merely navigated, but also felt deeply and interpreted through lived experience accounts. This holistic approach is analogous to van Manen's interpretive traditions that are anchored in phenomenologically grounded approaches (Van Manen, 1997, 2016). Van Manen's four existential categories served as an influential and informing structure through which my participants' human experiences were meaningfully interpreted (Van Manen, 1997, 2016). It is important to point out that my observations did not reveal discrete or linear domains of phenomenological experiences around sub-Saharan African immigrants' experiences of cultural competence in U.S financial services organizations but rather spoke to interwoven domains of lived reality.

My participants' descriptions of their lived accounts were interwoven, for example, participants did not talk about perceptions of trust (lived relationality) without talking about space (lived spatiality- the bank as a physical place- symbolic of a place where they experienced alienation and marginalization and were made to feel incompetent). Therefore van Manen's four existential categories helped me to interpret their experiences from a more integrated approach. My participants' experiences were not compartmentalized or easily segmented, so in my answering the research questions, rather than responding to each question sequentially, I explored them collectively and phenomenologically through van Manen's four existential categories.

In using Van Manen's existential categories I was able to lean into the subjective experience of my participants and offer clarity on how they perceived and made meaning of their world (Van Manen, 2016). This helped me to identify and explore what comprised an existential experience of a sub-Saharan African immigrant. It also helped me to understand their lived experience of organizational cultural competence in U.S. financial institutions to induce "the experiential structures that make up the experience" (Van Manen, 2016, p. 79).

Lived Temporality (Across time):

The research questions are answered here with an understanding of how participants' financial decision making which is tied to financial well-being were shaped by prior knowledge of financial practices, policies and procedures, present needs, and any ambiguity and uncertainty for their future. This theme focused on understanding how my participants experienced time inclusive of their experiences and sense of their sense of past, present, and future. With this understanding, my participants described how time shaped their understanding of financial systems, surfaced assumptions they had around financial processes and procedures and illuminated their assessment of how stuck they felt, how they have progressed and a continuum of a financial future of progress and financial well-being.

My participants described feelings of disorientation in time, feeling like they had to start over when they got to the U.S. even though they were already successful in other areas of their lives. Participants also spoke to some of the gaps they had where they wished they had understood certain financial concepts well earlier. They expressed regrets regarding how gaps in communications and being misunderstood led to poor financial decisions. Participants held the view that communication barriers created lasting impacts, some shared that they hastily and ill-advisedly agreed to long term contracts without fully understanding the implications of what they were agreeing to. This is accompanied by deep feelings of regret and anxiety. Some participants continue to feel the burden of poor financial decision making.

One participant spoke about the pain of losing her home in a foreclosure. Some spoke to continued feelings of being disconnected and experiencing a lack of engagement. Others avoided important visits to the bank to evade negative interactions while feeling trapped from a nonlinear progression sense. They had experienced setbacks like overdraft fees, charged off accounts, garnishments of their wages and had also been rejected for auto and home loans which disrupted any sense of moving forward to financial well-being. Some participants shared that time did not build trust but instead deepened suspicious interactions with banking personnel.

It is important to point out that financial literacy goes beyond learning basic banking concepts. Participants shared that they felt caught in a circular time where they couldn't make financial progress. Systemic access issues surrounded the need for credit before being able to obtain certain benefits. Participants felt like the wait to build significant credit was too long especially for older adults who were more eager to progress on their life goals. Some also felt unappreciated since no matter how much they tried, they still felt stuck. Looking at past, present and future, experiences related to trust were not perceived to grow over time, instead it was shaped by prior experiences of being misunderstood and alienated contributing to growing skepticism.

Speaking about complex banking procedures, participants had a perception that bank policies were intentionally structured as hidden traps that came with fees. Participants who worked long hours and low volition jobs were already physically tasked at the end of the day to engage in the pace of financial vigilance required to avoid fees and financial losses. Participants had a sense of being held responsible over time for not being able to navigate complex banking systems. Participants desired a future where they experienced financial empowerment. Some were very hopeful and committed and others felt slowed down by structural barriers.

Considering the sojourn nature of my participants' experience, it is important to have a consideration of the extent to which my participants had to realign their temporal identity from being confident capable professionals to being novices in understanding the U.S. banking and financial system. Mixed feelings of hopelessness and hopefulness having invested many years playing catch-up and understanding, my participants viewed time from a past, present and future perspective as both a barrier and an opportunity for empowerment.

Lived Spatiality (Within Space):

The research questions are answered here with an understanding of how my participants relationship with space which included their physical environment and further investigates the extent to which this physical environment constructs and shapes the individual's appraisal of self and belonging. It investigates how space can be a region of reassurance, be tasking, or be restrictive and how this interplay influences the individual's behavior and interactions. It also allowed my participants' voices to merge into how the physical and emotional spaces of banks such as spaces and classrooms where financial education was held influenced feelings of belonging or alienation.

My participants described a feeling of overwhelm and anxiety when it came to financial literacy challenges. The bank as a physical place was symbolic of a place where they experienced alienation and marginalization and were made to feel incompetent. My participants believed that to think of a bank meant thinking of being labeled with insidious stereotypes and being viewed with distortion. Their descriptions of alienation were anchored in the interactions that were layered with unfamiliar and complex banking terminology that made them feel separated from and "othered" from.

One of my participants who had a shy disposition described the bank as an intimidating and exclusionary space. Transactions were often fast paced leaving very little room for clarification. Some participants simply did not know the spaces in which financial education occurred. For those participants who had participated in formal financial education programs, they shared their concerns around the tone of the facilitators, the spatial layout, the facilitation materials, the modality and pace of learning which lacked cultural or linguistic sensitivity in its design.

A critical takeaway here is the realization that space is not neutral. It can be a region of empowerment and sensitivity or reinforce feelings of inadequacy when its design is not informed by a cultural competence lens. Participants shared how previously intimidating spaces became a place of familiarity. One participant's account describes how a banker friend he trusted became a spatial anchor tied to comfort in financial interactions and decision making. These timely multiculturally inspired interventions restored participants' confidence and commitment towards financial empowerment. Participants also described spatial equity and inequity concerns where certain financial institutions and staff were seen as more lenient in their requirements.

Lived Corporeality (In Body)

The research questions are answered here with an understanding of how my participants physically, mentally, and emotionally experienced financial interactions, alienation, perceptions of self, challenges with communication and decision making, stress, overwhelm, trust, and the impact of negative financial outcomes in their bodies. I was able to interpret how my participants utilized tasking emotionally laborious strategies to feel seen and heard and their perceptions of how these physical strategies such as adjusting their accent to sound more American, dressing to look more American and engaging in alien cultural interactions to mask their real identities to enable feelings of participation and acceptance in larger banking processes.

Participants were consistently very pensive, reflective, and focused throughout our interview. Common physical attributes that I observed manifesting physically and emotional in the body and body expressions of my participants as they shared their lived experience accounts included: holding their head, crying, dropping their shoulders, averting their eyes, sighing, swallowing, shaking their head, nodding, nervous laughter, biting lip, frowning their brow, different elevations and pitfall in voice tone, squeezing their fingers, closing their eyes, slumping, general feelings of sadness and in rare instances poised expressions of hopefulness.

Participants expressed how they experienced nervousness and stress as they found out about unexpected charges or significant impacts to their credit history. They also shared how they experienced anxiety when they did not understand something. My outlier participant also described how she modified her demeanor(smiling, being positive, appearing friendly) to appear more financially competent.

While my participant described these strategies as successful in gaining the trust of bankers, it also brings into focus the emotional labor required in these interactions to gain access to fair treatment. It additionally speaks to the expectations placed on sub-Saharan immigrants to manage discrimination and bias through a burden of strategic self-representation. Participants' bodies became sites of negotiation where they made conscious efforts to modify their authentic selves to participate in banking processes.

My participants described accounts of staying away from banks, signing documents quickly, and refusing crucial services for fear of feeling exposed or shamed. Their lived experience goes beyond cognitive engagement to somatic experiences. The shared a feeling that their body always had to speak before their words were heard, speaking to the weight of the sojourn in navigating complex and unfamiliar banking processes under perceptions of scrutiny.

Another participant shared that even though a banking staff may be from a different African country than her country of origin, cultural resonance created a sense of comfort that allowed them to speak more candidly. They experienced less anxiety, overwhelm and stress during these situations. Participants shared experiences that spoke to the humiliation and feelings of inadequacy that they experienced in their bodies. Participants embodied distrust in the form of anxiety and withdrawal. Participants also desired to achieve financial dignity accompanied by reduced stress and financial confidence.

Lived Relationality (In Relationships with others)

The research questions are answered here with an understanding of how my participants described their relationships with others (banking staff, family, non-blood kinships) and how this influenced progression or retrogression regarding financial norms and financial (il)literacy, (poor) financial decision making and financial (un)well-being. In these relationships with others, primary phenomenological themes around Communication Barriers and Linguistic Misalignment, Financial Literacy Challenges, Cultural Competency and Absence of

Multicultural banking staff, Feelings of Racial Discrimination, Prejudice and Stereotyping, Absence of Trust, and a Desire for Financial Stability and Empowerment are examined.

Participants spoke about their relationships with banking staff, friends and family who helped them navigate their financial decision making. One of my participants was confident that she had a great relationship with her banking staff. She felt seen by them and avoided challenges as long as she remained humble. Another participant described how they only dealt with a banker they knew and trusted.

Participants expressed feelings of disappointment regarding how they felt betrayed by banking staff they trusted when they later found out that essential information had been concealed from them which supported a sense of betrayal participants felt due to unethical banking practices that went unresolved regardless of the negative financial impacts on them. Participants masked their lack of understanding in order not to be judged. Participants described the quality of relationships with banking staff as strained and often hierarchical, leaving them feeling misunderstood, alienated, or patronized.

For participants who relied on their children and younger family members to aid in interpretation, they reported tension and strained relationships. They shared that the younger generation struggled with lines of respect because of perceived feelings of incompetence of their adult family members. Predominant experiences of my participants pointed to feeling ashamed, dependent, isolated, unheard, unseen, othered, further complicating already complex financial transition and acculturation processes.

Participants also spoke about feeling a sense of disconnect with banking staff who often lacked the patience or culturally competent capability to explain complex financial jargon in more accessible ways. Certain policies and procedures were perceived to reinforce exclusion, especially amplified by often transactional and unsupportive interactions. Participants provided accounts where the demeanor of staff changed as they approached them for service. Participants viewed this as being racially motivated and laced with prejudice.

Participants shared that multicultural staff, especially staff of African descent and origin were cultural bridges that offered emotional safety in addition to trusted financial information allowing them to form loyal relationships. These interactions and experiences were described as affirming. For some participants, this marked a turning point in their financial decision making and choices since they felt heard and seen for the first time. Participants desired trusted learning relationships in the form of mentorships and trusted advocates moving beyond just transactional exchanges.

Conclusion:

This chapter has examined Sub-Saharan African immigrants lived experiences of organizational cultural competency while engaging with U.S. financial services organizations. Van Manen's existential categories allowed me to arrive at richer and more phenomenologically nuanced analysis of how my participants experienced cultural competence (or incompetence) not just in terms of financial structures, systems, policies, norms, procedures, practices, and financial interactions, but more importantly as a deeply embodied and situated phenomena across time, across space, in body and across relationships with others. I addressed findings holistically to preserve the nuanced complexity of each of my participants lived experiences accounts.

Across all of Van Manen's four existential categories, my participants had shared experiences around: Communication Barriers and Linguistic Misalignment, Financial Literacy Challenges, Systemic Access Barriers in Banking, Cultural Competency and Absence of

Multicultural banking staff, Feelings of Racial Discrimination, Prejudice and Stereotyping, Absence of Trust, Complex banking policies and procedures, and a Desire for Financial Stability and Empowerment. Together my findings reveal and offer an understanding of how cultural competence or incompetence is experienced by sub-Saharan African immigrants in their everyday financial interactions. My findings speak to intricate financial processes and procedures that my participants navigate in culturally abstract realities while navigating identity, perceptions of self, financial decision making, financial illiteracy, concerns about their financial futures and financial well-being, feelings of isolation and not belonging, circumnavigating systemic access barriers and communication challenges.

My findings have revealed several significant implications for financial services organizations, policy makers, community organizations, and future research. These findings situate Chapter 5 where I will further interpret my participant lived experiences and align them with broader financial empowerment and practical implications. I will also provide recommendations to advance the integration of more culturally competent financial services organizational policies and practices that align with the phenomenological realities of sub-Saharan African immigrant populations.

CHAPTER FIVE

DISCUSSION AND RECOMMENDATIONS

Introduction

In my previous chapter, I examined the lived experiences of sub-Saharan African immigrants. Van Manen's four existential themes helped in revealing how my participants experienced cultural competency while engaging U.S. financial services organizations across time (lived temporality)- a sense of their past, present and future, within space (lived spatiality)- experiences of the physical environment of financial services organizations and how they functioned as regions of inclusion or exclusion and in shaping my participants appraisal of self and belonging. It also looked in body experiences (lived corporeality) – how my participants physically, mentally, and emotionally experienced financial interactions, alienation, perceptions of self, challenges with communication and decision making, stress, overwhelm, trust, and the impact of negative financial outcomes in their bodies. Finally my study also examined cultural competency in relation to lived relationality which was an analysis of how my participants described their relationships with others (banking staff, family, non-blood kinships) and how this influenced progression or retrogression regarding financial norms and financial (il)literacy, (poor) financial decision making and financial (un)well-being.

Revisiting my participant lived experience accounts to inform implications

My participants had limited exposure to formal credit systems before coming to the United States. Kundai, one of my participants, had minimal to no exposure to credit systems in their countries of origin are very skeptical and reluctant to use credit services. This skepticism has its benefits being that sub-Saharan African immigrants remain debt-averse by avoiding debt, but this avoidance also present challenges of a lack of financial acculturation and integration, since credit worthiness is a pivotal aspect of financial empowerment in the United States. My participants shared experiences where they had either ruined their credit before they understood how it worked and associated implications, or some participants did not have the good credit history they needed to make impactful financial decisions for themselves and their families such as buying a house, paying for their children’s college expenses, or starting small businesses.

A commonality shared by all my participants was that they first heard about credit history between anywhere from six months to one year after they had arrived in the United States. Many of my participants only began to grasp the depth of credit implications 3 to 5 years into their sojourn in the United States. One of my participants had a relative who helped as it was in Fatimata's case and others learned the hard way as it was in Kojo, Akosua and Abena's case. They faced continual rejections for loans and other credit products that would help them afford life. Regarding the establishment of credit history, Fatimata, who had a desire to open a credit card when she first arrived, spoke to the struggles she encountered around minimum deposit requirements that she could not afford due to financial challenges.

Implications of my Study

My study revealed several significant implications for financial services organizations, policy makers, community organizations, and future research. These implications are informed by a complex understanding of how sub-Saharan African immigrants experience a lack of cultural competency evidenced in Communication Barriers and Linguistic Misalignment, Financial Literacy Challenges, Systemic Access Barriers in Banking, Cultural Competency and Absence of Multicultural banking staff, Feelings of Racial Discrimination, Prejudice and Stereotyping, Absence of Trust, Complex banking policies and procedures, and an unfulfilled Desire for Financial Stability and Empowerment. One of my participants- Kundai's story of a progress toward financial empowerment stood in slight contrast with the shared struggle that my other four participants experienced while navigating U.S. financial systems, processes, policies and the staff of financial services organizations.

My participant experiences reflect broader issues of inequity, access challenges and systemic challenges. Arising from a hermeneutic phenomenological methodology informed by critical theory, the implications emphasize the need for both cultural competence, integration and maturity in the governance, leadership, and workforce of financial services organizations , an improvement in communication, and a continued focus on engagement, continuous improvement, and accountability.

As an outcome of a lack of cultural competency in U.S. financial services organizations, sub-Saharan African immigrants have experienced significant barriers to financial acculturation, financial access, empowering financial decision making and financial well-being. My participants' experiences reveal a gap between financial services organizational practices and the lived financial realities of sub-Saharan African immigrant populations.

It is also important to look at intersectionality while reviewing the limited understanding of sub-Saharan African immigrant populations. Barriers and financial disenfranchisement occur beyond sub-Saharan African immigrant identity to be found in overlapping and shared experiences within gender, English language proficiency, socioeconomic status, time in sojourned migration, educational level, physical appearance, and confidence levels in communication. Sub-Saharan African immigrant cultural competency requires a strong appreciation and dedication to genuinely understanding and commitment of financial institutions in working to address the multiple parameters of financial barriers that impact the financial well-being of sub-Saharan African immigrants.

Within this framework of the intersectionality of experience, sub-Saharan African immigrant cultural competency involves an understanding of the nine distinct areas of my participants phenomenological experiences: Communication Barriers and Linguistic

Misalignment, Financial Literacy Challenges, Systemic Access Barriers in Banking, Cultural Competency and Absence of Multicultural banking staff, Feelings of Racial Discrimination, Prejudice and Stereotyping, Absence of Trust, Complex banking policies and procedures, and an unfulfilled desire for Financial Stability and Empowerment and developing and implementing culturally competent interventions that inform policies, processes and financial interactions.

Implications for Financial Institutions

Financial institutions can as a starting point examine how cultural competency is being integrated into financial systems globally. The United States Department of Health and Human Services - Office of Minority Health, introduced the National Culturally and Linguistically Appropriate Services (CLAS) Standards which contains fifteen standard that encompass guidelines and recommendations for health care organizations to develop language access services and organizational systems for more culturally competent care (Office of Minority Health, 2013). The standards are intended to be used together as mutually reinforcing actions. The CLAS standards are positioned as a systemic responsibility, requiring the investment, support, and training of all individuals within an organization (Office of Minority Health, 2013).

Ever since its introduction in 2000, themes have been enhanced for more clarity and reduced to three primary themes namely: the first themes focus on governance, leadership, and workforce, the second focuses on communication and language assistance, and the third theme focusing on engagement, continuous improvement, and accountability (Office of Minority Health, 2013). (refer Appendix E for full listing and description of CLAS standards)

There is a great need for financial services organizations to integrate cultural competency practices. For financial services organizations that already have aspects of cultural competencies as part of their policies, processes and practices, there is a need to reassess and enhance these practices by adopting, contextualizing, and using some of the guidelines stipulated in National CLAS standards.

