


# Organisational culture change as an antecedent for enhancing the successful implementation of a bank's crisis management strategies

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**Citation:** Davis-Adesegeha, J. (2024). Organisational culture change as an antecedent for enhancing the successful implementation of a bank's crisis management strategies. *Dutch Journal of Finance and Management*, 7(2), 28668. <https://doi.org/10.55267/djfm/15158>

## ARTICLE INFO

Received: 28 May 2024

Accepted: 11 Sep 2024

## ABSTRACT

As banks engulfed in different crisis situations introduce a combination of bank crisis management strategies to move out of the crisis, it is not only the introduction of new technologies, processes, structures and skills which are required, but also the change of the organisational culture. Unfortunately, during a crisis, most of the banks often focus just on implementing the core crisis management strategies without integrating them with the critical processes for changing and transforming organisational culture to support changes that are being implemented. As this affects the successful implementation of change essential for the bank to recover from the crisis, this study uses systematic review to explore and extract new insights from the existing studies to discern how banks can approach such situations. From the systematic review, findings revealed that due to the distortion of the way activities are accomplished during the implementation of different bank crisis management strategies, employees may not easily accept new changes. These induce conflicts, frustrations and sabotage that affect the successful change implementation as well as the ability of the bank to transition out of the crisis. To therefore ensure the successful implementation of organisational change and transformation, organisational culture change must be integrated with behaviour change and transformation to change and modify attitudes, habits, practices and ways of doing things to support change implementation. Entrenchment of such a culture eliminates path dependencies to instill a sense of creativity and innovativeness in the ordinary employees to explore new ways of doing things, so as to influence successful implementation of change in the way that can influence the capabilities of the bank to recover from the crisis.

**Keywords:** Organisational Culture, Organisational Culture Change, Organisational Culture Transformation, Bank Crisis Management

## INTRODUCTION

During a crisis, the strategies that the banking executives introduce to control or mitigate the devastating effects of the crisis induce the need for the implementation of different organisational change and transformation initiatives (Kivanc, 2023). Once changes are introduced to improve the mitigation of the crisis, it may also require not only the change of the bank's operational processes and structures, but also the culture. Change of the organisational culture influences the seamless implementation of the organisational changes that are required to move the bank out of the crisis.

Organisational culture reflects a combination of the underlying formal and informal rules, behaviours, attitudes, artifacts, perceptions and thinking that determine how different banking activities are accomplished to influence the attainment of the desired outcomes (Al-Ali et al., 2017).

Organisational culture is the supportive underlying approaches to accomplishing different activities that influence the overall effective performance of the bank as an organisation. Organisational culture reflects the nature of the

relationship between fellow employees and managers as well as between managers and managers. These influence or even in some of the instances constrain how the organisational activities are effectively accomplished to influence the attainment of the desired business objectives and goals (KPMG, 2021).

During the implementation of change aimed at bolstering the effectiveness of bank crisis management strategies, it is not only the introduction of new technologies, structures or processes that enable the bank to overcome the unfolding turbulence, but also the integration of such changes with the change and transformation of the organisational culture. Organisational culture reflects the extent to which the employees who are central in the process of change implementation are comfortable or uncomfortable in accomplishing certain activities (Larson & Kevin, 2023).

Organisational culture change introduces new approaches, behaviours, attitudes and perceptions that influence the effective use of the newly introduced technologies, processes and structures for the bank to overcome the crisis it is experiencing.

Organisational culture change drives change and transformation to enable the bank to seamlessly emerge from the crisis. It influences the extent to which employees are able to act and behave in the way that influences the successful organisational change and transformation during the crisis (van Hoorn, 2017). Unfortunately, during a crisis, most of the banks often focus just on implementing the core crisis management strategies without integrating them with the critical processes for changing and transforming the organisational culture to support the changes that are being implemented.

Such approach has often led to the situation where new technologies or processes have been introduced as part of the crisis management strategies, but without change and transformation of the organisational culture (Kivanc, 2023). This undermines the effectiveness of change as well as the bank crisis management strategies because it induces the change in culture that should have supported the new system which is lacking.

Despite the quality of the bank crisis management strategies that have been introduced, such a deficiency often undermines the extent to which the bank is able to quickly come out of the crisis (van Hoorn, 2017). Against such a backdrop, this study uses systematic review as the qualitative methodology described below to evaluate the literature with the motive of answering the fundamental question as to how organisational culture change and transformation influences changes that are essential for enhancing the effectiveness of bank crisis management strategies' implementation.

## METHODOLOGY

Given the avalanche of the studies that have been conducted on organisational culture change, organisational change and transformation as well as bank crisis management in crisis situations, this study opted for the use of the systematic review. Use of systematic review is based on the fundamental argument that systematic review is only used in the situations where multitudes of studies have been conducted in a particular area (Bearman & Dawson, 2013).

The basis of such a logic is that it would be baseless to collect primary data when the existing studies offer enormous data and insights that can be used to discern how the present question on a particular subject can be addressed.

As the use of systematic review is based on such reasoning, its usage in this study is motivated by the fact that it was construed that it would enable the study emerge with useful insights on how organisational culture change influences the successful implementation of different organisational changes during the implementation of the bank crisis management strategies. To accomplish that, the study structured the process of systematic review according to four main steps encompassing formulation of systematic review question, literature search, extraction and analysis (Seers, 2015).

