

## Organisational change and transformational strategies for enhancing a bank's change and transformation during periods of turbulence

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### Abstract

This study offers a critical analysis of the organisational change and transformation strategies for enhancing a bank's change and transformation during periods of turbulence. As banks devise and apply different turnaround strategies to get the bank out of the crisis, the challenge often arises from the difficulties of applying the required accompanying change management strategies to enhance the bank's transition from the crisis to the desired new state of operation and performance. To respond to such difficulties, this study used systematic review as one of the techniques for qualitative content analysis to evaluate and highlight the types of the accompanying organisational change and transformation strategies that banks can use during crisis management. In crisis situations where the bank has to make some radical and incremental changes to survive, systematic review suggests that process change and transformation must be integrated with cultural change and transformation in order to influence the bank's seamless transition into the desired new state. In addition to radical or incremental organisational change and transformation, findings imply that if the nature of the bank crisis requires, these strategies must also be accompanied with the application of the organisational-wide/subsystem change and transformation. Though the use of a combination of such organisational change and transformation strategies may influence the bank's seamless transition from the old system to the new state, future studies must still explore the challenges of managing organisational change and transformation during a bank crisis.

**Keywords:** GBank Crisis; Bank Turnaround Strategies; Organisational Change Management Strategies; Transformation Strategies; Bank's Change And Transformation.

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### 1. Introduction

During a bank's crisis management, the use of the appropriate organisational change and transformation strategies enhances a bank's change and transformation from one undesired state to the new desired state of performance (Hupkes, 2024). Crisis management strategies introduced to remove the bank from the crisis situation may require the introduction of a combination of different changes. In the event of a crisis arising from inflation, it may require the elimination of all the costly processes and procedures. It may also demand the identification and elimination of the unprofitable units. Similar changes may also be required in situations where a bank is experiencing poor performance due to a crisis caused by a natural hazard or calamity (Suminda, 2023).

Such calamities cause the general poor performance of the economy to suggest that to thrive; the banks must engage in staff rationalization, restructuring and retrenchment in order to lower the operational costs and improve their chances of navigating through the turbulence. Some of the strategies aimed at taking the bank out of the crisis may also require the introduction of new technologies, work approaches, structures and

change and transformation of the organisational culture to support the new systems that are put in place (Kuzmanova et al., 2019).

Unfortunately, even if that is the case, recent events from Covid-19 crisis indicated that devising and applying the appropriate organisational change and transformation strategies is often a challenge that most banks grapple with. During a crisis management situation, some of the banking executives are often unsure about the accompanying organisational change and transformation strategies to devise and apply, as others face the challenge of managing employee resistance (Rikhardsson et al., 2021).

During a crisis where the general economy is not doing well, every employee would strive to keep his or her job. However, if the bank insinuates that it would be retrenching, it could invoke anger, confusion, frustration and sabotage that some of the banking executives may fail to deal with. It is such dynamics of managing organisational change and transformation during a crisis that motivate this study to conduct a systematic review of the existing studies to discern the kinds of organisational change strategies that banks

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can pursue during a crisis as well as what they need to avoid if the change is to facilitate taking the bank out of the crisis.

## 2. METHODOLOGY

To analyse theories and literature on the organisational change and transformation strategies for enhancing a bank's change and transformation during periods of turbulence, the study used the systematic review. Systematic review refers to the qualitative content analysis method that uses a more logical process for extracting and analysing data from different studies to reach logical conclusions about the phenomenon being investigated (Seers, 2015). Systematic review is often in situations where multitudes of studies have been conducted in a particular area.

In that situation, systematic review aids the gathering and analysis of the views from different peer-reviewed studies to discern the questions that have not been addressed and the new knowledge that can be extracted for improving the general industry practice (Bearman & Dawson, 2013). Given the fact that a lot of studies have been already conducted on organisational change and transformation, the use of systematic review was perceived as essential for extracting new insights that can be adopted for improving the bank's management of a crisis as well as the capabilities of the banks to change and transition out of the crisis. To accomplish that, the process of systematic review was structured according to four stages encompassing devising the systematic review question, search of relevant literature, data extraction and analysis (Hannes & Macaitis, 2012). For the systematic review question, the study commenced by analysing the question that asks:

What organisational change and transformation strategies are essential for enhancing a bank's change and transformation during periods of turbulence?