Financial services organizations must intentionally create, integrate and advance culturally competent responsive financial policies, processes and practices based on the following recommendations:

1. **Financial leader development as opposed to traditional training:**

Leader development would include managing team effectiveness around cultural competency awareness, desire, knowledge, actions and reinforcement. It would also include developing leader capabilities in relationships and trust building and influencing without authority. Financial leaders must also develop emotional intelligence as a means of leader self-awareness, acting as a conduit to effectively managing social relationships and interactions. Psychological safety is paramount since it creates fertile grounds for relationships and trust building. Financial leaders with these enhanced competencies can cascade these capacities to the teams and people that they lead through intentional working sessions, one-on-one discussions and providing resources to their staff on cultural competency. Leaders would also help the people they lead with communication skills that are focused on tolerance, understanding, flexibility, and awareness to accommodate the needs of sub-Saharan African immigrant populations.

2. **Intentional multicultural representation:**

This recommendation is nuanced and needs to be seen an intentional process that goes beyond performative diversity (representation- ethnicity, race) to meaningful inclusion. Many of my participants expressed the need for financial institutions to hire more multicultural staff (in this case staff of African descent and origin), some of my participants also expressed that they enjoyed their financial relationships with these multicultural staff. One thing that remains congruent regarding these experiences is the fact that in the case of my participants who experienced those interactions with multicultural staff it didn't necessarily correlate with the outcome of financial well-being. This is suggestive of the fact that, even though employing staff from diverse backgrounds is progress concerning delivering cultural competency, it is insufficient if these employed multicultural staff are not empowered to participate meaningfully in the policies, processes and practices of financial services organizations. Financial services organizations should go beyond simply putting multicultural staff in front-facing positions such as tellers, bankers, and customer service representatives and integrate their perspectives and experiences strategically into operational and policy making. The outcome of this would be representation that is translated intentionally in culturally competent policy, processes and practices that address the lived experience needs and realities of sub-Saharan immigrant populations.

3. **Formalizing structures of shared voices:**

Financial services organizations must create formal structures to conduct intentional organizational listening as a needs analysis strategy. Financial services employees are custodians of the voices and critical insights that speak to Communication Barriers and Linguistic Misalignment, Financial Literacy Challenges, Systemic Access Barriers in Banking, Cultural Competency and Absence of Multicultural banking staff, Feelings of Racial Discrimination, Prejudice and Stereotyping, Absence of Trust, Complex banking policies and procedures, and an unfulfilled Desire for Financial Stability and Empowerment. These insights are often overlooked in traditional homogenous leadership situations. Influencing without authority across financial matrixed organizations is critical here. A paradigmatic shift from representation to influence would ensure that the voices of sub-Saharan immigrant populations and other marginalized minority populations are heard and utilized in shaping the outcomes of financial processes, policies and practices that they receive and encounter. Financial services organizations would move toward a more matured level of authentic cultural competence that goes beyond knowledge and awareness to encapsulate intentional structural inclusion and financial equity.

4. Addressing trust around language barriers and exploitation concerns:

There is a need for financial services organizations to carefully examine the issue of language barriers and the potential it presents for exploitation when systems are unable to uphold trust, transparency and accountability. Language barriers extend beyond regions of communication challenges to enshrine trust, equity and financial safety. One of my participant's, Akosua, shared a troubling story where a friend of hers who was not proficient in English language became a victim of financial impropriety. She described that even though her friend had a great relationship with the banker in question, the banker still signed her up for financial products that she had explicitly refused (signing her up for homeowners' insurance when she did not own a home). Even though this interaction involved a translator, it lacked appropriate oversight since it was done over the phone. The banker had also created a fake email account to associate this purchase with online statements causing this incident to go unnoticed for a long time until her account was sent to the collection bureaus for non-payment. This resulted in dire financial implications (bad credit history) for Akosua's friend.

This incident speaks to critical financial gaps where language barriers are concerned for sub-Saharan African immigrants and non-native English language speakers. Financial Governance should be concerned with addressing linguistic vulnerability and ensuring that the appropriate safeguards are in place. Financial governance should look at incorporating interventions such as utilizing in-person or video translation services during complex financial interactions. Financial services organizations (FSOs) can also ensure that financial services staff are trained in and held accountable to ethical communications and ensuring audit systems are tracking misconduct around translations and unauthorized enrolments. This will reduce financial harm and improve the trust of sub-Saharan African immigrants in financial services organizations which is critical for their financial well-being.

5. Addressing Systems Access and Policy Barriers

Financial services organizations (FSOs) must intentionally evaluate through listening to understand the extent to which their technology (complicated banking apps) and banking requirements (required minimum balances, direct deposits, automatic payments, online statements) may unintentionally exclude or alienate sub-Saharan African immigrant client populations. My participants explained that while they understood the policies of financial services organizations were neutral and not targeted to work against them, they felt that financial requirements and policies did not reflect their realities as new immigrants in an unfamiliar country dealing with an unfamiliar financial system.

Many of my participants originated from financial services cultures that were solely face-to-face interactions, some did not have the technological comfort levels, and in the case of a few they lacked consistent internet to participate in these financial processes. Financial services employees must not assume digital fluency and offer alternatives such as paper statements and be willing to address financial issues and concerns in person that may be assumed to be easily addressed virtually. Exceptions must also be made to offer low minimum balance accounts designed to help new sub-Saharan African immigrants acculturate into financial processes more seamlessly. To achieve financial equity, financial services organizations will have to become more agile, adaptive and culturally competent to meet sub-Saharan African immigrants where they are and not through a lens of uniformity.

6. Enabling Culturally Competent Financial Literacy

My study revealed an important need for financial services organizations to offer culturally competent financial literacy educational programs that are tailored to address the needs and experiences of sub-Saharan immigrants' populations. All my participants spoke to some degree of confusion and a lack of clarity regarding the products (credit cards, loan products, account management, investments etc.) and processes of financial services organizations which mostly led to negative financial outcomes. Financial services staff should be equipped to educate sub-Saharan African immigrants during complex transactions and use culturally competent financial resources and work in partnership with immigrant community support organizations.

Financial Services organizations should also partner with faith-based groups and immigrant cultural centers to improve trust. In furtherance to the recommendation made earlier around the strategic use of multicultural staff, financial services organizations should also empower multicultural staff to act beyond the mere facilitation of transactions to include responsibilities around financial education. Financial services must be reconceptualized from a place of a deficit to be fixed to a wider lens of shared learning and empowerment. The benefits of these recommendations are mutually beneficial for both financial services organizations and sub-Saharan African immigrants. Financially empowered sub-Saharan African immigrants will be more confident and informed in their financial decision making, increase their financial portfolio as trusted long-term partners.

Limitations of the Study

Even though my study presents greatly beneficial insights regarding sub-Saharan African immigrants lived experience of organizational cultural competence in financial services organizations, I will have to acknowledge a few limitations. This study being a phenomenological study is not intended foundationally to be generalized but rather to bring to light the depth and meaning of my participant experiences. The hermeneutic approach used involved textual extractions from participant's accounts which were neither 'time' nor 'context-free' both of which are necessary ingredients for generalization (Guba & Lincoln, 1990)

My study was conducted using a small sample that was based on purposive sampling. This sampling technique also means that my findings may not cover the full range of sub-Saharan African immigrant experiences across different regions of the United States. The location of my study was confined to the Midwestern region of the US. The account of one of my participants also varied from the accounts of my other four participants even though certain central ideas converged thematically.

I also recognize that English language proficiency challenges and other native cultural interferences could have influenced how my participants described their experiences and influencing how those experiences were interpreted. I also recognize my positionality as the primary investigator in this study looking at my own sub-Saharan African immigrant background, my own assumptions, and my own interpretive lens despite my efforts to be reflective and grounded in the lived experience accounts. In this regard, future research may benefit from broader research populations and qualified perspectives. I expound on these in my implications for future research.

Implications for Future Research

My study contributes to an underexplored area in scholarly research. My study brings into focus a composite of my participants (sub-Saharan African immigrants) complex, embodied and relational lived experiences of cultural competency while navigating U.S financial services organizations. My study offers valuable insights and in doing so opens multifaceted avenues for future research. It invites further inquiry into understanding how immigrant populations navigate the U.S. financial system.

My participants' accounts were heavily located in larger corporate banks as a component of financial services organizations with some references to credit unions. It could be beneficial for future research to look at other fintech platforms, other cash services, and remittance services. Research in this area could potentially expand on the understanding of access. One of my participants referred and related similar financial struggle to Jamaican and Southeast Asian friends that she had. In this regard, it will be helpful to conduct comparative research and meta-analysis of various immigrant groups could expand the understanding of how cultural competence is experienced other immigrant populations with varying linguistic and racial backgrounds.

Future research could also be a means of having segmentations in the clusters of how various newcomer immigrant groups with cultural and linguistic challenges struggle similarly or uniquely while navigating U. S. financial services organizations. The expansion of the sample of immigrant populations and their lived experiences navigating U.S. financial services organizations to compare with those of Sub-Saharan African immigrants would provide more depth to recommendations in financial policy, governance and decision making. The meta-analysis component of the research would provide longitudinal insights on how perceptions of:

Communication Barriers and Linguistic Misalignment, Financial Literacy Challenges, Systemic Access Barriers in Banking, Cultural Competency and Absence of Multicultural banking staff, Feelings of Racial Discrimination, Prejudice and Stereotyping, Absence of Trust, Complex banking policies and procedures, and an unfulfilled desire for Financial Stability and Empowerment evolve over time as immigrants financially transition and acculturate into U.S. banking systems. This would provide valuable insights into the state of cultural competency and responsiveness of U.S. financial services organizations over time in addition to the long-term impact of cultural competency on immigrant populations financial well-being and financial empowerment.

Future research could also look at the impact of complex financial technology systems as an aggregation of how technology improves or creates access barriers for immigrant populations and the extent to which banking systems are addressing or failing to address barriers that immigrant populations face. In this regard, it will be helpful to also include a lens of understanding of the perspectives of financial services providers and employees. Understanding their perceptions of the importance of cultural competency, the barriers they face in integrating and implementing cultural competency could inform the development of sustainable strategies, policies and practices. Future studies can provide a deeper understanding of the perspectives of financial services providers to help in uncovering and surfacing financial organization logic that are latent to financial policies, processes and practices, to identify areas of alignment or misalignment with the needs of immigrant.

Implications for Financial Regulation:

There is a responsibility and need for federal financial regulatory bodies to examine the barriers that hinder financial well-being and financial empowerment for segments of immigrant communities. This could be achieved by mandating cultural competence standards and compliance as a metric of financial appropriateness and regulation for financial services organizations that are recipients of public funds. This could be informed by the United States Department of Health and Human Services - Office of Minority Health, National Culturally and Linguistically Appropriate Services (CLAS) Standards which contains fifteen standard that encompass guidelines and recommendations for health care organizations to develop language access services and organizational systems for more culturally competent care (Office of Minority Health, 2013).

Federal considerations can also be made in the form of incentives, tax breaks for financial services organizations that offer uniquely tailored financially empowering services to certain at-risk immigrant populations. Federal bodies can also monitor discriminatory financial lending or account management practices that consciously or unconsciously exclude certain immigrant groups. The emancipatory goal of this study is for financial regulators to see the link between financial access and successful civic participation, U.S. social integration and financial well-being.

Implications for Immigrant Community Organizations

Community organizations are doing a great job being advocates for immigrant populations. However there is still opportunity for deeper and more nuanced engagement and understanding of the unique needs of sub-Saharan African immigrants. My participants in their lived experience accounts spoke to a desire for financial empowerment and sustainability. They shared their vulnerability and accurate descriptions of the barriers they faced while navigating the U.S. financial system.

There is a great need for uniquely tailored financial literacy programs. Community organizations can enter more partnerships with financial institutions to co-develop these financial literacy programs that reflect and address the unique needs of immigrant populations. Community organizations can also serve as mediators and advocates for improved conduct, speak to cases of discrimination and intentional exclusion, reaffirming immigrant dignity, pioneers of creating healthy spaces of listening that will build trust and relationships.

Conclusion

My study highlights significant cultural competency and systemic challenges that sub-Saharan immigrants encounter while navigating U.S. financial services organization and the U.S. financial system. The experiences Kundai, Akosua, Kojo, Abena and Fatimata (my participants-pseudonyms) surfaces the multifaceted complexities surrounding the absence of cultural competency and how that shapes/shaped their financial decision making and financial outcomes. In examining their lived experience accounts, my study has provided critical insights into the need for intentional and integrated cultural competency in financial services organizations and the need for systemic reform of financial policies, practices and processes. I have offered recommendations in this chapter as a guiding pathway toward more inclusive, empowering, empathetic, and equitable transformation in financial services organizations. Financial services organizations prioritization of cultural competency and addressing systemic barriers would immensely contribute to the financial inclusion, financial empowerment and financial well-being of sub-Saharan African immigrants.

References

Afulani, P. A., Torres, J. M., Sudhinaraset, M., & Asunka, J. (2016). Transnational ties and the health of sub-Saharan African migrants: The moderating role of gender and family separation. *Social Science & Medicine, 168*, 63-71.

Aisenberg, E (2008). Evidence-based practice in mental health care to ethnic minority communities: Has its practice fallen short of its evidence? *Social Work, 53*(4), 297-306.

Akinsulure-Smith, A. M., & O'Hara, M. (2012). Working with forced migrants: Therapeutic issues and considerations for mental health counselors. *Journal of Mental Health Counseling, 34*, 38-55.

Alexander, J. C. (2007). The meaningful construction of inequality and the struggles against it: A 'strong program' approach to how social boundaries change. *Cultural Sociology 1*(2-3), 23–30.

Alexander, J. C., Smith, P. (2003). *The discourse of American civil society: A new proposal for cultural studies. In: Alexander, JC, The Meanings of Social Life*. Oxford University Press

Alvesson, M., & Sandberg, J. (2011). Generating research questions through problematization. *The Academy of Management Review, 36*(2), 247-271. https://www.jstor.org/stable/41318000

American Evaluation Association. (2011). *Public statement on cultural competence in evaluation*. Ang, S. (2015). *Handbook of cultural intelligence: Theory, measurement, and applications*. Routledge.

Ang. S. & Van Dyne, L. (2008): Conceptualization of cultural intelligence: Definition, distinctiveness, and nomological network. In Ang, S. & Van Dyne, L. *Handbook of cultural intelligence: Theory, measurement, and applications*. Routledge.

Aponte, C. L. (1995). Cultural diversity course model: Cultural competence for content and process. *Arete, 20*(1): 46–55.

Argyris, C., & Schön, D. A. (1978). *Organizational learning: A theory in action perspective*. (1st ed.). Addison-Wesley Company.

Balogun, O. M., (2011). No necessary tradeoff: Context, life course, and social networks in the identity formation of second-generation Nigerians in the USA. *Ethnicities, 11*(4), 436-466. https://doi.org/10.1177/1468796811415759

Bargh, J. A., McKenna, K. Y. A., & Fitzsimons, G. M. (2002). Can you see the real me? Activation and expression of the ‘‘true self’’ on the Internet. *Journal of Social Issues, 58*, 3348.

Bechard, J., Jun, M.-J., Lowe, A., Maiga, A., Vula, M., & Xiong, H. (2024, July 31). *Assessing the impact of financial capabilities services for newly arrived humanitarian migrants*. International Rescue Committee. Retrieved May 9, 2025, from https://www.rescue.org/sites/default/files/2024-07/Assessing%20the%20Impact%20of%20Financial%20Capabilities%20Services%20for%20Newly%20Arrived%20Humanitarian%20Migrants.pdf

Bazeley, P. (2013). *Qualitative data analysis: Practical strategies*. Sage Publications.

Berger, P. L., & Luckmann, T. (1966). *The social construction of reality*. Doubleday & Co, Inc.

Berry, J. W. (1997) Immigration, acculturation, and adaptation. Applied Psychology: An International Review, 46(1), 5-68.

Berry, J. W., Poortinga, Y. H., Segall, M., H. & Dasen, P. R. (2002). Cross-cultural psychology: Research and applications (2nd ed.). Cambridge University Press, New York.

Betancourt, J. R., Green, A. R., & Carrillo, J. E. (2002). *Cultural competence in health care: Emerging frameworks and practical approaches.* The Commonwealth Fund.

Bhaskar, R., & Hartwig, M. (2016). *Enlightened Common Sense: The Philosophy of Critical Realism*. Routledge.

Bless, C., Higson-Smith, C. (2000). *Fundamentals of social research methods, an African perspective* (3rd ed.). Juta.

Bonder, B., Martin, L., & Miracle, A. (2001). Achieving cultural competence: The challenge for clients and healthcare workers in a multicultural society. *Generations, 25*, 35-42.

Booth A. (2008). Unpacking your literature search toolbox: on search styles and tactics. *Health Information and Libraries Journal, 25*, 313-317.

Brammer, S., Jackson, G., & Matten, D. (2012). Corporate social responsibility and institutional theory: New perspectives on private governance. *Socio-Economic Review, 10*

Buckingham, S. L., & Brodsky, A. E. (2015). Our differences don't separate us: Immigrant families navigate interfamilial acculturation gaps through diverse resilience processes. Journal of Latina/o Psychology, 3(3), 143-159. doi: 10.1037/lat0000042

Bullock, A., & Trombley, S. (2000). *The new fontana dictionary of modern thought*, O. Stallybrass, Ed., HarperCollins.

Bush, George. *Transcript of President Bush's address*. CNN, Cable News Network, https://edition.cnn.com/2001/US/09/20/gen.bush.transcript/

Boyle, E. H., & Ali, A. (2010) Culture, structure, and the refugee experience in Somali immigrant family transformation. International Migration, 48(1), 47-79

Brookfield, S. (2005). *The power of critical theory: Liberating adult learning and teaching*. Jossey-Bass, 2005.

Brach, C. & Fraser, I. (2000). Can cultural competency reduce racial and ethnic health disparities? A review and conceptual model. *Medical Care Research and Review, 57* (Supplement 1), 181-217.

Bruner, J. (1990). *Acts of meaning*. Harvard University Press.

Byrne, M. (2001). Interviewing as a data collection method. *AORN Journal, 74*, 233–235.

Callahan, J. L. (2014). *Writing literature reviews: A reprise and update*. Dewey.

Campinha-Bacote, J., (2002). The process of cultural competence in the delivery of healthcare services: a model of care. *Journal of Transcultural Nursing, 13*(3), 181-184

Carr, A. (1982). Is a Christian Feminist Theology Possible? Theological Studies, 43(2), 279-297.

Carr, W. (1997). Philosophy and method in educational research. *Cambridge Journal of Education, 27*(2), 203-209.

Carrasquillo, O., Orav, E. J., Brennan, T. A., & Burstin, H. R. (1999). Impact of language barriers on patient satisfaction in an emergency department. *Journal of General Internal Medicine, 14*, 82-87.