### Step 1: Systematic Review Question

In alignment with the overall topic and purpose of the study, the systematic review question explored the question that probed:

How does organisational culture change enhance the successful implementation of a bank's crisis management strategies?

To evaluate the details of this question, the study also extended the analysis into the factors that undermine the change and transformation of the organisational culture during a bank's crisis management as well as the strategies for dealing with such situations. With the main issues for evaluation clarified by defining the systematic review questions, the next stage of the systematic review involved the actual process of literature search and gathering.

### Step 2: Literature Search

Literature search is the process of exploring and evaluating the literature which are relevant to the study so as to discern the literature to extract and the ones to avoid. Literature search was guided by the use of keywords that included "organisational culture", "organisational culture change and transformation", "bank crisis management", "change and transformation during a bank's crisis management", and "bank crisis management strategies".

To scan the web to extract the required relevant studies, the study used Scopus, Web of Science, Google and Embase to analyse and extract the required relevant studies on organisational culture change as a critical antecedent for enhancing the successful implementation of bank crisis management strategies. After extensive literature search led to the gathering of enormous data and articles of the studies conducted on organisational culture change and bank crisis management, the next step entailed the evaluation of the data to extract and include in the study.

### Step 3: Articles' Extraction

To extract the required relevant articles for the study, the analysis was based on five criteria encompassing (1) that the articles must be published in English, (2) in the period between 2020 and 2024, (3) must have examined issues related to organisational culture change during bank crisis management, (4) must have full text and (5) be easily accessible. Using such criteria, the process of analysing and extracting the required relevant studies entailed the analysis of the title and abstract of the studies (Seers, 2015).

When the study was found to be relevant, detailed analysis of the full article was undertaken to discern whether the study offered new insights for assessing how organisational culture change and transformation enhance successful implementation of bank crisis management strategies. This process led to the extraction of eighteen articles. Once the eighteen articles were extracted, each extracted article was subjected to thematic analysis during the data analysis exercise.

### Step 4: Data Analysis

The analysis of the extracted eighteen articles was accomplished using thematic analysis. Thematic analysis entailed the use of four main steps that entailed reading and re-reading each of the studies, extraction of key themes, extraction of subthemes, extraction of explanatory narratives or texts and drawing thematic framework. Using the first step, each of the eighteen articles were read and re-read to improve the familiarity and understanding of each views and themes in each article.

Thereafter, further detailed analysis was undertaken to extract main themes from each of the articles that explain how organisational culture change influences the successful implementation of bank crisis management strategies. This was followed by analysis aimed at extracting subthemes and texts that were relevant to the research questions of the study. Subsequently thematic framework was drawn to discern how the emerging themes, subthemes and their accompanying texts coherently link with each other to explain how organisational culture influences the successful implementation of bank crisis management strategies.

Combined with the measures for enhancing credibility, dependability, conformability and transferability as well as ethical considerations of the study, the details of the findings are as presented in the section below.

## FINDINGS

Drawing from the outcomes of thematic and narrative analysis, the overall findings of the study are as presented according to two subsections encompassing:

- Organisational Culture Change and Transformation during a Bank's Crisis Management
- Inhibitors of Behaviour Change and Transformation during a Bank's Crisis Management

Details of these are evaluated as follows.

## Organisational Culture Change and Transformation during a Bank's Crisis Management

In terms of the values of organisational culture change and transformation during a bank's crisis management, thematic analysis revealed organisational culture change and transformation to influence the effectiveness of changes introduced during the implementation of the bank crisis management strategies by enhancing:

- Modification of Undesired Behaviours, Practices And Attitudes
- Introduction of Unique Practices that Leverage a Bank's Competitiveness
- Improvement of a Bank's Creativity And Innovativeness

Details of these themes, subthemes and their accompanying texts are evaluated as follows.

### Modify Behaviours, Practices and Attitudes

During the implementation of a bank's crisis management strategies, organisational culture change and transformation contribute to the modification of behaviours, practices and attitudes that may be incompatible with the initiatives for the successful implementation of bank crisis recovery strategies. It changes the perceptions of the employees to enable them view the changes being introduced in the positive light as critical for enhancing the bank's overall effective performance.

Organisational culture change also enhances the change of the incompatible beliefs and thinking that may question and frustrate some of the changes which are essential for enhancing the successful implementation of bank crisis management strategies. During the implementation of a bank's crisis management strategies, themes from most studies indicated organisational culture change and transformation, as explained by Walker and Soule (2017), to drive social organisational change and transformation. Organisational culture change and transformation modify behaviours, practices, attitudes, etiquettes and beliefs to influence the successful implementation of social organisational change and transformation.

If the bank is introducing new technologies as part of the crisis management strategies, organisational culture change creates new practices that support the adoption and utilisation of new technologies. This influences the improvement of the organisation's operational efficiency, cost reduction and better collaborations and liaison across work groups.

During restructuring and process change, Walker and Soule (2017) further argue that it is the organisational culture change and transformation that influence the change and introduction of new behaviours and practices that support the newly introduced structures and procedures. Even if the bank is introducing new regulations and policies that require new practices, behaviours, thinking and beliefs, it is still the organisational culture change and transformation that influence the creation of new etiquettes, practices, thinking and behaviours that support the successful implementation of such new policies, norms and regulations.