To respond to such a question, the systematic review process engaged in the literature search. To ensure that only relevant information were extracted from the pool of multitudes of studies, the literature search process was guided by the key words that encompass "organisational change strategies", "organisational transformation strategies", "a bank's change and transformation during periods of turbulence", "bank crisis management", and "challenges of change management during a crisis".

While guided by these key words, the study used search engines like Google, Web of Science and PUBMED to analyse and extract relevant studies. However, only the studies that were published in English in the period between 2015 and 2024 were included for analysis in the study. The studies that did not meet such criteria or that did not have full articles were excluded. During the extraction of different studies, the abstract of the articles would be first read and the general article would then be read and evaluated.

If the article was found to respond to the critical

research question for systematic review, it was included. In effect, only articles that accurately offered insights on the organisational change and transformation strategies for enhancing a bank's change and transformation during periods of turbulence were included in the study. Upon the completion of the extraction of all the relevant articles, the process of data analysis and interpretation commenced. In the first instance, each article was read and re-read to improve familiarisation and to assess their overall relevance to the study.

This was followed by further reading and re-reading with the motive of extract themes, subthemes and their accompanying texts that were relevant to the study (Hannes & Macaitis, 2012). Each of the articles was subjected to such analysis and finally a thematic framework was drawn to discern not only how the emerging themes and subthemes relate with each other, but also to assess how they offer coherent explanations about the organisational change and transformation strategies for enhancing a bank's change and transformation during periods of turbulence. Drawing from such analysis, the details of the findings are as reflected below.

## 3. FINDINGS

Systematic review indicated theories and literature to imply the dimensions of organisational change and transformation that are undertaken by most of the contemporary banks during crises to often take the form of:

- Process Change and Transformation
- Radical or Incremental Organisational Change And Transformation
- Organisational-Wide/Subsystem Organisational Change

Details of these are evaluated as follows.

## 4. Process Change and Transformation

From the analysis of Pollok's (2015) Four Dimensions of Organizational Change (Organisational Health, Base-Process, Process Improvement & Innovation Dimensions of Organisational Change), it is evident that organisational change and transformation can take the form of just process change and transformation. Process change and transformation focuses on evaluating the existing processes to identify the processes that must be added, eliminated or combined to improve the overall operational efficiency of the organisation. Process organisational change and transformation tend to be undertaken without the intention of touching the organisational culture, though in the long-run, it could cause the change of some aspects of the organisational culture.

In effect, Pollok's (2015) "The Four Dimensions of Organizational Change Management" posits that organisational change and transformation is a continuous process improvement initiative. For as long as the organisation continues to exist, changes in the demands of the population as well as the general

circumstances will always influence the organisation to change and respond to such unfolding dynamics.

However, during organisational change and transformation, Pollok (2015) argues that the change tends to undertake any of the four dimensions encompassing organisational health, base-process, process improvement and innovation dimension. Organisational health dimension seeks to change and transform the thinking, structure, behaviours and the nature of the processes of activities' accomplishment. It seeks to introduce new organisational philosophy and thinking that introduce new belief and ways of doing the organisational activities.

Organisational health dimension aims to change the organisational culture traits and etiquettes as part of the soft systems of the organisation's operations. Pollok's (2015) "The Four Dimensions of Organizational Change Management" indicate the base-process dimension to differ from organisational health dimension on the basis that base-process dimension seeks to change the work and general operational processes that do not support the quests for organisational change and transformation.

Base-process dimension touches any change associated with the organisational culture and other soft systems. Instead it focuses on reviewing and changing the operational processes, procedures and systems in regard to the kinds of behaviours that can be rewarded as well as those that cannot be rewarded. It also seeks to review whether procedures for handling disciplinary processes must be changed and transformed to support the creation of new behaviours, practices and attitudes that support the organisational change and transformation.

Pollok (2015) explains that base-process dimension can also be concerned with the introduction of the organisational change and transformation that introduce new procedures for responding and serving the general public by the public sector organisations. In the bid to respond to the population's complaints about poor service delivery or delays, base-process dimension can support the introduction of technologically supported operational procedures and processes to ensure that the services are delivered to the population in the most possible cost-effective way.