Certeau, M. (2010) *Heterologies discourse on the other*. University of Minnesota Press

Chesnay, Mary De. *Caring for the vulnerable: Perspectives in nursing theory, practice, and research*. Jones and Bartlett, 2005. Print.

Christopher, J. C., Wendt, D. C., Marecek, J., & Goodman, D. M. (2014). Critical cultural awareness: Contributions to a globalizing psychology. *The American Psychologist, 69*(7), 645–655. http://doi.org/10.1037/a0036851

Coe, C. (2011). What is love? The materiality of care in transnational Ghanaian families. *International Migration, 49*(6), 7-24. https://doi.org/10.1111/j1468-2435.2011.00704.x

Cohen, E. H. (2011). Impact of the group of co-migrants on strategies of acculturation: Towards an expansion of the berry model. *International Migration, 49*(4), 1-22. https://doi.org/10.1111/j.1468-2435.2009.00589.x

Collins, K.S., Hughes, D. L., Doty, M. M., Ives, B. L. Edwards, J. N., & Tenney, K. (2002). *Diverse communities, common concerns: Assessing health care quality for minority Americans.* The Commonwealth Fund.

Council on Social Work Education. (2008). *Educational policy and accreditation standards*. https://www.cswe.org/Accreditation/Standards-and-Policies/2008-EPAS

Creswell, J. W. (1998). *Qualitative inquiry and research design: Choosing among five traditions.* Sage Publications

Creswell, J. W. (2007). *Qualitative inquiry and research design: Choosing among five approaches.* Sage.

Creswell, J. W. (2008). *Educational research: Planning, conducting, and evaluating quantitative and qualitative research* (3rd ed.). Pearson Education.

Creswell, J. W. (2009). *Research design: Qualitative, quantitative, and mixed methods approaches* (3rd ed.). Sage Publications.

Creswell, J. W. (2013). *Qualitative Inquiry and Research Design: Choosing Among Five Approaches*. (3rd ed.). Sage.

Cross, T. L., Bazron, B. J., Dennis, K. W., & Isaacs, M. R. (1989). *Towards a culturally competent system of care: A monograph one effective service for minority children who are severely emotionally disturbed*, Vol. 1. Georgetown University Child Development Center.

Cross, T. L. (1988). *Services to minority populations: What does it mean to be a culturally competent professional?* Portland State University.

Cross, T. (1988). *Cultural competence continuum*. Focal Point, the bulletin of The Research and Training Center on Family Support and Children's Mental Health, Portland State University (Fall). https://www.pathwaysrtc.pdx.edu/pdf/fpF88.pdf

Crotty, M. (1998). *The foundations of social research: Meaning and perspective in the research process*. Sage Publications.

Crowther, S., Ironside, P., Spence, D., & Smythe, L. (2017). Crafting stories in hermeneutic phenomenology research: A methodological device. *Qualitative Health Research, 27*(6), 826-835. https://doi.org/10.1177/1049732316656161. Dahberg, K., Drew, N, & Nyström, M. (2002). Reflective lifeworld research. Studentlitteratur.

Dean, R. (1993). Teaching a constructivist approach to clinical practice. In J. Laird (Ed). *Revisioning social work education: A social constructionist approach*, (pp. 55-76). The Haworth Press, Inc.

de Chesnay, M. (2005). *Caring for the vulnerable: Perspectives in nursing theory, practice, and research.* Jones and Bartlett.

Denzin, N. & Lincoln, Y. S., (2000). *Handbook of qualitative research*. (2nd ed.). Sage.

Deakin, H., & Wakefield, K. (2014). Skype interviewing: reflections of two PhD researchers. *Qualitative Research, 14*(5), 603–616. https://doi.org/10.1177/1468794113488126

Derrida, J. (1998). The monolingualism of the other: The prosthesis of origin. Stanford University Press.

Derrida, J. (2007). *Psyche: Inventions of the other*. Stanford University Press.

Dewey, J (1926). *Democracy and education: An introduction to the philosophy of education*. Norwood Press.

Dewey, J. (1938/1998). *Experience and education*. (60th anniversary edition). Kappa Delta Pi.

Dinesen, P. T., & Hooghe, M. (2010). When in Rome, do as the Romans do: The acculturation of generalized trust among immigrants in Western Europe. International Migration Review, 44(3), 697-727. doi:10.1111/j.1747-7379.2010.00822.x

Englander, M. (2012). The interview: Data collection in descriptive phenomenological human scientific research. *Journal of Phenomenological Psychology, 43*, 13-35. https://doi.org/10.1163/156916212X632943

Eisner, E. W. (1991). *The enlightened eye: Qualitative inquiry and the enhancement of educational practice*. Macmillian Publishing Company.

Epstein, R. (2014). *Race and the fourteenth amendment*. In The Classical Liberal Constitution (pp. 521-540). Harvard University Press. https://www.jstor.org/stable/j.ctt6wpqvm.38

Feldon, D. F. (2007). The implications of research on expertise for curriculum and pedagogy. *Educational Psychology Review, 19*(2), 91-110. https://doi.org/10.1007/s10648-006-9009-0

Fayemi, A. K. (2009). *Deconstructing proverbs in African discourse: The Yoruba example*. Afroeuropa: Journal of European Studies, 3(1), 1-18.

Feagin, J. (2004). Toward an integrated theory of systemic racism. In M. Krysan & A. Lewis (Eds.), *Changing terrain of race and ethnicity* (pp. 203-223). Russell Sage Foundation. https://www.jstor.org/stable/10.7758/9781610443425.12

Figueira, D. M. (2015). *The hermeneutics of suspicion: Cross-cultural encounters with India.* Bloomsbury Academic.

Fine, M. (2003). Emancipatory research: A project of the powerful and powerless. In J. S. Auerbach (Ed.), *The handbook of qualitative research* (pp. 365-376). Sage Publications.

Fortier, J. P. (1999). *Multicultural health best practices overview for the California Endowment Multicultural Health Investment*. Resources for Cross Cultural Health Care and The California Endowment. Freud, S. (1915). *A general introduction to psychoanalysis*. (n.d.). http://www.gutenberg.org/files/38219/38219-h/38219-h.htm

Fox, J. A., & Woodall, P. (2006). Cashed out: Consumers pay steep premium to 'bank' at check-cashing outlets. *Washington, DC: Consumer Federation of America*, *3*.

Freire, P., & Ramos, M. (2009). Chapter 2 from "Pedagogy of the Oppressed." *Race/Ethnicity: Multidisciplinary Global Contexts, 2*(2), 163-174. https://www.jstor.org/stable/25595010

Freire, P. (2000). *Pedagogy of the oppressed* (30th anniversary ed.). Continuum.

Gadamer, H.G. (1976). *Philosophical hermeneutics, (*David E. Linge, Ed. & Trans.), University of California Press.

Gadamer, H. G. (1981). Reason in the age of science. (F.G. Lawrence, Trans.). MIT Press.

Gadamer, H. G. (1996). *Truth and method*, (2nd rev. ed., Joel Weinsheimer & Donald Marshall, Trans.), Continuum.

Gallagher, S. (1992). Hermeneutics and education. State University of New York Press.

Garavan, T. N., Barnicle, B., & Heraty, N. (1993). The training and development function: Its search for power and influence in organisations. *Journal of European Industrial Training, 17*(7), 22-32.

Garavan, T. N., Costine, P., & Heraty, N. (1997). *Training and development in Ireland: Context, policy, and practice*. Oak Tree Press.

Garavan, T. N., Heraty, N., & Barnicle, B. (1999). Human resource development literature: Current issues, priorities, and dilemmas. *Journal of European Industrial Training, 23*(4/5), 169-179.

Garcia, B. & Van Soest, D. (1997). Changing perceptions of diversity and oppression: MSW students discuss the effects of a required course. *Journal of Social Work Education, 33*(1), 119–129.

Garneau, A. B., & Pepin, J. (2014). Cultural Competence. *Journal of Transcultural Nursing, 26*(1), 9-15. https://doi:10.1177/1043659614541294

Geertz, C. (1973). *The interpretation of cultures*. Basic Books.

Geertz, C. (1983). Local knowledge: Further essays in interpretive anthropology. Basic Books.

Giger, J. N. & Davidhizar, R. E. (2008). *Transcultural nursing: Assessment and intervention.* (5th ed.) Mosby.

Giorgi, A. (2009). *The descriptive phenomenological method in psychology: A modified Husserlian approach*. Duquesne University Press.

Goode, T. (1999). *Policy Brief 4: Engaging communities to realize the vision of one hundred percent access and zero health disparities: A culturally competent approach.* National Center for Cultural Competence, Georgetown University Child Development Center.

Goode T. (2001). *Policy Brief 4: Engaging Communities to Realize the Vision of One Hundred Percent Access and Zero Health Disparities: A Culturally Competent Approach.* National Center for Cultural Competence, Georgetown University Child Development Center.

Goode, T. D. (1999). *Getting started: Planning, implementing, and evaluating culturally competent services delivery systems in primary health care settings*. Georgetown University Child Development Center, National Center for Cultural Competence.

Goode, T., Sockalingam, S., Brown, M., & Jones, W. (2000). *Linguistic competence in primary health care delivery systems: Implications for policy makers*. Georgetown University Child Development Center, National Center for Cultural Competence.

Gourlay, S. (2001). Knowledge management and HRD. *Human Resource Development International, 4*(1), 27-46.

Greenhalgh T., Peacock, R. (2005). Effectiveness and efficiency of search methods in systematic reviews of complex evidence: Audit of primary sources. *BMJ (Clinical Research Edition), 331*(7524), 1064-1065.

Gregory, D. (2004). The colonial present: Afghanistan, Palestine, and Iraq. Blackwell Pub., 2004.

Groenewald, T. (2004). A phenomenological research design illustrated. *International Journal of Qualitative Methods, 3*(1), 42–55. https://doi.org/10.1177/160940690400300104

Guba, E. G. (1981). Criteria for assessing the trustworthiness of naturalistic inquiries. *Educational Communication and Technology Journal, 29*, 75-92.

Guba, E. G. (1990). *The paradigm dialog*. Sage.

Guba, E. G., & Lincoln, Y. S. (1994). Competing paradigms in qualitative research. In Norman K. Denzin & Yvonna S Lincoln (Eds.), *The handbook of qualitative research*, 105-117. Sage Publications.

Guba, E. G., & Lincoln, Y, S. (2005). Paradigmatic controversies, contradictions, and emerging confluences. In N. K. Denzin & Y.S. Lincoln (Eds.), *The Sage handbook of qualitative research* (3rd ed.) (pp. 191-215). Sage Publications.

Habermas, J., (1990). A review of truth and method' in Ormiston, G. & Schrift, A. (Eds.), *The hermeneutic tradition: From Ast to Ricouer* (pp. 213–44), State University of New York Press.

Hamilton, P. D. (2007). Why the Check Cashers Win: Regulatory Barriers to Banking the Unbanked. *W. New Eng. L. Rev.*, *30*, 119.

Hegel, G. W. (1977). *Phenomenology of spirit* (A. V. Miller, Trans.; J. N. Findlay, Fwd.). Oxford University Press.

Heidegger, M. (1962). *Being and time* (J. Macquarrie, & E. Robinson, Trans.). Harper & Row. (Original work published 1927).

Heron, J., & Reason, P. (1997). A participatory inquiry paradigm. *Qualitative Inquiry, 3*(3), 274-294.

Hofstede, G. (1995). The business of international business is culture. *International Business Review, 3*(1), 1-14.

Hofstede, G.H., & Hofstede, G. J. (2005). Cultures and organizations: Software of the mind. New York: McGraw-Hill. https://www.jstor.org/stable/42975940

Hossein, C. (2023, October 16). The Ghana Susu: Reimagining financial development. Medium. https://medium.com/postgrowth/the-ghana-susu-reimagining-financial-development-adcd36171e1a

Husserl, E. (1960). *Cartesian meditations: An introduction to phenomenology* . The Hague: Martinus Nijhoff.

Husserl, E. G. A. (1970). *Logical investigations* RKP. (Original work published 1900, 1901, 1913 & 1921).

Immigrants in the United States. (2017, October 27). https://www.americanimmigrationcouncil.org/research/immigrants-in-the-united-states

Jeucken, M. (2001). *Sustainable finance and banking: the financial sector and the future of the planet*. Earthscan Publication Ltd

Keaton, C. (2022). *Culture and Diversity. Introduction to Social Work: A Look Across the Profession.*

Keister, L. (2002). Financial markets, money, and banking. *Annual Review of Sociology, 28*, 39-61. https://www.jstor.org/stable/3069234

Kemmis, S., & McTaggart, R. (2005). Participatory action research: Communicative action and the public sphere. In N. K. Denzin & Y. S. Lincoln (Eds.), *The Sage handbook of qualitative research* (3rd ed., pp. 559-603). Sage Publications.

Kim, Y. K., Maleku, A., Lim, Y., Kagotho, N., Scott, J., & Ketchum, M. M. (2022). *Financial challenges and capacity among African refugees in the Southern USA: A study of socio-demographic differences.* The British Journal of Social Work, 52(3), 1529-1551.

King, N., & Horrocks, C. (2010). *Interviews in qualitative research.* Sage Publications.

Koelsch, L. E. (2013). Reconceptualizing the member check interview. *International Journal of Qualitative Methods, 12*,168-179. https://doi.org/10.1177/160940691301200105

Kuhn, T. S. (2012). *The structure of scientific revolutions*. The University of Chicago Press.

Lamont, M. (2000). *The dignity of working men: Morality and the boundaries of race, class, and immigration*. Harvard University Press

Lauterbach, A. A. (2018). Hermeneutic phenomenological interviewing: Going beyond semi-structured formats to help participants revisit experience. *The Qualitative Report, 23*(11), 2883-2898. https://nsuworks.nova.edu/tqr/vol23/iss11/16

Lee, L. J., Batal, H. A., Maselli, J. H., & Kutner, J. S. (2002). Effect of Spanish interpretation method on patient satisfaction in an urban walk-in clinic. *Journal of General Internal Medicine, 17*, 641-646.

Lee, Y., & Liao, Y. (2015). Cultural competence: Why it matters and how you can acquire it: Multicultural managers. *IESE Insight, 26*, 23-30. https://doi.org/10.15581/ 002.art-2746

Leonard, H. S., Freedman, A. M., Hill, C., Ng, C. S., Warrier, J., & Chu, P. (2012). Consulting in international contexts: Examining and testing assumptions. *Consulting Psychology Journal: Practice and Research, 64*, 250-267

Lincoln, Y. S. & Guba, E. G. (1985). *Naturalistic inquiry*. Sage.

Lincoln, Y. S. (2009). *Context, lived experience, and qualitative research*. Berrett-Koehler Publishers.

Lincoln, Y. S., & Guba, E. G. (2000). Paradigmatic controversies, contradictions, and emerging confluences. In N. K. Denzin & Y. S. Lincoln (Eds.), *Handbook of qualitative research,* (2nd ed.). Sage Publications, Inc.

Linkins, K. W., McIntosh, S., Bell, J., & Chong, U. (2002). *Indicators of cultural competence in health care delivery organizations: An organizational cultural competence assessment profile.* Health Resources and Services Administration, U.S. Department of Health, and Human Services.

Lorenzi, J., & Batalova, J. (2022, May 11). Sub-Saharan African immigrants in the United States. Migration Information Source., https://www.migrationpolicy.org/article/sub-saharan-african-immigrants-united-states

Luke, A. (2012). Critical literacy: Foundational notes. *Theory into Practice, 51*(1), 4-11. https://www.jstor.org/stable/41331066

Lum, D. (2000). *Social work practice and people of color: A process stage approach*. Wadsworth.

Lusardi, A. Financial literacy and the need for financial education: evidence and implications. *Swiss J Economics Statistics* 155, 1 (2019). https://doi.org/10.1186/s41937-019-0027-5

Lynham, S.A. (2000). *An overview of a theory of responsible leadership for performance* [Unpublished dissertation appendix, University of Minnesota].

Makamani, R. (2012). *African proverbs and conflict management: a study of selected Shona, Oshivambo, Yoruba and Swahili proverbial expressions.* African Journal of Rhetoric, 4(1), 122-149.

Mana, A., Orr, E., & Mana, Y. (2009). An integrated acculturation model of immigrants' social identity. Journal of Social Pyschology, 149(4), 450-473.

Marquardt, M. & Berger, N. O. (2003). The Future: Globalization and new roles for HRD. *Advances in Developing Human Resources,5*(3), 283.

Martin, E. (2009). Critical social analysis and service-learning methods: Investigating social class and inequality through MPA courses. *Public Administration Quarterly, 33*(4), 610-634. https://www.jstor.org/stable/41220000

McDermott, T. (2013, July 18). *Enforcement and credible deterrence in the FCA*. FCA.https://www.fca.org.uk/news/speeches/enforcement-and-credible-deterrence-fca

McIntosh, P. (1988). White privilege and male privilege: A personal account of coming to see correspondences through work and women's studies. *Wellesley College Center for Research on Women*, 5-9.

McLean, G. N. (2006). *Organizational development: Principles, processes, performance*. Berrett-Koehler.

McPhatter, A. (1997). Cultural competence in child welfare: What is it? How do we achieve it? What happens without it? *Child Welfare, 76*, 255-278.

McPhatter, A. R., & Ganaway, T. L. (2003). Beyond the rhetoric: Strategies for implementing culturally effective practice with children, families, and communities. In J.J. Velaquez, A.R. McPhatter, K.Yang, *Child Welfare Journal of Policy, Practice, and Program: Special Issue Perspectives on Cultural Competence*, (103-124).

Meho, L. I. (2006). E-mail interviewing in qualitative research: A methodological discussion. *Journal of American Society for Information Science Technology, 57*, 1284–1295

Melendres, M. (2022). *Cultural competence in social work practice: Exploring the challenges of newly employed social work professionals*. Journal of Ethnic & Cultural Diversity in Social Work, 31(2), 108-120.

Merriam, S. (2009). *Qualitative research: A guide to design and implementation*. Jossey-Bass, A Wiley Imprint.

Merleau-Ponty, Maurice, 1908-1961. (1974). *Phenomenology of perception.* London: New York: Routledge & K. Paul; Humanities Press

Merleau-Ponty, M. (1962). *Sense and non-sense*. (Northwestern University Press. (Original work published 1948).

Merleau-Ponty, Maurice (1964). *The primacy of perception and 0ther essays on phenomenological psychology, the philosophy of art, history, and politics*. Northwestern University Press.

Merleau-Ponty, Maurice (1973). *Adventures of the dialectic*. Northwestern University Press.