To change and transform behaviours, a consensus exists in most of the behaviour change theories that behaviour change and transformation require the utilisation of a four steps' process that encompass designation of clear behaviour change goals, inspiring staff to change, reinforcing positive behaviours and consolidating behaviour change.

Designation of the behaviour change goals requires the outline of the desired behaviours that the employees must exhibit as well as the rationale for the display of such behaviours. According to Kolbergyté and Dromantaité (2022), this requires management to come out and state the kinds of behaviours that are expected and the ones that can get the employees in trouble with the organisation. Through such approach, the employees can engage in self-evaluation to discern the behaviours, practices and habits to abandon and the ones to retain so as to meet management expectations.

Clarity of behaviour change and transformation goals is highlighted by Tang (2019) to eliminate the confusion and conflicts that can arise to affect the successful implementation of organisational change and transformation introduced during the implementation of a bank's crisis management strategies. Upon completing the setting of behaviour change and transformational goals and objectives, change leaders must inspire employees to abandon old habits and adopt new ones. Powerful and persuasive communication can be used to explain the rationale for behaviour change and the consequences of not changing.

Tang (2019) suggests that the consequences of not changing must not reflect the messages that imply force will be used to obtain compliance. Instead the message must indicate that given the challenges that the organisation is facing and the new remedies introduced to deal with such challenges, it is essential that employees adopt new designated behaviours and practices. In addition to usage of powerful communication and messages, Hubbart (2023) proposes that managers and leaders can also lead change by using exemplary behaviours.

Leaders must abandon their old practices and adopt new ones as the measures for improving the successful implementation of the newly introduced organisational change and transformational initiatives aimed at enhancing the successful implementation of bank crisis management strategies. Once employees realise that their leaders and managers are no longer using the old systems and habits, they will also try to change and adjust to ensure that they align their behaviours with the changes that the leaders and managers are exhibiting in their behaviours.

Besides usage of exemplary behaviours, Hubbart (2023) further suggests that organisational leaders can also become more interactive and engaging with the ordinary employees so as to influence and change their opinions to embrace the required new behavioural changes. In that process, organisational leaders must also identify the passion and interests of most of the employees so that they can modify their approach to use such passions and interests to influence the employees to change.

While the importance of behaviour change and transformation is highlighted to all the employees, Vlachopoulos (2021) indicates the next step to require the reinforcement of positive behaviours. Positive behaviours are the new behaviours, habits and practices that employees are exhibiting to support behaviour change and transformation. To entrench behaviour change and transformation, usage of rewards, recognitions and praises are essential for motivating employees and even other dissenting employees to abandon old practices and adopt new behaviours.

Managers and leaders must provide constructive feedback that praise and recognise employees who are exhibiting positive behaviours that support behaviour change and transformation. In addition, Vlachopoulos (2021) further suggests that promotional opportunities as well as career development chances must only be availed to the employees who have embraced new behaviours because it is difficult for the employees who have not changed to take on the leadership position that must be at the forefront of change implementation. However, as leaders use such approaches to reinforce positive behaviour change, they must also adopt the measures for discouraging the unwanted behaviours and practices. Employees who are not changing can be advised or even warned to change or face the exit.

If the negative behaviour is persistent for a long time, Caliskan and Gökçe (2020) reveal that the dissenting employees will recognise that the management may get tired of their non-compliance and force them to exit. Due to such fear, most of the employees may change and with time get to like the changes and adopt them as the new daily habits. Though this influences the overall speed of behaviour change and transformation, management must still consolidate behaviour change and transformation. This may require the use of strategies like experiential learning for employees to explore and practice their new behaviours with the motive of influencing others to also adopt such behaviours.

Besides usage of more constructive feedback, Caliskan and Gökçe (2020) note that there must also be a follow-up through monitoring and re-evaluation to discern the areas of weaknesses that must be improved. This must be accompanied with training and education to influence employees to adopt other required new behaviours. Other techniques involve the use of online platforms to send nudges to the employees that remain so that they adhere to the required new behaviours and the periodic messages that remind the employees' to change. Organisational culture change is a behavioural change and modification process.

### **Introduces Unique Practices that Leverage a Bank's Competitiveness**

During the implementation of a bank's crisis management strategies, organisational culture change and transformation can lead to the change and abandonment of bad culture and the introduction of unique culture that bolsters a bank's competitiveness. Organisational culture change can lead to the introduction of unique practices that not only facilitate the speedy implementation of bank crisis management strategies, but also better ways of dealing with the crisis in a way that improves the bank's overall competitiveness.

As Madison et al., (2015) reiterate, organisational culture reflects the uniqueness of how every organisation accomplishes its different tasks. In such unique practices, there lies how the organisation uses the available technology, resources and knowledge to create and deliver different products/services in a way that significantly lowers operational costs. This bolsters improved operational efficiency to create and deliver superior customer services (Joohee, 2021).

Organisational culture is often reflected in how the organisation manages the quality of its customer services, operational efficiency and employees behaviours to create and deliver products/services that meet the constantly changing demands and needs of the clients. To thrive in the constantly changing environment, Monden (2019) highlights organisational culture to also reflect the uniqueness of how management constantly reviews the market to aid diagnosis, identification and response to the changes that can affect the bank's competitiveness. In that process, organisational culture change and transformation can enable the bank introduce and adopt more proactive risk and crisis mitigation strategies that not only aid identification and mitigation of the current crisis, but also potential future crises.