Merleau-Ponty, Maurice (1968). *The Visible and the invisible*. Northwestern University Press.

Merriam-Webster. (n.d.). *Susu*. In *Merriam-Webster.com dictionary*. Retrieved May 9, 2025, from https://www.merriam-webster.com/dictionary/Susu

Miller, M. J., Yang, M., Hui, K., Na-Yeun Choi, & Lim, R. H. (2011). Acculturation, enculturation, and Asian American college students' mental health and attitudes toward seeking professional psychological help. Journal of Counseling Psychology, 58(3), 346-357. doi:10.1037/a0023636

Modica, M. (2015). Conclusion: "How Can We Fix This?" In *Race among Friends: Exploring Race at a Suburban School* (pp. 137-160). Rutgers University Press. https://www.jstor.org/stable/j.ctt17t751x.9

Moran, D. (2000). *Introduction to phenomenology*. Routledge.

Morse, J. M. (2000). Determining sample size. *Qualitative Health Research* 10, 3-5. https://doi.org/10.1177/104973200129118183

Miles, M. B., & Huberman, A. M. (1994*). Qualitative data analysis: An expanded source book* (2nd ed.). Sage.

Monger, R., & Yankay, J. (2012). *Department of Homeland Security, Office of Immigration Statistics. U.S. legal permanent residents: 2011*. Office of Immigration Statistics. http://www.dhs.gov/xlibrary/assets/statistics/publications/lpr_fr_2011.pdf

Moustakas, C. E. (1994). *Phenomenological research methods.* Sage Publications, Inc.

Mueller, J. (2013). Tracing family, teaching race: Critical race pedagogy in the millennial sociology classroom. *Teaching Sociology, 41*(2), 172-187. https://www.jstor.org/stable/43187353

Musselwhite, K., Cuff, L., McGregor, L., & King, K. (2007). The telephone interview is an effective method of data collection in clinical nursing research: A discussion paper. *International Journal of Nursing Studies, 44*, 1064–1070.

National Association of Social Workers. (2001). *NASW standards for cultural competence in social work practice*. National Association of Social Workers.

National Association of Social Workers. (2015). *Standards and indicators for cultural competence in social work practice.* National Association of Social Workers.

Ngo, H. V. (2008). *Cultural competence: A guide for organizational change*. Citizenship and Immigration Canada on Poverty/Heartland Alliance.

Nwoye, A. (2009). *Understanding and treating African immigrant families: New questions and strategies.* Psychotherapy and Politics International, 7(2), 95-107.

Obasi, E. M., & Leong, F. T. L. (2009). Psychological distress, acculturation, and mental health-seeking attitudes among people of African descent in the United States: A preliminary investigation. *Journal of Counseling Psychology, 56*(2), 227-238. https://doi.org/10.1037/a0014865

Ogunsiji, O., Wilkes, L., Jackson, D., & Peters, K. (2012). Beginning again: West African women's experiences of being migrants in Australia. *Journal of Transcultural Nursing, 23*(3) 279-286. https://doi.org/10.1177/1043659612441018

Orisim, M. J. (2008). African women in the new diaspora: Transnationalism and the (re) creation of home. African and Asian Studies, 7, 367-394. doi: 10.1163/156921008X359588

Paez, K., Allen, J., Carson, K., & Cooper, L. (2007). Provider and clinic cultural competence in a primary care setting. *Social Science and Medicine, 65*(5), 1204-1216

Patton, M. Q. (2002). *Qualitative research and evaluation methods.* (3rd ed). Sage Publications.Phillips, N., & Brown, J. (1993). Analyzing communication in and around organizations: A critical hermeneutic approach. *The Academy of Management Journal, 36*(6), 1547-1576. http://www.jstor.org/stable/256821

Patton, M. Q. (2015). *Qualitative research & evaluation methods: Integrating theory and practice* (4th ed.). Thousand Oaks, CA: SAGE

Penfield, J., & Duru, M. (1988). *Proverbs: Metaphors that teach.* Anthropological quarterly, 119-128.

Price, P. L. (2010). At the crossroads: Critical race theory and critical geographies of race. *Progress in Human Geography 34*(2), 147-174. https://doi.org/10.1177/0309132509339005

Purnell, L. (2002). The Purnell model for cultural competence. *Journal of Transcultural Nursing, 13*, 193-196.

Purnell, L. D. & Paulanka, B. J., (2003). Transcultural health care: A culturally competent approach (2nd ed.). Davis.

Rankin, S. B., & Kappy, M. S. (1993). Developing therapeutic relationships in multicultural settings. Academic Medicine, 68(11), 826–827.

Rasmussen, D. (1978). Issues in phenomenology and critical theory. In: R. Bruzina & B. Wilshire (eds) *Crosscurrents in pPhenomenology. Selected studies in phenomenology and existential philosophy, 7*. Springer, Dordrecht.

Reason, P., & Bradbury, H. (2008). *Handbook of action research: Participative inquiry and practice* (2nd ed.). Sage Publications.

Riessman, C. K. (2008). *Narrative methods for the human sciences.* Thousand Oaks, CA: Sage Publications.

Ricouer, P. (1974). Metaphor and the main problem of hermeneutics. *New Literary History, 6*(1), 95–110.

Ricoeur, P., (1981). *Hermeneutics and human science: Essays on language, action, and interpretation*. Cambridge University Press.

Ricoeur, P. (1992). *Oneself as another*. University of Chicago Press.

Roberge, J. (2011). What is critical hermeneutics? *Thesis Eleven, 106*(1), 5-22. https://doi:10.1177/0725513611411682

Rutledge, E. O. (2001). The struggle for equality in healthcare continues. *Journal of Healthcare Management, 46*(5), 313–326.

Ryan, l. (2008). Navigating the emotional terrain of families "here" and "there": Women, migration, and the management of emotions. *Journal of Intercultural Studies, 29*(3), 299-313. https://doi.org/10.1080/07256860802169238

Saeed, K. (2004). Designing an environmental mitigation banking institution for linking the size of economic activity to environmental capacity. *Journal of Economic Issues, 35*(4), 909-93

Sartre, J. (1966). *Being and nothingness: An essay in phenomenological ontology*. Pocket Books.

Schanze, E. (1998). Institutional success in a sticky regulatory environment? Narrow banks versus US commercial banks: Comment. *Journal of Institutional and Theoretical Economics (JITE) / Zeitschrift Für Die Gesamte Staatswissenschaft, 154*(1), 74-77. https://www.jstor.org/stable/40752043

Schein, E. (2010). *Organizational culture and leadership* (4th ed.). Jossey-Bass.

Schmitz, C. L., Stakeman, C., & Sisneros, J. (2001). Educating professionals for practice in a multicultural society: Understanding oppression and valuing diversity. Families in Society: *The Journal of Contemporary Human Services, 82*(6), 612–622.

Schon, D. A. (1982). *The reflective practitioner: How professionals think in action*. Basic Books.

Seidman, I. (2006). *Interviewing as qualitative research: A guide for researchers in education and the social sciences.* Teacher's College Press.

Siegel, C., Davis Chambers, E., Haugland, G., Banks, R., Aponte, C., & McCombs, H. (2000). Performance measures of cultural competency in mental health organizations. *Administration and Policy in Mental Health, 28*(2), 91-106.

Siegel, C., Haugland, G., & Davis Chambers, E. (2003). Performance measures and their benchmarks for assessing organisational cultural competency in behavioural health care service delivery. *Administration and Policy in Mental Health, 31*(2), 41-170.

Siegel, W. L. (1998). *Building linguistic and cultural competency: A tool for managed care organizations and provider networks that serve the foreign-born*. Mid-American Institute on Poverty/Heartland Alliance.

Siegel, C., Davis-Chambers, E., Haugland, G., Bank, R., Aponte, C., & McCombs, H. (2000, Nov. 28). Performance measures of cultural competency in mental health organisations. *Administration and Policy in Mental Health, 28*(2), 91-106. 14.

Siegel, C., Davis-Chambers, E., Haugland, G., Bank, R., Aponte, C., & McCombs, H (2002). Performance measures and their benchmarks for assessing organisational cultural competency in behavioural health care service delivery. *Administration and Policy in Mental Health, 31*(2)41-170.

Singleton, G. E. (2014). *Courageous conversations about race* (2nd ed.). Corwin Press.

Smith, J. A., Flowers, P., & Larkin, M. (2009). *Interpretative phenomenological analysis: theory, method, and research.* Sage Publications.

Smith, N. L., & Bahr, M. W. (2014). *Increasing cultural competence through needs assessment and professional development.* Professional Development in Education, 40(1), 164–181. https://doi-org.libproxy.udayton.edu/10.1080/19415257.2013.776618

Smith, J. K., & Heshusius, L. (1986). Closing down the conversation: The end of the quantitative-qualitative debate among educational inquirers. *Educational Researcher, 15,* 4-12.

Smith, E. M. (2005). Telephone interviewing in healthcare research: A summary of the evidence. *Nurse Researcher, 15*, 32–41.

Solano-Flores, G., & Nelson-Barber, S. (2001). On the cultural validity of science assessments. *Journal of Research in Science Teaching, 38*(5), 553-573

Spronk, B. (2004). Addressing cultural diversity through learner support. In J. Brindley, C. Walti, & O, Zawacki-Richter (Eds.), *Learner support in open, distance and online learning environments* (pp. 169-178). Bibliothecksund Information system der Universität Oldenburg.

Stork, E., Scholle, S., Greeno C., Copeland, V.C., & Kelleher, K. (2001). Monitoring and enforcing cultural competence in Medicaid managed behavioral health care. *Mental Health Service Research, 3*(3):169-177.

Stork, E., Scholle, S., Greeno, C., Copeland, V.C, & Kelleher, K. (2001). Monitoring and enforcing cultural competence in Medicaid managed behavioral health Care. *Mental Health Service Research, 3*(3):169-177.

Sturges, J. E., & Harahan, K. J. (2004). Comparing telephone and face-to-face qualitative interviewing: a research note. *Qualitative Research, 4*, 107–118

Sue, D. W. (2001). Multidimensional facets of cultural competence. *The Counseling Psychologist*, 29(6), 790–821.

Sullivan, J. R. (2012). Skype: An appropriate method of data collection for qualitative interviews? *The Hilltop Review, 6*, 5460.

Swanson, R. A. (1999). HRD theory, real or imagined? *Human Resource Development International, 2*(1), 2-5.

The Lewin Group, Inc. (2002). *Indicators of cultural competence in health care delivery organizations: An organizational cultural competence assessment profile.* Health Resources and Services Administration, U.S. Department of Health, and Human Services

Thompson, J. B. (1990). *Ideology and modern culture: Critical social theory in the era of mass communication*. Polity Press.

Ting, L. (2010). Out of Africa: Coping strategies of African immigrant women survivors of intimate partner violence. *Health Care for Women International, 31*, 345-364. https://doi.org/10.1080/07399330903348741

Ting Zhang (2023). *Often Shut Out of the Financial System, Refugees and Other Migrants Face Economic Integration Challenges. Migration Policy Institute. https://www.migrationpolicy.org/article/refugees-migrants-financial-inclusion*

Toulmin, S. (1972). *Human understanding*. Princeton University Press.

Trilling, B. & Fidel, C. (2009). *21st century learning skills*. John Wiley & Sons. United States Census Bureau. (2016, October 05).

https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_15_1YR_S0501&prodType=table

van Dierendonck, D. (2011). Servant Leadership: A review and synthesis. *Journal of Management, 37*(4), 1228-1261. https://doi.org/10.1177/0149206310380462

van Loo, J. & Semejin, J. (2004). Defining and measuring competences: An application to graduate surveys. *Quality & Quantity, 38*(3), 331-349. https://doi.org/10.1023/b:ququ.0000031320.86112.88

van Manen, M. (1984). *"Doing" phenomenological research and writing: An introduction.* The University of Albert Press.

van Manen, M. (2016). *Phenomenology of practice: Meaning-giving methods in phenomenological research and writing*. Routledge.

Van Manen, M. (2023). *Phenomenology of practice: Meaning-giving methods in phenomenological research and writing*. Routledge.

van Manen, M. (1995). On the epistemology of reflective practice. *Teachers and Teaching: Theory and Practice, 1*(1), 33-50.

van Manen, M. (1984). Practicing phenomenological writing. *Phenomenology + Pedagogy, 2*(1), 36-69

van Manen, M. (1990). *Researching lived experience: Human science for an action sensitive pedagogy.* State University of New York Press

Van Manen, M. (2015). *Researching lived experience: Human science from an action sensitive pedagogy.* (2nd ed.). New York, NY: Routledge.

van Manen, M. (2016). *Researching lived experience: Human science for an action sensitive pedagogy.* Routledge.

van Manen, M. (2006). Writing qualitatively, or the demands of writing. *Qualitative Health Research, 16*(5), 713-722.

van Manen. M. (1986). *The tone of teaching*. Scholastic-TAB.

van Soest, D. (1995). Multiculturalism and social work education: The non-debate about competing perspectives. *Journal of Social Work Education, 31*(1), 55–66.

Van de Ven, Andrew H. (2007). *Engaged scholarship : a guide for organizational and social research.* Oxford ; New York :Oxford University Press,

Vygotsky, L. S. (1962). *Thought and language*. MIT Press.

Wang, X., & McLean, G. N., (2007). The dilemma of defining international human resource development. *Human Resource Development Review, 6* (1), 96-108

Washington, E. (2006). The Impact of banking and fringe banking regulation on the number of unbanked Americans. *The Journal of Human Resources, 41*(1), 106-137. https://www.jstor.org/stable/40057259

Wertz, F. J., Charmez, K., McMullen, L. M., Jesselson, R., Anderson, R., & McSpadden, E. (2011). *Five ways of doing qualitative analysis: Phenomenological psychology, grounded theory, discourse analysis, narrative research, and intuitive inquiry*. The Guilford Press.

Whaley, A.L., & Longoria, R. A. (2008). Assessing cultural competence readiness in community mental health centers: A multidimensional scaling analysis. *Psychological Services, 5*(2), 169–183.

Widdershover, G., (1993). Hermeneutic perspectives on the relationship between narrative and life history. In R. Josselson, & A. Liebich, *The narrative study of life*, Sage.

Wiklund, L., Lindholm, L., & Lindström, U. Å. (2002). Hermeneutics and narration: A way to deal with qualitative data. *Nursing Inquiry, 9*(2), 114-125.

Wiklund-Gustin, L. (2010). Narrative hermeneutics: In search of narrative data. *Scandinavian Journal of Caring Sciences, 24*, 32-37. https://doi.org/10.1111/j.1471-6712.2010.00846.x

Williamson, M., & Harrison, L., (2010). Providing culturally appropriate care: A literature review. *International Journal of Nursing Studies, 47*, 761-769.

Willy Wilkinson; Cultural Competency. *TSQ* 1 May 2014; 1 (1-2): 68–73. doi: https://doi.org/10.1215/23289252-2399641

Wilson-Stronks, A., Lee, K. K., Cordero, C. L., Kopp, A. L., & Galvez, E. (2008). *One size does not fit all: Meeting the needs of diverse populations*. The Joint Commission.

Wilson, K., Roe, B., & Wright, L. (1998). Telephone or face-to-face interviews? A decision made on the basis of a pilot study. *International Journal of Nursing Studies, 35*, 314–321.

Wolcott, H. F. (1994). *Transforming qualitative data: Description, analysis, and interpretation*. Sage Publications.

Wolcott, H.F. (1995). *The art of fieldwork*. Altamira Press.

Wolcott, H.F. (2001). *Writing up qualitative research*. (2nd ed.). Sage.

Yakub, M. (2020). *The wisdom of our forefathers: Animal metaphors and imagery in Nzema proverbs.* European Journal of Applied Linguistics Studies, 2(1).

Zong, J. & Batalova, J. (2017). *Sub-Saharan African immigrants in the United States, Migration Policy Institute. https://www.migrationpolicy.org/article/sub-saharan-african-immigrants-united-states*

APPENDIX A: RECRUITMENT EMAIL TO MY PARTICIPANTS

Dear Participant,

My name is Victor Dzirasa and I am a researcher from Colorado State University in the PhD Organizational Learning, Performance and Change Specialization in the School of Education. We are conducting a research study on the experiences of Sub-Saharan African immigrants with organizational cultural competency in financial services organizations. This is my dissertation research, and it is focused on exploring your stories and listening to your experiences of cultural competency. I am also interested in your challenges and successes with financial services organizations that contribute to or hinder financial transition, financial acculturation, and financial decision making. The Principal Investigator, Dr. Vincent Basile, is my advisor and a professor in the School of Education at Colorado State University, and I am the Co-Principal Investigator, a doctoral candidate.

We would like you to participate in this study by engaging in a 3-part interview process. Participation in this research includes an initial focus group discussion (lasting approximately 45 minutes) done online with me and 3 to 4 other participants, then an individual interview (lasting about 1 hour to 90 minutes) done with me online, and finally an individual follow-up interview (lasting about 15 to 20 minutes) with you where we make sure I understand your stories and experiences correctly. Total approximate time commitment for each participant is about 3 hours total.

With your permission, I will audiotape or videotape and take notes during the interview. The recording is to accurately record the information you provide and will be used for transcription purposes only. If you choose not to be audiotaped or videotaped, I will take notes instead. If you agree to being audiotaped or videotaped but feel uncomfortable or change your mind for any reason during the interview, I can turn off the recorder at your request. Your participation in this research is voluntary. If you decide to participate in the study, you may withdraw your consent and stop participating at any time without penalty.

We will be collecting your narrative accounts, experiences, and location. When we report and share the data with others, we will combine the data from all participants. We will keep your data confidential; and your name or other personal identifiers will not be used. Following each interview, audio/video files will be transferred to a secure digital storage device. Both the storage device and all audio files will be password-protected and will be assigned filenames which do not contain participant identifying information. None of your information will be accessible to anyone apart from myself and the Principal Investigator. We will transcribe the audio recordings as soon as possible after the interview and then destroy the recordings. When the research is completed, I will save the transcriptions without your personal identifiers for possible use in future research done by myself and the Principal Investigator. I will retain these records for up to 2 years after the study is over. Following this study, all audio files will be erased. Any electronic materials, including copies of transcripts and interviews, will be stored on a password protected computer, and then deleted after the research is concluded.

Upon completion of your participation in the interview process, you will receive a $25 VISA Gift Card to compensate you for your time. To receive compensation for participation, you must complete both the Focus Group Interview and the Individual Interview.

There are no known risks to you for your participation in this study. It is not possible to identify all potential risks in research procedures, but the researchers have taken reasonable safeguards to minimize any potential (but unknown) risks.

To indicate your willingness to participate in this research please send your reply to vdzirasa@colostate.edu

If you have any questions about the research, please contact Victor Dzirasa at vdzirasa@colostate.edu or call me on 970-213-2467. If you have any questions about your rights as a volunteer in this research, contact the CSU IRB at: RICRO_IRB@mail.colostate.edu; 970-491-1553.

Dr. Vincent Basile
Professor

Victor Dzirasa
Doctoral Candidate

APPENDIX B: SEMI-STRUCTURED INTERVIEW PROTOCOL DISCLOSURE

Colorado State University
Consent to Participate in Research

***Title of Study*: Sub-Saharan African Immigrants Lived Experience of Organizational Cultural Competency in Financial Services Organizations.**

Introduction and Purpose

My name is Victor Dzirasa. I am a doctoral candidate at Colorado State University, working with my faculty advisor, Dr. Vincent Basile in the PhD Organizational Learning, Performance and Change Specialization of the School of Education, Colorado State University. I would like to invite you to take part in my research study, which looks at the lived experience of organizational cultural competency as experienced through the lens of Sub-Saharan African immigrants.

I am seeking to understand your accounts on how organizational cultural competency is experienced in a financial services organization environment, and your experiences of cultural competence in financial interactions and financial services offered within financial services organizations. The study focuses on whether financial services organizations have or exhibit the features that should be evident or manifest in a culturally competent organization across the spectrum of critical areas or domains of organizational functioning such as: an understanding of different communication needs and styles of culturally competent oral communication, culturally competent written or other form of communication, the experience of the exchange of information between financial services organizations and the Sub-Saharan African immigrant client populations.

I would like you to participate in this study by engaging in a 3-part interview process. Participation in this research includes an initial focus group discussion (lasting approximately 45 minutes) done online with me and 3 to 4 other participants, then an individual interview (lasting about 1 hour to 90 minutes) done with me online, and finally an individual follow-up interview (lasting about 15 to 20 minutes) with you where I make sure I understand your stories and experiences correctly. Total approximate time commitment for each participant is about 3 hours total.

My dissertation research is focused on exploring the stories and experiences of sub-Saharan African immigrants residing in the Mid-Western Region of the US. To participate, you must be aged 18 or older and have lived in the US for at least one year. Your immigration status is not important in this study; immigration status will not be asked or recorded. You are asked to be a part of this project on a voluntary basis only.

Procedures

If you agree to participate in my research, I will conduct an interview with you online at a time of your choice. The interview will involve questions about cultural competency, cultural sensitivity, cultural awareness, belonging, marginalization, access to information, financial decision making, financial well-being, financial acculturation, quality of interactions in financial services organizations, understanding of financial products and services, trust, consequences of financial decision making. It should last about I hour to 1 hour 30 minutes. With your permission, I will audiotape or videotape and take notes during the interview. The recording is to accurately record the information you provide and will be used for transcription purposes only. If you choose not to be audiotaped or videotaped, I will take notes instead. If you agree to being audiotaped or videotaped but feel uncomfortable or change your mind for any reason during the interview, I can turn off the recorder at your request. Or if you do not wish to continue, you can stop the interview at any time.

Initially with a group of other sub-Saharan African immigrants a focus group will be conducted wherein basic demographic questions will be asked among questions about your personal experiences as a Sub-Saharan African immigrant. This process will be audio recorded. Follow up individual interview(s) will be conducted with you after the focus group, this too will be audio or video recorded. You may opt out of the research study at any time; none of your interview information will be included in this research if you choose to opt out.

Benefits

There may be no direct benefits to you from your participation in this study. However, you will have the opportunity to share your story of being a Sub-Saharan immigrant, discuss your feelings, opinions, experiences, and provide a greater understanding sub-Saharan African immigrant experiences of cultural competency.

Compensation

Upon completion of your participation in the interview process, you will receive a 25 dollars VISA Gift Card to compensate you for your time. To receive compensation for participation, you must complete both the Focus Group Interview and the Individual Interview.

Risks/Discomforts

There is no apparent risk involved. You only need to share information that you choose and are comfortable with sharing. You are free to decline to answer any questions you do not wish to, or to stop the interview at any time. As with all research, there is a chance that confidentiality could be compromised; however, we are taking precautions to minimize this risk.

Confidentiality

Your study data will be handled as confidentially as possible. If the results of this study are published or presented, individual names and other personally identifiable information will not be used.

Interviews will be audio recorded (with consent) on a digital recording device such as my mobile smartphone, I will also be recording it through a virtual means. Following each interview, audio/video files will be transferred to a secure digital storage device. Both the storage device and all audio files will be password-protected and will be assigned filenames which do not contain participant identifying information. We will transcribe the audio recordings as soon as possible after the interview and then destroy the tapes. When the research is completed, I will save the transcriptions and other study data for possible use in future research done by myself. I will retain these records for up to 2 years after the study is over. Following this study, all audio files will be erased. Any electronic materials, including copies of transcripts and interviews, will be stored on a password protected computer, and then deleted after the research is concluded.

Compensation

To thank you for participating in this study, all participants will be given a gift certificate of $25 for their participation immediately after you complete the interview.

Rights

Participation in research is completely voluntary. You are free to decline to take part in the project. You can decline to answer any questions and are free to stop taking part in the project at any time. Whether or not you choose to participate in the research and whether you choose to answer any questions or continue participating in the project, there will be no penalty to you or loss of benefits to which you are otherwise entitled.

Questions

If you have any questions about this research, please feel free to contact me at 970-213-2467 or vdzirasa@colostate.edu

If you have any questions about your rights or treatment as a research participant in this study, please contact the Colorado State University Institutional Review Board (IRB) at: 970-491-1381, or e-mail RICRO_IRB@mail.colostate.edu .

****

CONSENT

Do you consent for your interview to be audiotaped and/or videotaped?

___Yes

___No

If you wish to participate in this study, please sign and date below. You will be given a copy of this consent form to keep for your own records.

______________________________ Participant's Name *(please print)*

____

Participant's Signature Date

APPENDIX C: SEMI-STRUCTURED INTERVIEW PROTOCOL

Interview Protocol Project: A Phenomenological Approach Examining Sub-Saharan African Immigrants Lived Experience of Organizational Cultural Competency in Financial Services Organizations.

Start Time of Interview: ____

End Time of Interview: ____

Date of Interview: ____

Location: ____

Interviewer: ____

Participant: ____

Thank you for agreeing to participate in this study. I would like to record the interview so the study can be as accurate as possible. You may request that the recorder be turned off at any point of the interview.

Demographic Information

1. What country are you from?
2. How old are you?
3. Are you in this country alone, or do you have family members also here? If so, do these family members live in your state or a different state?

Primary questions for Interview #1

1. Please tell me about your financial experiences as a Sub-Saharan African immigrant man/woman.

2. What has been your experience with financial services providers? How many are you currently affiliated with?
3. What are some of the financial products and services that you have acquired and utilized?
4. What has your experience been with the outcome of these products and services?
5. Please share your experiences with both pre migratory financial expectations and post migratory financial realities and how these have impacted you as an individual.
6. What are some of the ways you have taken to increase your financial security? What has your experiences been with the pathways or combinations of financial products and services?
7. What are financial services providers doing well in terms of serving you and where are they most critically falling short?
8. As you reflect on these experiences, please describe any points in time when you felt overwhelmed with financial services? What contributed to these thoughts, and what helped you persevere and continue?
9. What are some of the factors that make it more likely for you to stay with a financial service provider? What has your experience been in this relationship?
10. Do you have any other information or thoughts you would like to share?

APPENDIX D: PHENOMENOLOGICAL THEMES – ALL PARTICIPANTS

Name of Participant:	**Phenomenological Themes**
Kundai's Themes:	Cultural Upbringing and her knowledge of financial management, Perceptions of Trust-Humility in interactions, Responsible financial decision making and practices, Small Business Ownership towards financial independence and empowerment, Systemic Access Barriers in Banking, Debt Aversion-Savvy and skeptical of offered financial products and services, Faith-Driven Entrepreneurship and Navigating Informal Labor.
Akosua's Themes:	Communication Barriers and Linguistic Misalignment, Financial Literacy Challenges, Systemic Access Barriers in Banking, Challenges with customer service, access, feedback and support , Cultural Competency and Absence of multicultural banking staff, Assumptions and failures in truthful lending practices, Communication gaps in banking transactions, Perceptions of Trust-Unethical banking practices, Financial overwhelm and anxiety, Experiences of Racism and Discrimination in Banking Interactions, Financial Disempowerment, Marginalization and Isolation, Self -Resilience and Community Financial Advocacy, Desire for Financial Stability and Empowerment.
Kojo's Themes:	Communication Barriers and Linguistic Misalignment, Financial Literacy Challenges, Cultural Competency and Absence of multicultural banking staff, Complex banking policies and procedures, Shyness, Fear of Judgment, and a Sense of Institutional Alienation, Debt Aversion-Savvy and skeptical of offered financial products and services, Perceptions of Trust-Loss of Savings, Formation of Nonblood Kinships to navigate financial challenges, Desire for Financial Stability and Empowerment.
Abena's Themes:	Communication Barriers and Linguistic Misalignment, Financial Literacy Challenges, Financial Disempowerment, Marginalization and Isolation, Experiences of Racism and Discrimination in Banking Interactions, Perceptions of Trust, Savvy and skeptical of offered financial products and services, Cultural Competency and Absence of multicultural banking staff.
Fatimata's Themes:	Gratefulness for a new life in the United States, Financial Literacy Challenges, Systemic Access Barriers in Banking, Perceptions of Trust-Sense of betrayal, Community-Based "Susu" Financial Support Systems, Formation of Nonblood Kinships to navigate financial challenges, Feelings of Racial Discrimination, Prejudice and Stereotyping, Differences in Financial Behavior and Cultural Mindsets, Complex banking policies and procedures, Small business ownership towards Financial Self-Sufficiency.

APPENDIX E- NATIONAL STANDARDS FOR CULTURALLY AND LINGUISTICALLY APPROPRIATE SERVICES (CLAS) IN HEALTH AND HEALTH CARE

A Notice by the [Health and Human Services Department] on [09/24/2013]

Principal Standard and Three Enhanced Themes

Principal Standard

Standard 1 has been made the Principal Standard with the understanding that it frames the essential goal of all of the Standards, and if the other 14 Standards are adopted, implemented, and maintained, then the Principal Standard will be achieved.

1. Provide effective, equitable, understandable, respectful, and quality care and services that are responsive to diverse cultural health beliefs and practices, preferred languages, health literacy, and other communication needs.

Theme 1: Governance, Leadership, and Workforce

Changing the name of Theme 1 from *Culturally Competent Care* to *Governance, Leadership, and Workforce* provides greater clarity on the specific locus of action for each of these Standards and emphasizes the importance of the implementation of CLAS as a systemic responsibility, requiring the investment, support, and training of all individuals within an organization.

The Standards in this theme include:

2. Advance and sustain governance and leadership that promotes CLAS and health equity

3. Recruit, promote, and support a diverse governance, leadership, and workforce

4. Educate and train governance, leadership, and workforce in CLAS

Theme 2: Communication and Language Assistance

Changing the name of Theme 2 from *Language Access Services* to *Communication and Language Assistance* broadens the understanding and application of appropriate services to include all communication needs and services, including sign language, braille, oral interpretation, and written translation.

The Standards in this theme include:

5. Offer communication and language assistance

6. Inform individuals of the availability of language assistance

7. Ensure the competence of individuals providing language assistance

8. Provide easy-to-understand materials and signage

Theme 3: Engagement, Continuous Improvement, and Accountability

Changing the name of Theme 3 from *Organizational Supports* to *Engagement, Continuous Improvement, and Accountability* underscores the importance of establishing individual responsibility in ensuring that CLAS is supported, while retaining the understanding that effective delivery of CLAS demands actions across an organization. This revision focuses on the supports necessary for adoption, implementation, and maintenance of culturally and linguistically appropriate policies and services regardless of one's role within an organization or practice. All individuals are accountable for upholding the values and intent of the National CLAS Standards.

The Standards in this theme include:

9. Infuse CLAS goals, policies, and management accountability throughout the organization's planning and operations

10. Conduct organizational assessments

11. Collect and maintain demographic data

12. Conduct assessments of community health assets and needs

13. Partner with the community

14. Create conflict and grievance resolution processes

15. Communicate the organization's progress in implementing and sustaining CLAS.

The past decade has shown that the National CLAS Standards are a dynamic framework. Therefore, as best, and promising practices in the field of cultural and linguistic competence develop, there will be future enhancements of the National CLAS Standards. The HHS OMH also maintains a Web version of *The Blueprint* to provide a more comprehensive and up-to-date resource, with supporting material online at *www.thinkculturalhealth.hhs.gov*.

Dated: September 11, 2013.

J. Nadine Gracia,

Deputy Assistant Secretary for Minority Health, Office of Minority Health, U.S. Department of Health, and Human Services.

APPENDIX F- INITIAL MAXQDA CODING INFORMING HEURISTIC OF PHENOMENOLOGICAL CODING

This appendix provides my original descriptive codes generated during the first phase of my analysis using MAXQDA. Initially this structure of coding was helpful in identifying recurring themes and patterns of my participant's experiences. For a more nuanced understanding and lived meaning I refined them through a hermeneutic phenomenological lens to more intricately capture the complexity and depth of my participants lived accounts.

I imported the interview transcripts into a qualitative data analysis software MAXQDA to manage, identify patterns, code and visualize my qualitative data. In the first stage of my analysis, I conducted open coding and created initial codes by extracting phrases from my participants' original responses in interview transcripts. I segregated the set of similar codes into theme groups. I later grouped the themes into categories. These categories helped me relate themes to my main research questions (see Table 2)

Themes hierarchy and their relationship with the research questions

RQs	**Categories and Themes**
RQ1: What is the participant's lived experience of organizational cultural competency in financial interactions, honoring beliefs, affirming identity, communication processes and culture appropriateness?	**1. Lived Experience with Financial Services providers (FSPs)**
	1.1 Participant's motivation to come to the US
	1.2 Participant's financial experiences as a Sub-Saharan African immigrant
	1.3 Participant's pre migratory financial expectations
	1.4 Participant's post migratory financial realities

RQ2: How does the participant describe and account for the processes of seeking, acquiring, discussing, and understanding financial services and how have these processes affected the participant's life?	**2. Acquisition, Understanding and Interpretation of Financial Services**
	2.1 Participant's usage of financial products and service
	2.2 Participant's experience with financial services providers
	3. Impact of Financial Services on Participant's Life
	3.1 Factors that motivated participant to stay with an FSP
	3.2 Description of increased financial security and empowerment
RQ3: What is the participant's experience of obstacles and/or availability of sufficient discernable resources for financial decision making with financial services providers and how does the participant believe he/she would have changed their decisions to take on certain financial products or services, and finally how that access or lack of access to appropriate culturally discernable financial information	**4. Participant's Evaluation of Discernable Resources for Financial Decision Making**
	4.1 Outcomes of financial products and services
	4.2 Benefits of the services offered by FSPs
	4.3 Shortcomings in the Services of FSPs
	4.4 Feeling overwhelmed with financial services

impacted the participant's quality of life?	

Participant's Lived Experience with financial services provider

The first theme was "Lived Experience with FSP" which helped to get the answer of RQ1 i.e. What is the participant's lived experience of organizational cultural competency in financial interactions, honoring beliefs, affirming identity, communication processes and culture appropriateness? The theme was made up of three sub-themes which were:

1. Motivation to come to the US
2. Financial experiences as a Sub-Saharan African immigrant
3. Financial expectations and realities

1.1 Motivation to come to the US

The sub-theme of my participant's motivation to come to the US was developed based on reason participants offered as contributory factor of their moving to the US. Figure 1-1 below is exhibiting the codes extracted from the interview transcripts and group together to aggregate the concept of "Motivation to come to the US".

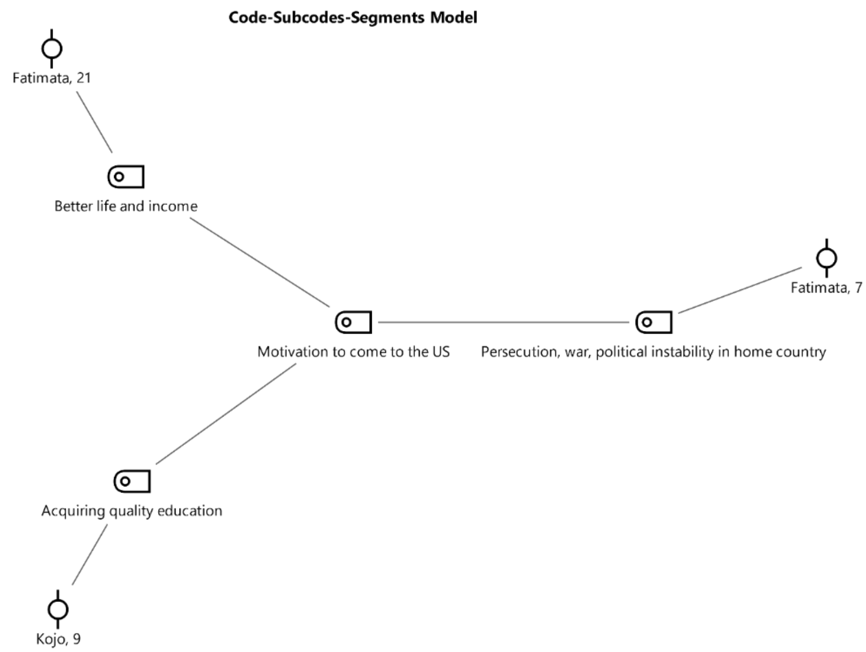


Figure 1-1: Codes and participants model description of "Motivation to come to the US"

Table 1-1: Codes and coded segments extracted from interview transcripts of "Motivation to come to the US."