During the implementation of changes for improving the effectiveness of bank crisis recovery strategies, Walker and Soule (2017) argue that organisational culture depicts the consistent behaviours and practices that create and deliver quality bank products/services to improve the confidence and trust that the public has in the financial institution. This is because the bank's commitment to implementing changes that influence its recovery from one crisis to another enables the consistent conceptualisation and implementation of the required bank products and services in the way that responds or even surpasses the changes in customer expectations and perceptions.

When the practice is consistent during the implementation of various bank crisis recovery strategies, it improves the trust and confidence that customers and the general public have in the financial institution. This creates the unique approaches for accomplishing banking activities to create advantages that bolster the bank's overall competitiveness. In the long-run, McCausland (2022) reveals this to lead to the bank's improved market performance, growth and better returns on shareholders' value. In that process, the adopted organisational culture change may also encourage creativity and innovativeness to leverage the bank's capabilities to adopt and implement changes that respond to the crisis arising from the unique changing market demands, needs and preferences.

### **Improves a Bank's Creativity And Innovativeness**

As new organisational culture changes are introduced during the implementation of bank crisis management strategies, it can lead to the introduction of a more flexible culture that encourages higher levels of employee creativity and innovativeness. Since the implementation of bank crisis management strategies can be a complex process, such higher levels of employee creativity and innovativeness is essential for discerning the best strategies that can be adopted to bolster the bank's speedy recovery from the crisis.

However, Belk-Olson (2023) cautions that not every organisational culture influences the development of a culture of creativity and innovativeness. This is because some of the organisational culture emphasises stringent managerial controls and management-by-objectives that do not permit the allocation of the required degree of autonomy and freedom for employees to improve their freethinking and creativity.

If the organisational culture change encourages the consistent empowerment of employees with the necessary skills and resources as well as with power to freely and autonomously accomplish the allocated tasks, Chowdhury (2019) posits that it can bolster the emergence of a culture of creativity and innovativeness that influence the success of organisational change and transformation required for the implementation of the bank crisis management strategies. This is because employees tend to think freely and out-of-the-box if granted wider discretion, freedom and autonomy to do so with limited management intervention (Silverman, 2023). During the implementation of the initiatives that influence organisational change and transformation, it is therefore not just any organisational culture that bolsters a firm's creativity and innovativeness.

Instead, Wagguh (2019) suggests that during the implementation of organisational change and transformation to create new values, organisational culture change must encourage the practicing of innovation parenting, hierarchy busting, encouraging the unreasonable, limiting extensive innovation, cultivating organisation relationships, and faster hiring of the best talents. In such situations, the employees may also become even more creative and innovative if the granted autonomy is accompanied with the introduction of organisational culture that rewards, promotes and recognises the best ideas that are taken forward and implemented.

Yet as Tidd and Bessant (2021) reveal about innovation culture and Hofstede's (1984) "Cultural Dimensions", the extent to which the prevailing organisational culture may influence or constrain creativity and innovation culture during organisational change and transformation may depend on six cultural dimensions. The six cultural dimensions encompass power distance, uncertainty, individualism, femininity/masculinity, time perspective and restraint/indulgence.

For power distance, the organisational culture may, during change implementation promote power sharing through the empowerment of the ordinary employees with the requisite skills and resources to effect the required changes.

During the implementation of bank crisis management strategies, such initiatives aid the delegation of power and authority to the lower level employees to create a conducive environment that supports a culture of creativity and innovativeness that are often required for the successful implementation of organisational change and transformation initiatives. This is because ordinary employees are granted the necessary power and resources (Haque et al., 2016).

However, if power is kept away from the employees to create a great distance between the source of power and employees, it creates a culture that instead constraints employee creativity and innovativeness to ensure that the changes being introduced succeed. This is because ordinary employees are provided with neither resources nor power and freedom to think freely. According to Hooze et al., (2016), such an approach affects their ability to discern how some

change enhancing activities and programmes must be effectively implemented to enable the achievement of the desired organisational change and transformation.

Likewise, uncertainty dimension that reflects the extent to which the organisation is risk intolerant and avoids taking unnecessary risks, may also not create a good foundation for the creation of a culture of creativity and innovativeness that influences change introduced during the implementation of bank crisis management strategies (McCausland, 2022).

The same also applies to the organisational culture dimension of individualism that encourages the pursuit of individual vision, goals and needs. These may clash with communal vision, goals and needs to cause conflicts that affect the successful change implementation. As Madison et al., (2015) further reveal, unlike individualism, a culture of creativity and innovativeness requires group, teamwork and collaborative efforts across different stakeholders in the innovation ecosystem.

For Feminity/Masculinity dimension, it is the feministic dimension that encourages friendly, cooperative and collaborative actions that may encourage a culture of creativity and innovativeness to influence organisational change introduced during the implementation of bank crisis management strategies. According to Silverman (2023), this contrasts with masculinity that encourages individualism, competitiveness and assertiveness that may induce conflicts, endless debates and confrontations that are not good for seamless implementation of the required organisational change and transformation.

Regarding time dimension of organisational culture, it is not short-term oriented culture, but long-term oriented culture that favours a culture of creativity and innovation because some innovation requires patience for the desired organisational change and transformation outcomes to be achieved in the long run. Finally, for restraint/indulgence dimension, restraint culture may introduce restrictions and parameters that affect creativity during change implementation. This contrasts the indulgence culture that encourages freethinking and use of self-controls amongst the ordinary employees to influence the overall effectiveness of organisational change implementation (Haque et al., 2016).

In other words, these illustrate how organisational culture put in place may leverage or even constrain a culture of creativity and innovativeness to undermine the successful implementation of organisational change and transformation. This implies even if organisational culture influences the successful implementation of organisational change and transformation, it can also be an impediment if not changed and modified to support changes introduced during the implementation of bank crisis management strategies (Hurt & Dye, 2020; Podolny & Hansen, 2020).

Such a view echoes Quinn and Cameron's (1983) notions of clan, adhocracy, market and hierarchy cultures that implies not all types of organisational culture influence the successful implementation of organisational change and transformation. During the implementation of organisational change and transformation, clan culture creates a family kind of belief, thinking, collaboration and concerted actions aimed at achieving a commonly shared change objectives and goals.

As explained by Elshaer and Azazz (2016), this may tend be instrumental for creating and achieving a common change objective on the kinds of new processes, structures, systems, skills, personnel and competencies that must be introduced to bolster the successful implementation of bank crisis management strategies.

As clan culture creates such advantages, adhocracy culture that emphasises high level of organisational creativity, innovativeness and risk-taking may also lure the organization to venture in highly rewarding but risk change projects to create and deliver the best values that can enable the bank quickly recover from the crisis.

For market culture, Tidd and Bessant (2021) argue that market culture that requires the adoption of results-driven quests may prompt bank managers to take more stringent actions to achieve change results that influence the bank's improved overall effective performance.

In contrast to the change implementation's enhancing values of clan, adhocracy and market cultures, hierarchy culture tends to be a major impediment to creativity and innovativeness. This tends to undermine the success of organisational change and transformation that often require a higher level of creativity and innovativeness. Hierarchy culture encourages the use of stringent management control, procedures, norms, structures and processes as part of the defined practice for accomplishing different organisational activities. Unfortunately, as Hubbart (2023) points out, the major limitations of most social organisational change and transformations often arise from poor integration of organisational culture change in change initiatives.

## CHANGE INHIBITORS DURING BANK CRISIS MANAGEMENT STRATEGIES' IMPLEMENTATION

Themes from systematic review indicated the major change inhibitors during bank crisis management strategies' implementation to often arise from:

- Poor Integration Of Organisational Culture Change In Change Initiatives
- Organisational Inertia and Path Dependencies
- Employees' Expected Values of Change

Details of these themes, subthemes and their accompanying texts are evaluated as follows.

### Poor Integration of Organisational Culture Change In Change Initiatives

Poor integration of organisational culture change in change initiatives is a major inhibitor of organisational culture change and transformation. In most instances, social organisational change and transformations have often been reflected in just the introduction of new technologies, structures, processes and operational methods without the integration of the initiatives that change and align cultural practices with the newly introduced changes. The implication is that instead of being the influencer, organisational culture has often been the inhibitor of social organisational change and transformation.

Organisational culture as noted by Covic and Planinic (2020), refers to a set of shared values, vision, etiquettes, behaviours, practices and norms that define how the organisational activities are accomplished on a daily basis to attain the designated organisational goals and objectives. It is through such defined ways of doing things that organisational culture can exhibit some of the best behaviours, practices and approaches that can bolster effective organisational performance or can be an inhibitor during change implementation.

Nonetheless, if organisational change and transformation are accompanied with organisational culture change and transformation, Elshaer and Azazz (2016) argue that organisational culture change can reflect good behaviours and practices that define how things are done in an organisation to aid achievement of the desired organisational change and transformational goals and objectives.

If the organisation begins to excel and even perfect the uniqueness of such practices and behaviours, organisational culture can influence the emergence of a set of best practices that influence the organisation's seamless transition from the current undesired state to the new desired state of existence and performance.

However, Silverman (2023) cautions that during change implementation, attempts to control the degree of employee empowerment and autonomy can affect freethinking and creativity to create and introduce new structures, processes, technology and competencies that are essential for realizing change essential for the successful implementation of bank crisis management strategies.

Even if that is not the case, when organisational culture is used for a long period to reflect the best practices that define its operational excellence, organisational culture can turn into an impediment of change introduced during the implementation of bank crisis management strategies.

### Organisational Inertia and Path Dependencies

Organisational inertia and path dependencies are some of the major implements of organisational change introduced during the implementation of bank crisis management strategies. In the event of changes required to improve the capabilities of the bank to respond to new market challenges and dynamics, Hooge et al., (2016) reveal that a challenge often arises on how to change and transform such established organisational culture to support the newly introduced changes.

During the implementation of the organisational culture, it often becomes difficult to change the attitudes, assumptions, beliefs and defined processes of accomplishing organisational activities that have been used for years. This is because the entire organisation will have gotten used to accomplishing the designated tasks in a particular. Attempt to change the established approaches will not only affect the established values and etiquettes, but also the established power structures.