Code	**Coded segments**
Better life and income	*Well, first I must be grateful for the opportunity to be here and the blessings I got in being here. From where I was and where I am today, I can't compare it for anything, so I'm grateful. When it comes to finances, I kind of understand it a little bit, and I try to help in my community. That's why you see I do what I am doing, because my uncle is a genius in this, so if I have a question usually, I just call him.*

Acquiring quality education	*Oh, so I'm from Congo DRC. I'm kind of moving around in Africa for a bit like Mali, Cameroon, and I end up in Europe, where I went to school, but my dad like afforded me that there's a good school, like in Iowa, where I can, you know, further my education, that's why I'm here.*
Persecution, war, political instability in home country	*I came for greener pastures and to better my life because of the civil war in my country.*

1.2 Financial experiences as a Sub-Saharan African immigrant

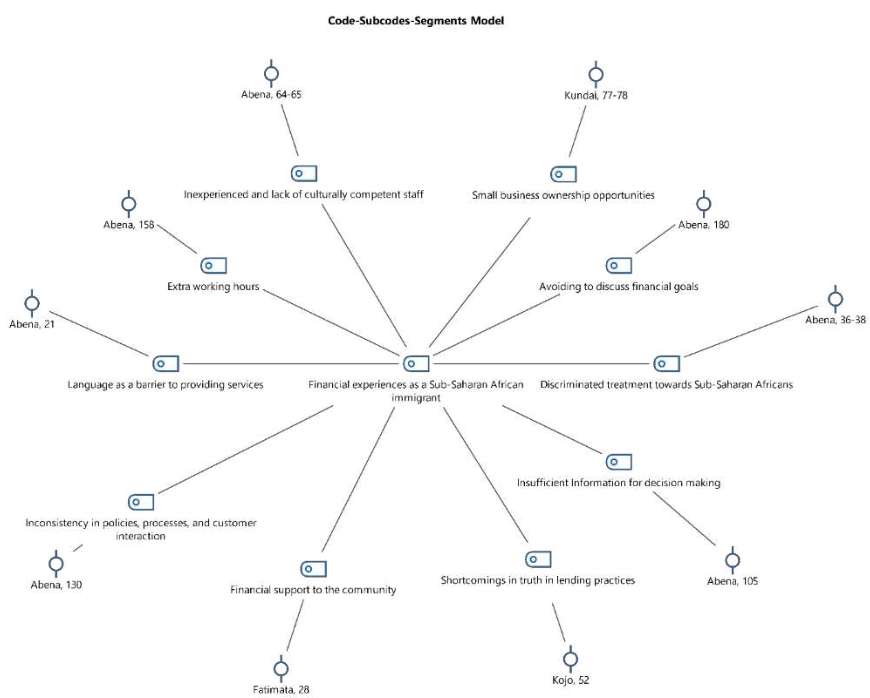


Figure 1-2: Codes and participants model description of "Financial experiences as a Sub-Saharan African immigrant"

Table 1-2: Codes and coded segments extracted from interview transcripts of "Financial experiences as a Sub-Saharan African immigrant."

Code	**Coded segments**
Financial support to the community	*Apart from providing them with financial support through the susu program, I also educated them on financial stuff. They would call me to discuss their small business. I did all this work in my community by myself.*
Avoiding discussing financial goals	*I just don't want to ask other people to help me financially, so yeah. Plus I'm not comfortable like talking to other people about my needs and stuff especially at work.*
Extra working hours	*It depends like some weeks I can work up to 80 hours in one week, and some weeks I work 40 hours, and some weeks 60. It kind of depends, but I work a lot.*
Small business ownership opportunities	*Well, when I first came here, I didn't have a job like everybody else you know. And then I applied for jobs but then my son was like about maybe almost six years old. And I needed somebody that will be there because his dad is also at work. So if I'm working, whether daytime or night, I need somebody that will be able to take care of my son and so I went on my knees and I prayed. And so God said, "You do have a job." And I was like,*

	"Okay, where is the job?" So, he said, "You do know how to take care of children. So why don't you open your own business?"
Feelings of social exclusion	*I felt left out because there's a whole lot that I think bankers don't inform us about, especially when they know you're not from here. I feel you're not telling me because you don't want me to get all these good stuffs because I'm not part of you. I'm here to just take what belongs to you, and you don't want me to take what belongs to you. You're being very selfish with that, so you keep that information to yourself.*
Shortcomings in truth in lending practices	*Yeah, well when I went over there, first to shut my bank account. So I came with the money to try to reopen it, but like, yeah, not good and whatever like but like, at that time, I couldn't speak, and I couldn't understand English. I tried to talk to them. See if they can do an overdraft protection and everything. So yeah, they didn't really explain really well. And that's when I decided to leave.*
Challenges of owning a home	*It has, because like last year it was a plan to get a house. But we couldn't get the house because my husband had cosigned his little brother a car. The kid just stopped paying the car. He didn't even know he was not paying the car until we found out later*

High monthly maintenance fees	*Wachovia. I was paying -- it was the monthly maintenance fee was smooth. I forgot how much it was. But it was more than $10. It was not $10 before, yeah. But nobody told me, I don't know. I'm new to this country. I come, I just -- my dad did not take me to go -- say let's go open the account, tell me about credit. He just brought me here and that was it. No education on credit and nothing. I wish what I know now I knew it then, yeah.*
Insufficient Information for decision making	*Yeah, I'm like upset with the banks because sometimes they don't tell you the whole thing. My credit -- I'm just getting my credit back up now with all those credit cards that I applied for, and I was paying it back, so.*
Discriminated treatment towards Sub-Saharan Africans	*Yeah, I think so. I think the lady was probably -- like she just, as soon as she heard the accent she was, like, oh Lord, I'm not going to -- that's how I feel. She just trying to shut me down or trying to make me feel bad because if she keep saying, I cannot hear you, how can I communicate with her, so.*
Inconsistency in policies, processes, and customer interaction	*The bank is not helping me to build my credit. I went and talked to like a friend of mine like a credit repair person, and she's helping with that.*
Establishing culturally competent relationships	*Yes culturally. Every bank should have someone that people can relate to culturally, not just African. They have other people that*

	not from here, but culturally people should have -- every bank, every banking institution should have people that other people can relate to.
imitations of Interpreter Services for Sub Saharan Africans	*I think, banks should have some kind of interpreter over there, somebody like an immigrant there that will understand because, for example, if I'm from Liberia and if somebody from maybe Ghana or Nigeria works there, no matter how I'm speaking the English somehow, some way*
Language as a barrier to providing services	*They are not able to be very helpful. I think it's -- the fact that they're not understanding her, it gets difficult for them, which I understand because we're from a different background. It's hard when you can't understand what somebody's saying.*

1.3 Post migratory financial realities

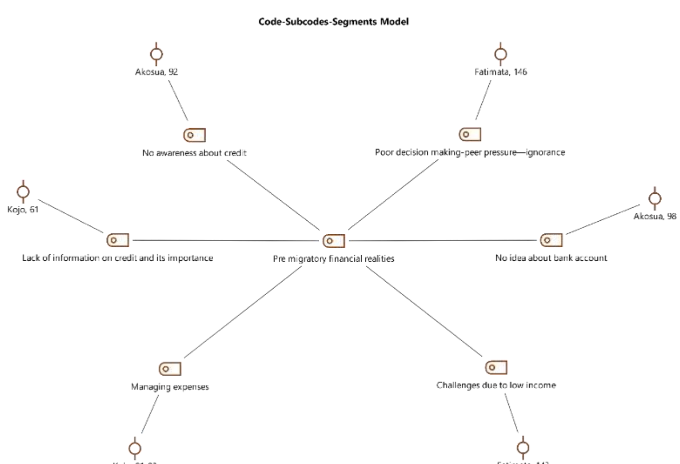


Figure 1-3: Codes and participants model description of "Pre migratory financial realities"

Table 1-3: Codes and coded segments extracted from interview transcripts of "Pre migratory financial realities"

Codes	Coded segments
Poor decision making-peer pressure—ignorance	*A lot of waste. We do things, We do it either out of ignorance or out of jealousy, so those are the thing I see in my community. When I got a house, 10 people also wanted a house. But nobody asked and they didn't even ask how long I took me to prepare to buy a house*
Challenges due to low income	*I would speak for myself, I took it serious because I think it was an opportunity. You can tell some people did not take it serious because you can tell what they'll do with their life here, and you can tell some people took it as serious because of what they do. I understand some people try to take it serious but life hit them in different situation, maybe sickness, accident, or they try to just pull their hair off. Still they can't just cannot just work. I mean they're making -- they're doing overtime, but they can't even come out to pay their rent, because the rent is more than what they're making. I understand that, so everybody have different way of looking at it. But in my African community, now I don't know about you people from different countries. I guess we are all just almost the same. In my Liberian community, I see a lot of waste of life.*

Managing expenses	*Respondent: As I said, no expenditure over your limits. Saving money and paying your bills on time that's for sure.*
Lack of information on credit and its importance	*I didn't know anything because like in Europe or Africa, let's say Congo, we don't need a good credit, for example to buy a car or to have a loan, to get a loan or everything, or anything, so it was a different type of idea for me here. But, you know, watching TV, reading books, you find out that you need a good credit score. And to have it, you have to have like, an almost pristine account, you know, like always paying your bills and stuff. So that the notion of credit wasn't with me before coming here. So now I am in the water [inaudible 00:12:11].*
No awareness about credit	*To be honest Liberia, I know my family was okay, we were financially okay. We went to the best schools. But credit, I know we don't do that over there, so yeah I don't know anything about credit. But like being financially independent and all that, pick it up from right here, America.*
No idea about bank account	*They don't even know what bank account was, no.*

1.4 Post migratory financial realities

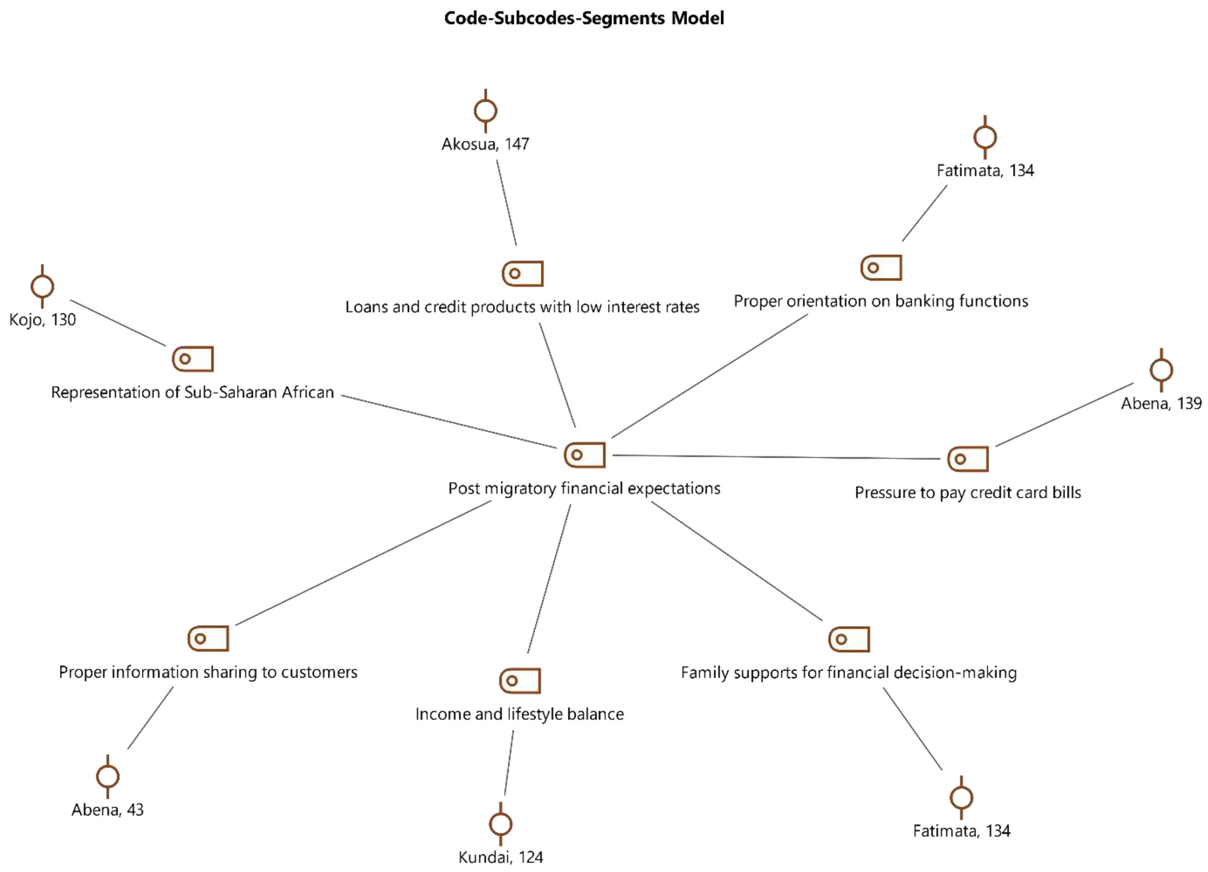


Figure 1-4: Codes and participants model description of "Post migratory financial realities"

Table 1-4: Codes and coded segments extracted from interview transcripts of "Post migratory financial realities"

Codes	**Coded Segments**
Income and lifestyle balance	*Well, they won't tell you what they are going through, but you can see that they need help. First, is to not live above your income. The way I look at it, if God has granted me a place to call home, I am very grateful. What I can do is, if I*

	don't have money right away, this is a very interesting story. I went to hardware store the other day, and I was buying glue, a lot of glue, and the cashier asked me, "Why do you buy a lot of glue like that?" And I said, "When I'm not ready or don't have enough money to fix my house, I glue it." And he just looked at me and laughed so hard. If I don't have money right away, I'm going to find a way of either doing it myself or waiting until I get the money. If you know, you cannot afford to buy an expensive house, why would you buy it?
Proper orientation on banking functions	*When I got here, We got orientation on how the US work with credit cards, loan, student loan and certain entities they oriented us on.*
Proper information sharing to customers	*Growing up, like, back in my country, to be honest, I didn't have a bank account. When I moved out here it's-- I don't know. Like I said, earlier I was applying for all this credit card thinking, oh. If I knew what I know now, I would not be applying for all those credit cards like I did when I first got here. They gave me a paper to sign when I applied for those cards, but I didn't read through them.*
Pressure to pay credit card bills	*Yeah, I didn't know it was going to be this hard. I thought when I come here, oh, there's going to be a job, and I'm going to work and I'm going to be making money. I didn't know that I would have to pay these many bills.*

Family support in financial decision-making	*Back home our people really don't sit down and talk about finances, because they don't have them. My eyes open on so many things in that back home. I heard of a bank, but I didn't even know what a bank was in my country. I will see the need, UPS Bank, this bank, BDI Bank. I didn't know how it was operated. I didn't know what it was because we were living just by the mercy of God. You don't even have your own dinner, but why will you be thinking about putting money in the bank? I mean you don't have it; you can't put it in the bank*
Representation of Sub-Saharan African	*A lot of Sub-Saharan Africans don't really have any representation at the banks I have banked with. It will be helpful if the banks hired staff that could understand us better and help us. It will be advantage for bank, because it will also mean more immigrants feeling comfortable to save with the bank. So for me sure, yes, this is something I have been wanting for a long time to make it a little bit easier to understand certain forms and bank*
Loans and credit products with low interest rates	*I just applied for a credit card. I just want a credit card because nobody told me anything about it. But now, my expectation is way up there, it's high. I want to have the best credit. I want my children, before they go to college, I want to have a certain amount of money. I do not want my kids to have so much student loan. I just don't want them to go through what I went through. I want them to have financial freedom.*

2. Acquisition, Understanding and Interpretation of Financial Services

My second theme- “Acquisition, Understanding and Interpretation of Financial Services” consisted of the following two sub-themes: Usage of financial products and services and participant’s experience with financial services providers. This theme with initial insights in answering RQ2 which is: “How does the participant describe and account for the processes of seeking, acquiring, discussing, and understanding financial services and how have these processes affected the participant’s life?

2.1 Usage of financial products and services

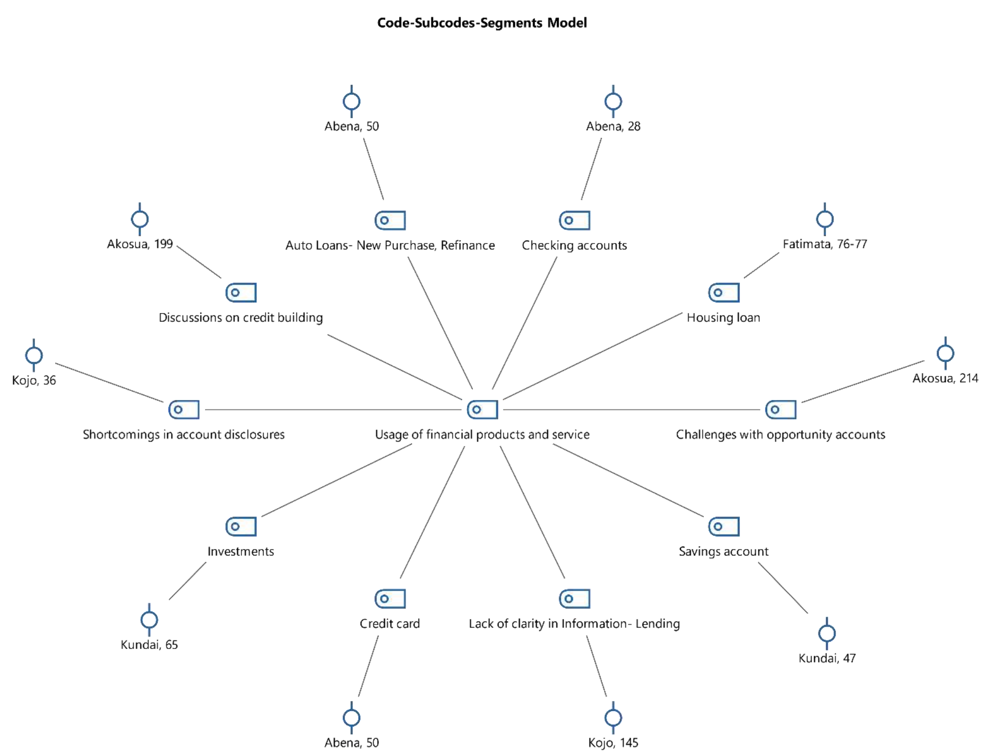


Figure 2-1: Codes and participants model description of “Usage of financial products and service”

Table 2-1: Codes and coded segments extracted from interview transcripts of “Usage of financial products and service”

Codes	Coded segments
Home loan	*I experienced some challenges getting approved for a housing loan initially, but I was able to work hard and meet the requirements*
Auto Loans- New Purchase, Refinance	*I had challenges getting an auto loan. I got an auto loan*
Checking accounts	*Oh, yes, I have three checking accounts. One is my personal checking, and I have a business checking account, and I have a joint checking account with my husband. Then I have a savings account with them, so four all together.*
Credit card	*Well, some of them was credit card. Some of them was checking.*
Minor and teen accounts	*I was able to open accounts for my children as well. At the time, they were not working, they were kids. My children supported me with my childcare business. My children supervised the little kids while I used the bathroom, or I was cooking. And for that they earned some money at the end of the week. And so whatever they earn, I let them understand that I'm not going to give all of it to them. So instead, I'll put some in their bank account.*
Savings account	*I have a savings account, on Saturday for example the bank closes at 12. By the time I wake up and turn myself around, if I don't need money, I*

	don't have to go into the bank to withdraw any money. And the money will just remain in my savings account
Lack of clarity in Information- Lending	*I don't know anything about the return on investment, like what the percentage of like the lending process percentage, I don't know*
Avoiding debts	*Interviewer: So while you're banking, what would you say as some of the things that you want to avoid or reduce? Respondent: Debt.*
Investments	*Some of them were what do you call this, like investments.*
Shortcomings in the provision of account disclosures	*Okay, so when you were opening this first account, did someone sit down to explain the accounts to you, the account requirements, maybe the fee structure, the different things that are associated with the account?* *Respondent: No*
Challenges with opportunity accounts	*If I'll get rid of any of those three, it would be Veridian because it's not so convenient, which I understand I know it's their policy and all that. But they have some good things. Wells Fargo, the reason I would then is like I said because of my kids' account, so.*
Discussions on credit building	*Recently, I went to Community Choice, and I sat with one of the ladies because I wanted to know what I needed to do. It was not -- I went there for help because I wanted to know more how to take it at this whole*

	credit thing, so she was able to pull some stuff out and she told me what I needed to work on, what I needed to do to better my credit, yeah.