Such a view is reflected in Schein's (2010) "Multi-Layered Organisational Culture Model" that reflects organisational culture to have three layers that include artifacts, values and assumptions. Artifacts refer to visible cultural elements like spatial distribution, organisational processes and systems that define routines, language, expression, behaviours, style and clothing. Values are employees' shared experience, which is confirmed and accepted throughout the organisation to define the daily ways of life and operations.

Assumptions are the unconsciously taken for granted underlying perceptions and beliefs that are implicit in the way employees think, act, feel, interpret and interact with each other and the required organisational activities. If these values, assumptions and artifacts still offer enormous values for the organisation, most of the employees and even managers will resist the proactive attempts made to change the organisational culture to support change implementation (Hurt & Dye, 2020).

Due to the distortion of the way activities were accomplished, employees may not easily accept the new changes. These induce conflicts, frustrations and sabotage that affect the successful change implementation. To therefore ensure successful implementation of organisational change and transformation introduced during the implementation of bank crisis management strategies, organisational culture change must be integrated with behaviour change and transformation (Endrejat, 2021; Hubbart, 2023).

Evans and Evans (2018) argue that behaviour change and transformation is part of the process of changing the wider organisational culture to support the implementation of organisational change and transformation. It refers to the process of changing the attitudes, habits, practices and ways of doing things to support change implementation.

Behaviour change and transformation eliminates path dependencies to instill a sense of creativity and innovativeness in the ordinary employees to explore new ways of doing things that influence successful change introduced during the implementation of bank crisis management strategies. Behaviour change and transformation, as Evans and Evans (2018) note, seeks to change and modify some of the established elements of the organisational operations like communication style, management style, leadership style, reward and promotional approaches, formal and informal group interactions to create the new approaches and styles that influence successful change implementation.

Behaviour change and transformation is important, because the implementation of organisational change and transformation can introduce new technologies that require a new form of communication and interactions amongst the employees. Kolbergytė and Dromantaitė (2022) reveal that change can also introduce new structures and work processes that require new approach and behaviours for getting the designated tasks accomplished.

According to Stobierski (2020), behaviour change improves the seamless implementation of change because it puts the management in good relationship with the employees who are exhibiting new behaviours. This creates a good work environment that improves the employees' job satisfaction and motivation. Improved job satisfaction and motivation influence the capabilities of the employees to do the best to enable the realisation of the designated goals and objectives of organisational change and transformation (Stobierski, 2020).

Such insights are also reflected in the reasoning of most of the fundamental theories on behaviour change and models. Such theories encompass social cognitive theory, theory of planned behaviour, the trans-theoretical model and social norms theory. According to Bartunek, Lacey and Wood (2022), social cognitive theory posits that social learning that influences behaviour change and transformation often arises from the interactions of individuals, their environments and behaviours. It states that when the individuals understand the risks associated with the engagement in a particular behaviour they would avoid behaviour change as compared to when more benefits would accrue from behaviour change and transformation.

In that process, Bartunek et al., (2022) explains that behaviours exhibited by individuals are often aimed at attaining positive outcomes whilst avoiding the negative results. To therefore, influence behaviour change, social cognitive theory implies there must be motivators in terms of praise and recognitions, promotions and explanations of the values of behaviour change for the organisation and the individual employee.

After the change of behaviours, it subsequently becomes the habit because of the positive outcomes associated with the use of such behaviours. It is the dynamic and reciprocal interaction of the individual employee, the environment and behaviour that influence the preponderance of the employees to change and embrace new behaviours or to avoid change that introduce new behaviours (Gibbons et al., 2019).

As social cognitive theory indicates, behaviour change depends on social influence of the surrounding environment as well as the internal and external social reinforcements that are put in place by the organisation and the society. These explain the unique ways and reasons why people acquire, retain and maintain certain behaviours whilst abandoning other forms of behaviours to reflect the overall patterns of behaviours of the social environment in which the individuals display such behaviours.

Gibbons et al., (2019) elaborate that social influences that influence behaviours arise from the individual's past experiences that in turn influence reinforcements, expectations and expectancies that shape the individual's indulgence or avoidance of a particular behaviour. These are also reinforced by the reasons that lure one to engage or avoid a particular behaviour to imply that if the motivators are high, one would wish to further engage in a particular behaviour than if there are no motivators to do so.

However, Mozahem (2022) reveals that social cognitive theory still highlights that the determinants for one to change or not to change his or her behaviour often arise from five elements that encompass reciprocal determinism, behavioural capability, observational learning, self-efficacy, reinforcements and expectations. As the central concept of social cognitive theory, reciprocal determinism holds that behaviour change is influenced by the dynamic and reciprocal interactions of a person who is the individual with the learned experiences, environment reflecting the external social context and behaviours that arise from the responses to stimuli to achieve the desired goals and objectives of behaviour change and transformation.

Mozahem (2022) further explains that behaviour capability posits that for behaviour to change and transform, the individual must have the required knowledge, skills, competencies and experience to accomplish the activities in the way that influence behaviour change and transformation. Such capabilities influence the ability of the individual to know what to do and how to do it to exhibit a particular behaviour. These imply during the changes required for the implementation of a bank's crisis management strategies, behaviour change and transformation can also be influenced by training and educating people to acquire the required knowledge, skills and competencies.

In contrast, Lent and Brown (2019) highlight observational learning to posit that individuals learn and adopt new behaviours from observing and learning new behaviours which are exhibited by those from the surrounding environment. That implies if a bad behaviour is not checked and discouraged, it can easily be learned and replicated by others. Reinforcements are internal and external responses to a person's behaviour that may affect the potential of the individual to continue or discontinue the behaviour.

Reinforcements can be self-initiated or drawn from the environment to reflect the reciprocal relationship between behaviour and the environment. Expectations reflect the consequences of behaviours (Lent, Ireland, Penn, Morris & Sappington, 2017). If the consequences are good, individuals will be more inclined to repeat the same behaviours than if the consequences are bad. Self-efficacy reflects the individual's evaluation of the confidence and trust that he or she has in his or her ability to successfully accomplish a particular behaviour.

Though these reflect the variables that influence and constrain behaviour change and transformation, social cognitive theory is still limited by the assumption that environmental changes induce change in behaviour when in deed it is not necessarily true as some behaviours may tend not to change even if the environment experiences enormous changes (Lent et al., 2017).

Theory of planned behaviour focuses on evaluating the dynamics that may influence or affect the capabilities of an individual to change or not to change his or her behaviours. In that process, it holds that behaviour change and transformation is the outcome of the individual's expectations of performing a particular behaviour and the value that the individual attaches to that form of behaviour. Besides organisational inertia and path dependencies, the expected values of change may also influence the ease at which the employees are able to quickly embrace new changes required for the implementation of bank crisis management strategies.

### **Employees' Expected Values of Change**

From theories and literature review, it was found that the employees' expected values of change can influence or even undermine their faster embracement of change. If they employees expect to get more values from change, they may tend to quickly embrace change as compared to if they expect nothing valuable from change.

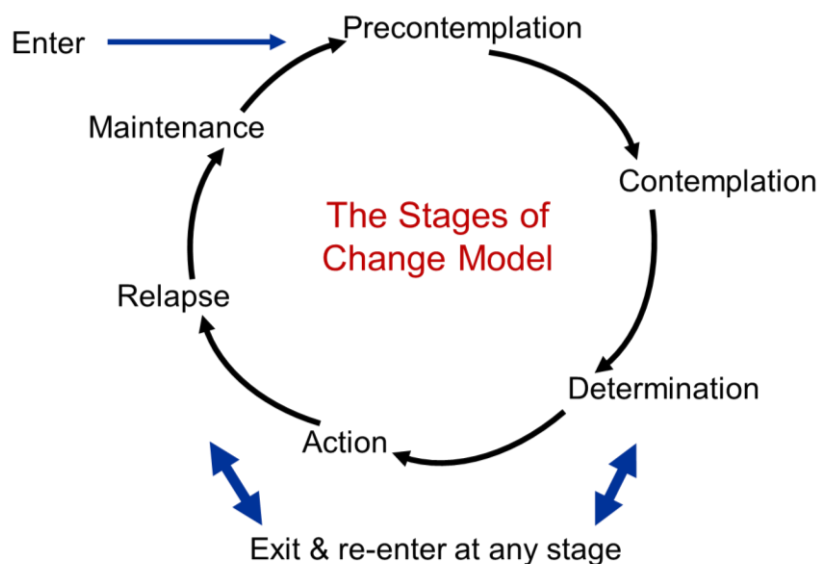
For the organisation to influence behaviour change and transformation, theory of planned behaviour change holds that the critical factors to observe encompass the individual's attitude, intention, subjective norms and perceived behavioural control. Attitude reflects the negative or positive perception about the engagement in a particular behaviour (Weiser, Ann-Kristin, Jarzabkowski & Laamanen, 2020).

If positive, the individual would be more inclined to engage in a particular behaviour than if the perception is negative. Intention refers to the willingness of the individual to engage in a particular behaviour without any coercion and subjective norms arise from the social pressure that motivate or discourage one from engaging in a particular behaviour.

Perceived behavioural control, according to Rieg, Birgitta and Christie (2021), connotes the belief that reflects the difficulty or ease associated with the engagement in a particular behaviour. If it is easy, an individual will be more inclined to engage in a particular behaviour than if it is perceived as difficult.

In contrast to such thinking, trans-theoretical model uses a combination of theories from health sciences, psychology, psychotherapy, personnel management, stress management and depression prevention to explain the stages that individuals undergo in the quests to change and transform their behaviours. As reflected in **Figure 1**, such stages encompass the pre-contemplation, contemplation, preparation, action, maintenance and termination (Ton, 2023; Rieg, Birgitta & Christie, 2021).

Pre-contemplation stage, as explained by Endrejat (2021), is the level where the individuals do not have the intention of changing and transforming their behaviours. This implies during the implementation changes for enhancing the effectiveness of bank crisis management strategies, individual employees must be made aware of the need and importance to change and transform their behaviours to support the organisational change and transformation being implemented. They must be made aware that the behaviours that they are exhibiting are incompatible with the behaviours that the organisation requires for facilitating change that can enhance achievement of the desired outcomes.



**Figure 1.** Trans-theoretical Model's Stages for Behaviour Change and Transformation

Endrejat (2021) reveals that this leads to the contemplation stage where the individuals become aware and recognise that there is a problem with their behaviours. Though they recognise the need for change and transformation of such behaviours, there is still a lot of procrastinations of taking actions.