2.2 Participant's Experience with financial services providers

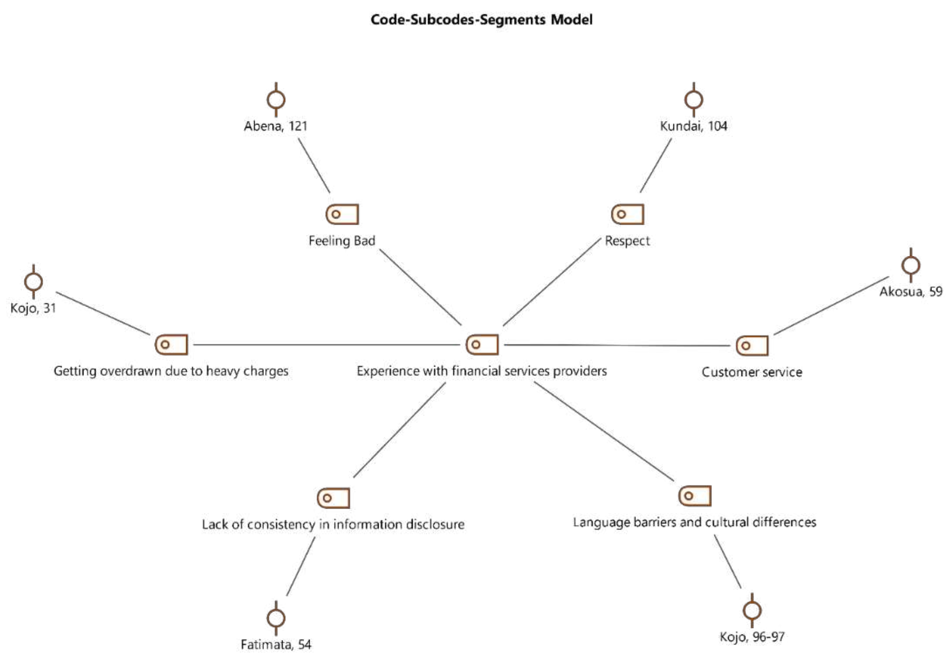


Figure 2-2: Codes and participants model description of "Participant's Experience with financial services providers"

Table 2-2: Codes and coded segments extracted from interview transcripts of "Experience with financial services providers"

Codes	**Coded segments**
Customer service	*The bank really has not helped because I work, I put my money there, and I pay bills. If you don't make enough transactions, they still charge you every month for using the bank.*
Feeling Bad	*Oh, bad, and I wish I've done a lot of things differently especially with credit cards, and then car notes. That is my, like, biggest regret, like, that's, I regret not like reading through everything. When they said the car is $10,000, I thought I was only going to pay that $10,000 I didn't know I was going to be double.*
Respect	*Very, very good experience. I felt like a queen. And they treated me with respect. So, communication wise, relationship wise, I have no problem whatsoever.*
Lack of consistency in information disclosure	*I had a good relationship with them. And this makes it a lot easier on my side, because I don't go to places and make them feel like I am in charge. I go to a place and show them humility, show them respect and show them also let them know that if I need help, I can always come to them, and let them help me. And that really, really helped. And so I became friends with them. And it makes it a lot easier that they will give me information that I don't even know.*

Getting overdrawn due to heavy charges	*Yeah, I had to go close that account, pay them of course. And then I like go to (X bank), which I am now too, until this day. So yeah, my first experience wasn't good, was not really good. But I learned from that so even though before coming here, like a big brother of mine told me never to get like a credit card, because they can take you in holes and stuff. So yeah, that's pretty much it.*
Language barriers and cultural differences	*I don't think they're making any effort to understand, plus there's no like people, especially new people that just coming from Africa, or -- yeah, like, they know, like, we don't really understand. They need to change that and have like a different culture, so somebody that will understand you and stuff like that.*

3. Impact of Financial Services on Participant's Life

This theme was made of two sub-themes i.e., "Factors motivating stay with an FSP" and "Increasing financial security" which helped to get some initial conceptualization around the answering of RQ2 which was: How does the participant describe and account for the processes of seeking, acquiring, discussing, and understanding financial services and how have these processes affected the participant's life?

3.1 Factors motivating stay with an FSP

Codes	**Coded segments**
Understanding customer decisions to switch banks	*They were begging. Something happened between one of the client. I gave them the check and when they were giving us so many hard time, so I walk to the bank, but they got people that better know me and know this business that I've been doing. But if they had new people that I don't know and then that's when they start to really gave me hard time. When it happened that way. I just said okay, you know what, I don't want too much bother, I'll close my account and that's when they call the boss and he will come. Hey, Fatimata, what's going on? I said I just want to close the account. He will call me, no let's talk it over. You can't do that to us, we have walked you through this journey, so things like that.*
Sense of Security	*I guess I must have a bank to buy stuff, pay bills. But that's the only reason why I have a bank account. I wish I could keep my money at home.*
Prior knowledge and familiarity with FSP	*I feel like all the banks are pretty much the same thing because they don't have a bank for immigrants. Most of the banks that you go to there are kind of always the same thing, and I just don't want to go and deal with the same thing, so I would rather deal with the one that I already know about.*

Overcoming and avoiding obstacles related to changing FSPs	*I just don't feel comfortable like going to another bank again. It's not like I like the bank I am with, especially last year, like a lot of people sued them. But I'm just afraid of going to another bank and starting all this over again.*
Savings	*I was very grateful. And within a year, getting into two years, I was making so much money I didn't know what to do.*
Relationship building and culturally competent interactions	*Interviewer: Okay. So because of your approach, you were able to get some information that most people will not have because of the close relationships. Respondent: Exactly.*
Hiring – representative diversity in FSPs	*It'll make a lot of difference because I'll feel more comfortable and I'll talk to that person knowing that they get where I'm coming from, and they understand what I'm saying. That will make me even feel more comfortable talking.*
Misrepresenting the interest rate	*We bought our first house, and we didn't know any better. We were a young couple. The guy that was helping us did not explain anything to us and he ended up giving us a fixed rate.*
Credit score implications	*With certain banks if you don't have a particular credit score, they are not going to open an account for you.*
Complex minimum balance requirements	*With some banks, you need to have a direct deposit that goes at $300 for it to be free. If there's anything less than $300 a month, you*

	must pay a $10 fee. With other banks there's no fees whatever you put this way.

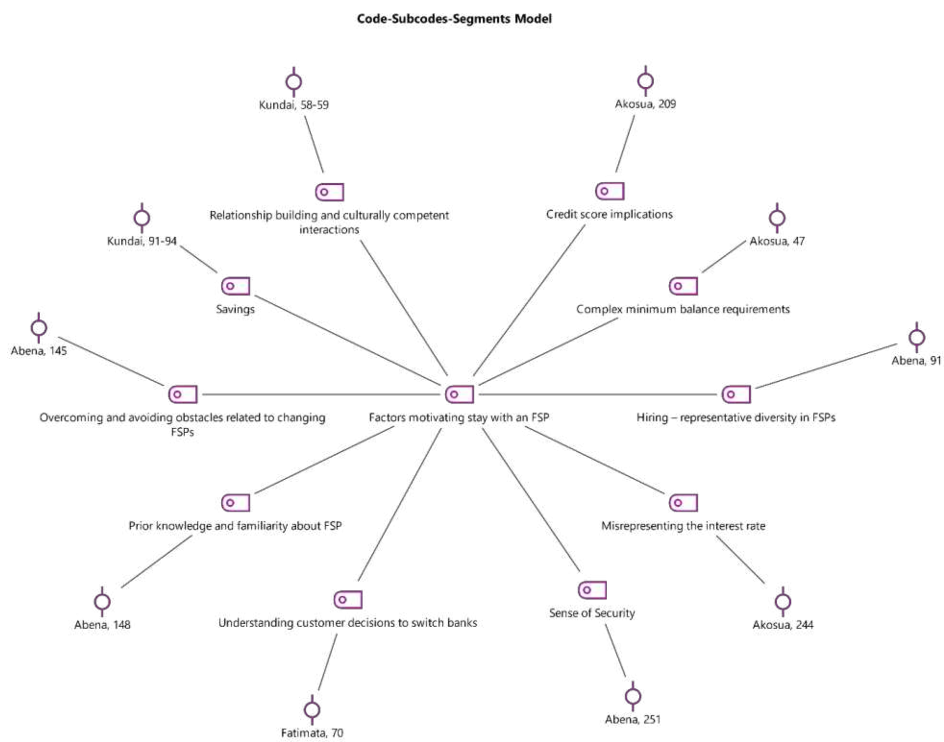


Figure 3-1: Codes and participants model description of "Factors motivating stay with an FSP"

Table 3-1: Codes and coded segments extracted from interview transcripts of "Factors motivating stay with an FSP"

Codes	Coded Segments
Understanding customer decisions to switch banks	*They were begging. Something happened between me and one of the bankers. I gave them a check to cash for me, and they were giving me a hard time. The thing is that the people that have known me and the business that I have with the bank don't give me a hard time. But if they have new people that I don't*

	know, that's when they start to really give me a hard time. When it happened that way. I just said okay, you know what, I don't want too much bother, I'll close my account and that's when they call the boss and he comes. Hey, Fatimata, what's going on? I said I just want to close the account. He called me, he said to me, "No let's talk it over. You can't do that to us; we have walked you through this journey.
Sense of security	*I guess I must have a bank to buy stuff, pay bills. But that's the only reason why I'm still banking with (X), yeah. I wish I could keep my money at home.*
Prior knowledge and familiarity about FSP	*I feel like there is no -- all the bank it is pretty much the same thing because they don't have a bank for like immigrants. Most of the banks that you go to there is kind of always the same thing, and I just don't want to go and deal with the same thing so I rather deal with the one that I already know about.*
Overcoming and avoiding obstacles related to changing FSPs	*Really I just don't feel comfortable like going to another bank again. It's not like I like (X), especially with this last year they -- like a lot of people sued them. But I'm just like afraid of going to another bank and start all this over again.*
Savings	*Respondent: So I was very grateful. And within a year, getting into two years, I was making so much money I didn't know what to do.*

	Interviewer: So you continued to stay with the same bank as your business began to develop. *Respondent: When I started making more money, that's when I started moving to Wells Fargo.* *Interviewer: To Wells Fargo, okay.*
Relationship building and culturally competent interactions	*Interviewer: Okay. So because of your approach, you were able to get some information that most people will not have because of the close relationships.* *Respondent: Exactly.*
Hiring – representative diversity in FSPs	*It'll make much difference because I'll feel more comfortable and I'll talk to that person knowing that they get where I'm coming from, and they understand what I'm saying. That will make me even feel more comfortable to talk, so.*
Misrepresenting the interest rate	*Yes. Our first house, we bought our first house, and we didn't know any better. It was we are young couple, bought the house. The guy that was helping us, we didn't know anything about fixed rate. What's the other -- the -- he didn't give us fixed rate.*

Credit score implications	*I will get rid of Veridian, because with Veridian you have to have a certain credit score, to bank with them, right? If your credit score is not at that, they are going to open an account for you. But it's like ---*
Complex minimum balance requirements	*Yeah, and with Wells Fargo, you have to have a direct deposit that goes at $300 in order for it to be free. If there's anything less than $300 a month, you have to pay a $10 fee. With the Community Choice and Veridian there's no fees whatever you put this way.*

3.2 Increasing financial security and empowerment

Leaning into an understanding of cluster analysis, I made some observations here on how people struggle differently but move toward a central theme and shared desire of increasing financial security and empowerment

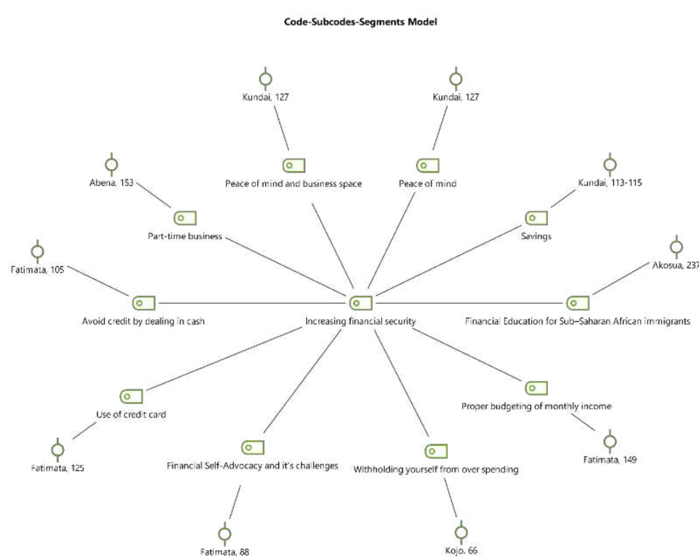


Figure 3-2: Codes and participants model description of "Increasing financial security"

Table 3-2: Codes and coded segments extracted from interview transcripts of "Increasing financial security"

Codes	**Coded segments**
Financial education for Sub–Saharan African immigrants	*I feel like they should help, and I feel like they need to explain more to people like make people understand, that way I will not like -- this kind of mistake that I made and I know some other people that are just coming from Africa, come in here. I feel like they need to explain more or they need to hire people that's going to talk to people more about it, so yeah.*
Use of credit card	*I only use it when I really, really have to. I also tried to go for, like, because I got a house, remodel a face or do something. I got Lowe's Credit Card, I got Menards credit card, so what I do I see whatsoever on sale on their promotion, I take the item for two years without interest. If they agree I'll take it, if they don't I leave it, because in the two years, I'll be able to pay whatsoever I took at least there without interest.*
Avoid credit by dealing in cash	*I bought my car cash down, and that was the best thing. Before I did that, it was painful, it was hard. The car was worth $16,000, but because I have cash. I mean $18,000 so I took a car for 15. But to give them that cash, it was very, very painful. But when I made that decision, they didn't want that because they wanted the bank to come in and take little money from me. That's the best decision I made two years ago.*

Financial self-advocacy and it's challenges	*she missed two payment on it. But in the two payment, she called them to tell them to take the money out of her account. They did not take the term and she said the money was there why they didn't take it, they cut insurance, after she had paid for over six years. Like [inaudible 00:19:55] so she tried running after and fighting it. There was just too much crooks in it and that's how she just-- I mean she -- so from that time I don't do life insurance, I do my own life insurance.*
Part-time business	*Oh, I work more, and I have a little business, it's not a big business, but it's a little business. I'll buy stuff online and then I will sell it, and the money will go into my business account and profits will go into my business account. I will use that money and put it back into the business again.*
Peace of mind and business space	*Because (1) We need peace of mind. (2) My business, I need space. You know, with the children, you need a place for them to take naps, eat, play, and you know, do all kinds of things that makes your life a lot easier, because if you don't have enough space, I can just ship them and let them come here. They know exactly what to do so when they come, they know what to do, I can stay in my eyes here. And then you know, keep an eye on them, which really helps. So when we're looking for place, like I said, it's not a fancy, but I call it home. And I'm very satisfied. So that's that.*

Savings	*The rest of it is going to the bank.* *Interviewer: For savings?* *Respondent: For savings.*
Proper budgeting of monthly income	*To officially say I want a house, I was physically prepared, mentally prepared, financially prepared. I was just -- my body were prepared for it. Well, if you ask me just buy, you'll never hear me talking about it, not even living in a two bedroom apartment, because mentally I will never going to be able to pay for it. Physically I couldn't keep it. People jump into things out of ignorance and they think they're trying to impress somebody, so I see a lot of waste.*
Withholding yourself from over spending	*Oh yes, because you never know what tomorrow brings, because I had some problem with my car and I had to cough up like $500, to $1,000, $2,000 a week just to fix it. So yeah, you just being cautioned about your finances. So not to have like a problem financially. So, yeah, I'm trying to keep working.*
Credit choices and family impact	*I wonder, what did we get? I forgot what we got, but this was -- it was something that we could just go buy, but we did not have the money at the time. This was three, four years ago. We did not have the money at the time so we took this thing on credit. I think it was like 500 was the actual price, but we did not pay -- this was 90 days CMS [PH] cash. I think it's called 90 days CMS cash, so because we past the 90 days, we had to pay like almost $1,500 for*

	something that cost $500. I'm sitting there looking like this does not make sense. This is not -- this is like just taking money and putting in the trash, 500 you're paying almost $1500 for the stuff. I told my husband,
Challenges with fixing credit	*My husband tried to get off of it. I felt disappointed because the kids were looking forward to a house, a big backyard and all that stuff. It was just too much. At that point, I say, you know what, this is it. I can't do this. Even my husband's credit can get there at least because I don't know how long it's going to take for that car thing to -- I should fix mine at least. The both of us cannot just be without credit. I mean, like, we'll get -- we can go to these places and get stuff if we want. No, that is not life. It's just too much financial burden.*

4. Participant's Evaluation of Discernable Resources for Financial Decision Making

This theme: "Evaluation of Discernable Resources for Financial Decision Making" and helped get to an initial understanding of my research question- RQ3 which was: "What is the participant's experience of obstacles and/or availability of sufficient discernable resources for financial decision making with financial services providers and how does the participant believe he/she would have changed their decisions to take on certain financial products or services, and finally how that access or lack of access to appropriate culturally discernable financial information impacted the participant's quality of life?". The theme comprised four sub-themes:

Outcomes of the financial products and services, Benefits of the services offered by FSPs, Shortcomings in the Services of FSPs, Feeling overwhelmed with financial services

4.1 Outcomes of the financial products and services

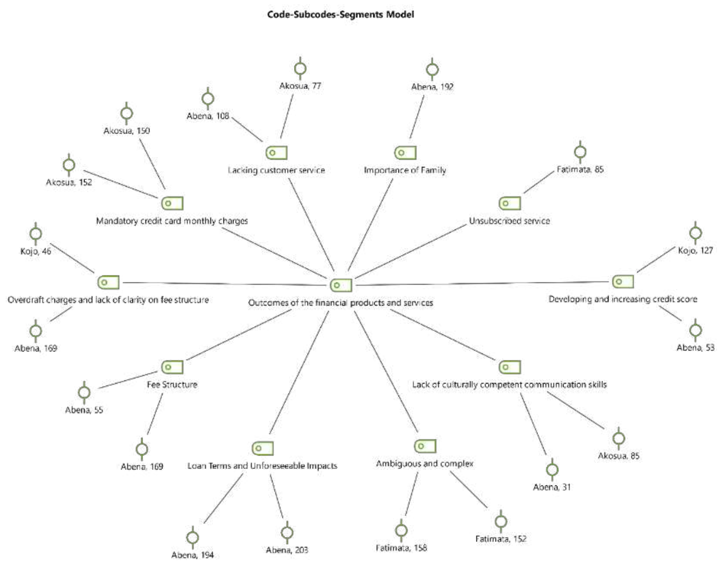


Figure 4-1: Codes and participants model description of "Outcomes of the financial products and services"

Table 4-1: Codes and coded segments extracted from interview transcripts of "Outcomes of the financial products and services"

Codes	**Coded segments**
Ambiguous and complex	*Yeah. One other thing I tell my people, I don't believe in how they call this thing, refinance, I don't believe in it, because it's just as worse as just taking the money from the bank and buying it. Where there is long years, steady years, that's painful, the kind of interest they are getting, is like buying two other house. If they're able to cut it, they should cut it.*

Loan Terms and Impacts	*With the credit cards, I kind of see myself like almost. But with the car notes, I just feel like I keep paying and paying and paying. Every time you pay, I feel like the stuff keep going up, and it's like these are five years and it’s like I'm not sure when it's going to be over, so.*
Importance of Family	*Yeah, like, there are sometimes that I would rather pay the credit card than taking my kids to a movie, because I know if I don't pay that credit cards or car note, the interest that's going to go on top of it, so that has been hard like, yeah.*
Fee Structure	*Yes, I do because sometimes when you miss even if just a day, because there'll be some days that I'm here for 16 hours. On my way home, I'll be like oh I have this credit card and I'll pay. The next day they’ll be like, oh you still have to pay $35 late fees. I’d be like, oh I get off work and I pay this. They’d be like, oh our time is 08:30 you have to follow, I guess, the time where they are and not where you stay.*
Understanding interest rates and monthly fee	*I understand the interest rates and the monthly payment.*
Developing and increasing credit score	*I mean they always like, you know send letters about lending with like a certain percentage or things like that, but I've never done that loan and stuff. Lately they even increased my credits, my credit card, even though I only use it, I don’t use it, I just pay for it, you know I mean like, but I don't know.*

Overdraft charges and lack of clarity on fee structure	*Yes, I do because sometimes when you miss even if just a day, because there'll be some days that I'm here for 16 hours. On my way home, I'll be like oh I have this credit card and I'll pay. The next day they'll be like, oh you still have to pay $35 late fees. I'd be like, oh I get off work and I pay this. They'd be like, oh our time is 08:30 you have to follow, I guess, the time where they are and not where you stay.*
Credit checkup	*Interviewer: Okay, okay. Over the past several years, it's the first time you've had that credit checkup with somebody? Respondent: Yes.*
Mandatory credit card monthly charges	*Oh yes. I have -- I just don't want to close it, I paid off. I have this credit card. I pay it off, I don't want to close it because they said -- somebody told me, I don't know. Somebody told me you can't close, you shouldn't close. Now they are offering me credit increase. If I take this credit increase they're going to take, what is it? 250, they're offering me 500 more credit increase, and they're going to take $150 for the fees. I am still declining it. But this credit card is paid off. I do not swipe it anymore. But do you know I still pay $6 every month?*
Lack of awareness on the importance of credit	*Because I was -- I'm really, really working so hard on my credit, so that hit really hard, because when I came to this country no one told me about credit. Nobody told me the importance of credit. If what I know now, if I knew when I came here or someone was going to -- some kind of bank was going to sit me down or tell me this is how important credit is and all that, I'll be some 850 credit score person right now. But you can't, and you don't have the right people to tell you stuff, which is hard.*

Lacking customer service	*Oh, he said, oh, sure. Then he now tell me to come in the waiting area to read it because he cannot wait on me to read all that. Then when I'm done, I should let him know, then I can come back inside.*
Lack of culturally competent communication skills	*Not really, because they would just tell you to read through those papers that they give to you. Sometimes it's a lot of stuff, and I just go ahead and sign without reading through.*

4.2 Benefits of the services offered by financial services providers (FSPs)

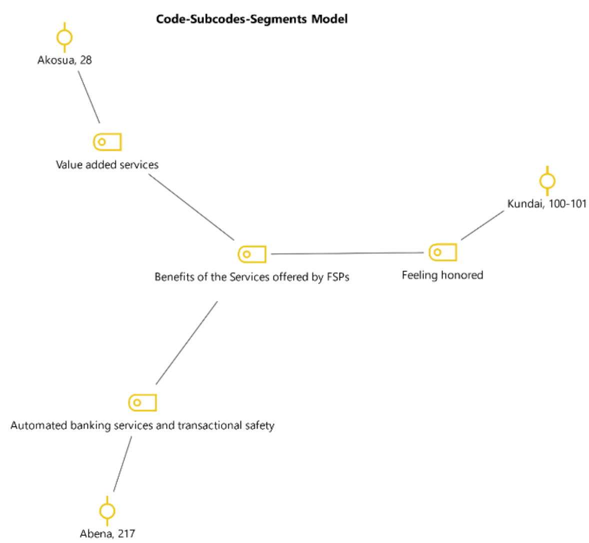


Figure 4-2: Codes and participants model description of "Benefits of the services offered by FSPs"

Table 4-2: Codes and coded segments extracted from interview transcripts of "Benefits of the services offered by FSPs"

Codes	Coded segments
Value added services	*Community Choice is my favorite, because they work with you, help with credits and stuff like, if you have to get a loan and whatever it's easier. I have not tried any kind of loan business or credit business with Veridian, but I like the fact that if your debit card is lost you can instantly get a debit card. You don't have to wait for them to send it in the mail.*
Feeling honored	*Interviewer: Okay. So how would you describe your relationship with the bank in terms of the communication, when you walk into the bank, how did you feel, when you went into the bank, and you met with people* *Respondent: I felt like a queen.*
Automated banking services and transactional safety	*They are helping in terms of I can take my debit card, go and buy stuff without*

4.3 Shortcomings in the services of FSPs

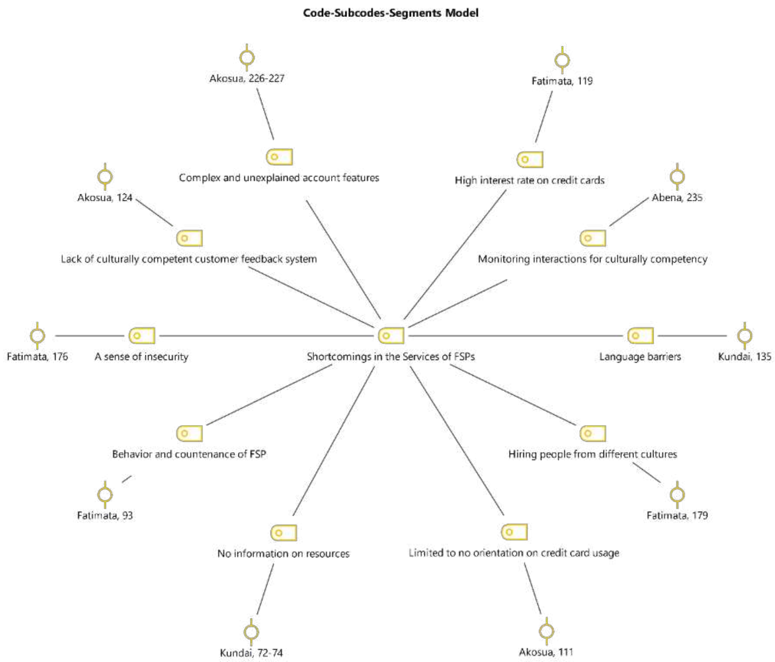


Figure 4-3: Codes and participants model description of "Shortcomings in the services of FSPs"

Table 4-3: Codes and coded segments extracted from interview transcripts of "Shortcomings in the services of FSPs"

Codes	**Coded Segments**
Hiring people from different cultures	*To make my experience better I would say they you hire someone that, like, this you hire people from different cultures, that's going to have an issue*
Monitoring interactions for	*the people that's taking the phone calls or customer service, they should hire people that are very patient and they should monitor. I feel like they should monitor the phone calls, just monitor, just because they will say that, when you*

culturally competency	*like talking they'll be like this call may be monitored, or I don't think that is true.*
Complex and unexplained account features	*Interviewer: Okay, yeah, so that your experience would be better if all of these things were in one account. Respondent: In one, yes.*
Behavior and countenance of FSP	*Then one lady at the window saw what happened and came to me and said she's very sorry and then took me back, and talked to me, so.*
A sense of insecurity	*I don't-- everybody case is different. If I go right now to the bank, yes I will. But I don't know about the next person. No, they might not. It ought to depend on the connection you get with people and what they can get for you from the bank. Like I said the business, so if I say I want 1050 they'll be like oh yeah you can have it because they know what they got from me.*
High interest rate on credit cards	*What I don't like about the credit cards or the credits or banks on whatsoever because I did have a [inaudible 00:35:21](church member). I (that)got very bitter and wounded about it. They'll give you either credit card or loan. The interest is more than any other thing. If you even miss a day payment, not a month, a day, if it was supposed to be there on Thursday and it get there on Friday it's just boot up. That is so painful. I used to have so many credit cards*

	from different, different company by only one that one I get to use it I cut it off. Right now I don't even have a credit card.
Language barriers	*Did you speaking African? You hear me speaking the English. You talk to me, I talk to you. [inaudible 00:55:43] you can ask me, do you need an interpreter? Hello, how are you? Everything, I need a interpreter for that? Now you didn't understand me? It's very disrespectful as well to -- especially when they ask people that question. If a Mexican person go in a bank, they ask for interpreter themselves. If an African was go in a bank, if they had an opportunity to ask, let them ask. But if the person start to speak to you they might just have accent but they don't need an interpreter, they are not fool.*
Frustration due to shyness	*Or you know, not even judged, but like they won't understand you, and they will get frustrated, you get frustrated, and you know.*
No information on resources	*Not much. Like regardless of income, not much. I mean, I do have like, my saving that's like, every time that I use my card, you know, I save whatsoever, but I don't really see anything. I mean, nobody ever presented me to anything like about that.*
Justifying discriminatory behavior of colleagues	*I could not address it because I have not even gone back to that branch. It's this branch that right off the street here, yeah. I have not gone back there. I just went to the -- like, two days later, I had to go to deposit this money because I needed to deposit this money for this person. When I went, and that other person was able to explain to me it was something new now we do not deposit cash into the account. I was trying to tell this person my experience two days*

	ago with this other teller, how this person was so rude. Like, oh, I'm so sorry, sometimes people get like that when they come to work, and they're not in a good mood. I said, "No, I don't think that's what it was because there was somebody in front of me and I was after that person, she was having a very nice conversation. I got there, her demeanor just changed, so I didn't know what it was." Yeah.
No interpreter for Sub-Saharan African community	*All three banks, I'm banking with, the branches I go to, I have not seen any African work there. I know with the Veridian there's a black American guy that works there, who's very good, but other than that, no. I haven't -- everyone else is white. I just feel they should -- the bank should hire more immigrants so that way when immigrants are there, when -- they should hire some African. When African are there and their people come they are able to understand them more.*
Limited to no orientation on credit card usage	*To be honest, I didn't -- I was just trying -- I just wanted to get a credit card. A friend told me that if you bank with a Credit Union it help you a lot. If you need a mortgage, their interest rate and all that is low and all that, so try and bank with them. I banked with them and I just tried for the credit card but nobody told me this is what the credit card would do, this is how it is, no. You apply for credit card, and they just give you credit card.*

4.4 Feeling overwhelmed with financial services

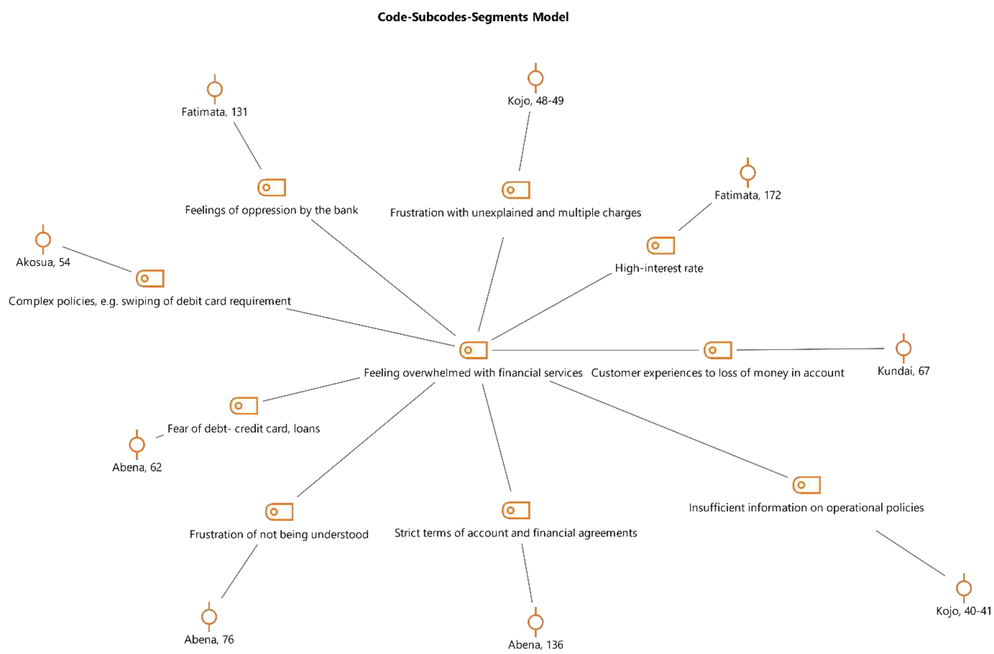


Figure 4-4: Codes and participants model description of "Feeling overwhelmed with financial services"

Table 4-4: Codes and coded segments extracted from interview transcripts of "Feeling overwhelmed with financial services"

Codes	Coded Segments
High-interest rate	*It's the interest I can't afford to pay. The interest is high. I remember my mom, she didn't tell me. I called my mom, the older lady lying now upstairs. She took cash from the bank to work, to do some work on her. I think 2000, she never told me. Every time she pay, they will send this paper said you can pay $25 every time she paid the $25 it is just interest. When they*

	send that the bills just stay the same. She kept complaining [inaudible 00:47:10] that's how she involved me into it. She said, I pay the money, oh [inaudible 00:47:15]. I said, let me see the people they're sending you. I said, you're just paying the interest to them, that $25 or $35 they tell you to pay is just the interest. She said, well I did pay. I said the percentage they're taking inside for the payment is 0.2 nothing. I said then you have to find a way [inaudible 00:47:39]. She said I don't have money, what will I do? I said, okay let's just go to the bank and ask them how much balance. We call like today, that's the funny part. We ask the mentors, this is the balance. The next day we got to the bank, the price went up. As I said, in a day is 37 cents. That's what I never -- I never -- nobody told me that ever. In a day 37 cents, they said yeah, so right there I took my phone, I counted 37 cents times one week, times one month. Oh no, Jesus, then I know -- we have to dig hole and cover hole, let's go borrow money account. We'll go for the lesser one and then cover this one. That's what we did, 37 cents a day.
Feelings of oppression by the bank	*Yeah. I don't see bank helping anybody in the African settlement. The banks are only friends with you when you're putting your money in. If you try to take even your own money out in a quantity, they'll have issue with you. They see you every day, they interact with you every minute and they know you*

	putting that in. But if you say I want 1500, now you have to go through interview to get it, which is very unfair. Especially when the person paycheck is going there, the paycheck is above 1500, the paycheck is above 800 on 1000 or whatsoever, the person can go and take as equivalent to their paycheck. I don't think they should be -- I call it persecution, persecuting them for so many -- fill all these forms, sign this. When you were taking it, you should have done the same thing too.
Frustration of not being understood	*I guess, it feels -- I don't know how to describe it. But, yeah, because I wish there is someone that will understand where I'm coming from at the bank, because if I go to the bank, even though if I explain to those people, they are not getting it. I don't even want to go because I know the people there are not going to -- I feel like they are not going to understand me, so.*
Fear of debt- credit card, loans	*I learned like not to -- it's better to spend what you have than using those credit cards because at the end of the day, you are still going to pay. Even though they tell you it helps build your credits, it's good when you have the money to pay it back every month at the same time. But now I know better not to jump in when they offer me credit card, and I ask a lot of questions now to make sure.*

Frustration with unexplained and multiple charges	*Interviewer: So you were charged several times then by that point.* *Respondent: Yes.*
Insufficient information on operational policies	*Yeah, the thing is that, what I think is, you kind of had to ask them for more information, instead of them, just you know explaining everything, you know right away, so.*
Strict terms of account management and account agreements	*I feel like they don't care. They still want their money even if you -- whatever you tell them, they still want their money back. They might give you like a week, well you are still going to pay, and they are still going to have interest on top of it. When you're overdrawn, it's like they will charge you all this money and you are already broke, and then you are getting fees on top of that. I feel like that is bad.*
Complex policies, e.g. swiping of debit card requirement	*I've changed recently, because I just felt either you put 300 or you swipe your debit card 10 times with Wells Fargo. I had to increase the direct deposit just because I know I won't be able to swipe my debit card 10 times.*
Customer experiences of loss of money in account	*Yeah. But at the time, I didn't know too much about people in general. So I don't want to put myself into anything that at the end of the day, I'm very skeptical. At the end of the day, I need my money and then you give me some stories.*