As they evaluate and re-evaluate their actions, the individuals tend to fall in the preparation stage where pressure from the society and organisation render them to recognise that there is actually a serious behavioural problem that has to change. Tagulao, Saavedra and Marques (2022) reveal that the employees may start taking smaller actions to change and transform whilst liking and hating some of the changes. But still their actions may not be adequate to enable the realisation of the complete behaviour change and transformation.

After adequate preparations and analysis, the individuals subsequently take actions by modifying and changing their behaviours, attitudes, perceptions, beliefs and the environment. These reflect new behaviours that the individual seeks to retain, uphold and maintain during the maintenance stage. Subsequently, the termination stage sets in in the long run if the retained behaviour is perceived as incompatible with the behaviours that can enable the organisation to adapt to the new changes.

However, as Tagulao (2022) caution, the limitation of the Trans-theoretical Model's Stages for Behaviour Change and Transformation arises from its assumption that all people make rational and logical decisions when moving through the logical steps of behaviour change when that is not the case.

In contrast to the views in the Trans-theoretical Model, social norms theory holds that behaviour change and transformation may tend to be influenced by the general behaviour that the group or the peers of the employees perceive as appropriate. Hence the only risks arise from the fact that if there is a misconception about the desired behaviour among the group even the behaviour that the individual adopts and emulates will be reflected as bad behaviour (Weiser et al., 2020).

To correct such misconceptions to adopt the desired behaviours, social norms theory suggests the importance for gathering and analysing data to select and test the behavioural change message that must be used through the appropriate channels and platforms to eliminate misconceptions and influence the evolution of the desired behaviours. However, weaknesses of social norms theory often arise not only from poor data collection and interpretation that lead to the formulation and use of wrong change message, but also the difficulties of reversing the misconceptions held by a majority of the employees about a particular change (Kimberley et al., 2018).

Despite efforts to ensure the successful implementation of organisational change and transformation, in most of the cases, the dynamics and complexities in most of the contemporary organisations have still inhibited the successful accomplishment of organisational change and transformation.

## CONCLUSION

During the implementation of bank crisis management strategies, the use of the appropriate core strategies is essential for enabling the bank recover from the crisis. However, the implementation of the required core bank crisis management strategies often come with the introduction of certain changes that are essential for rendering the successful implementation of bank crisis management strategies. In that process, most of the bank executives recognise that the implementation of bank crisis management strategies come along with certain minor and even radical changes.

Unfortunately, as banks seek to ensure the successful implementation of the required bank crisis management strategies, challenges have often arisen from the introduction and implementation of core changes like the introduction of new structures, technology, processes or work methods without the modification and change of the required accompanying organisational culture. Poor change and transformation of the organisational culture as part of the required changes that must be undertaken often undermines the successful implementation of the required bank crisis management strategies.

As the outcomes of systematic review indicated, change and transformation of other systems and others structures are often not accompanied with the change and transformation of the practices, behaviours and attitudes that are essential for enhancing the successful implementation of the changes essential for the bank to recover from the crisis. Yet during the implementation of a bank's crisis management strategies, systematic review suggests organisational culture change and transformation are often some of the essential drivers of social organisational change and transformation.

Organisational culture change and transformation modify behaviours, practices, attitudes, etiquettes and beliefs to influence the successful implementation of social organisational change and transformation that may arise from the implementation of different bank crisis management strategies. During crisis situations, culture change creates new practices that support the adoption and utilisation of new technologies to influence the improvement of the bank's operational efficiency, cost reduction and better collaborations and liaison across work groups.

Due to the distortion of the way activities are accomplished during the implementation of different bank crisis management strategies, employees may not easily accept new changes. These induce conflicts, frustrations and sabotage that affect the successful change implementation as well as the ability of the bank to transition out of the crisis. To ensure successful implementation of organisational change and transformation, organisational culture change must be integrated with behaviour change and transformation.

Behaviour change and transformation are part of the processes of changing the wider organisational culture to support the implementation of organisational change and transformation that are essential for enhancing the successful implementation of the required bank crisis management strategies. It changes the attitudes, habits, practices and ways of doing things to support change implementation.

Behaviour change and transformation eliminate path dependencies to instill a sense of creativity and innovativeness in ordinary employees to explore new ways of doing things that influence the successful implementation of change in a way that can influence the capabilities of the bank to move out of the crisis. By highlighting the importance of organisational culture change as part of the change package essential for enhancing the successful implementation of bank crisis management strategies, this study contributes enormously to enriching the existing theories and literature on bank crisis management.

Though the findings of the study may apply across various institutions in the banking sector, the findings of the study must still be cautiously used due to the limitations arising from lack of direct empirical study. Since the study and its core insights were just drawn from the evaluation of the existing theories and literature, the limitations of the study could arise from the fact that there could be other unique organisational dynamics and important insights that could only have been unearthed using a direct empirical study.

In effect, it is suggested that instead of using systematic review, future studies must consider using either qualitative interviews or a quantitative study to explore and unearth some of the facts and unique organisational dynamics that must be considered during change and transformation of the organisational culture aimed at enhancing the successful implementation of bank crisis management strategies.

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