Even if base-process dimension also deals with the internal process improvement, it still differs from the process improvement dimension. Process improvement dimension deals with the form of organisational change and transformation that arise from learning and relearning of the changes in the external environment. It is influenced by the quests to improve the general organisational performance in the context of the emerging changes. In effect, Pollok (2015) notes that process improvement dimension of organisational change and transformation tends to focus on evaluating and responding to the dynamics that are unfolding in the organisation's external ecosystem.

Process improvement is an organisational change dimension that focuses on undertaking change

and transformation irrespective of whether or not a particular process is still creating value. It uses of a proactive approach of evaluating and sensing the likely turbulence to unfold so that the organisation can change and transform before it is affected and undermined by such changes.

According to Pollok (2015), process improvement dimension is a continuous improvement part of organisational change and transformation. This is because in the quests to improve the general organisational performance, it focuses on developing and experimenting different forms of solutions so as to discern the best solution that can be adopted in the quests to effect organisational change and transformation.

Though process improvement dimension of organisational change and transformation also involves investment innovation, it still differs from the innovation dimension of organisational change and transformation (Karimi et al., 2023). Even if the organisation is experiencing steady progress and performance, the innovation dimension is always active to explore new ways and discern the new direction that the organisation must pursue. The innovation dimension is the driver of the organisation's effective performance because it constantly gathers and evaluates different external and internal data to discern the organisational aspects that must be changed, modified or even eliminated if the organisation is to realise the desired outcomes.

Unfortunately, Faris-Shaya and Jamilah (2024) highlight the major limitations of the innovation dimension is that if the organisation is experiencing steady progress and performance, pursuance of innovation outcomes that would radically change the organisation would be discouraged by even the top managers. Hence the success of the innovation dimension of organisational change and transformation would depend on the extent to which the organisation has a well-developed research, innovation and development unit. It also depends on the extent to which the top management commits the required financial resources on research and innovation irrespective of whether or not the circumstances that the organisation is undergoing requires radical change and transformation (Faris-Shaya & Jamilah, 2024).

In addition to such dynamics, Albrecht and Roughsedge's (2023) Theory on "Organizational-Change Capability" also reveals the major limitations of organisational change and transformation to often arise from loss of direction and application of wrong change management tools. Loss of direction can arise from the fact that although change is initiated with a clear direction, intense debates coupled with resistance from the employees and even senior managers that offer alternative insights tend to derail the organisation from pursuing its objectives and goals. This anarchy and loss of direction often arise from several centres of power that tends to emerge to dictate different positions to the employees. In the end, this creates confusion that causes loss of direction (Albrecht & Roughsedge, 2023).

Negative effects of such dynamics are often further exacerbated by the risks of the senior managers to apply wrong change management tools. The application of wrong change management tools causes the situation where the organisational leaders fail to effectively deal with internal organisational competition and politics. Albrecht and Roughsedge (2023) further elaborate that it also affects the clear identification and outline of responsibilities that would be required for each change agent and manager to realize during the accomplishment of the activities required for effecting organisational change and transformation. Though this undermines the effectiveness of organisational change and transformation, Faris-Shaya and Jamilah (2024) further reveal that organisational change and transformation can also take the form of a radical or incremental dimension of organisational change and transformation.

### 5. Radical/Incremental Organisational Change And Transformation

According to Laker (2023), organisational change and transformation can take a radical or an incremental dimension. Radical organisational change and transformation refer to the organisational change that seeks to completely change and transform how the entire organisational activities are accomplished. It seeks to change the thinking and the overall way of activities' accomplishment. Radical organisational change is often undertaken in situations where the organisation is experiencing complete failure or turbulence. It can also arise in situations where the organisation is experiencing higher levels of complaints and protests from the population about how certain services are being delivered.

In such situations, the decision-makers can easily invoke radical organisational change and transformation to introduce new policies, regulations, procedures and even technologies that seek to tackle things like poor activities scheduling, registration of the population, corruption and poor financial management. Laker (2023) notes that radical organisational change engages radical thinking and rethinking to introduce new concepts of operation that disconnect the organisation from its past to introduce completely new ways of accomplishing the present organisational activities. This may require the firing of the existing leadership and introducing new ones., change of technologies, introduction of new personnel with new skills sets and competencies.

Radical change challenges the status quo with the motive of introducing new practices and behaviours that can create and offer better values than the present system. It entails the complete overhaul of the present system and the introduction of a new system. Though some of the authors like Pollok (2015) argues that organisational change and transformation does not require the disruption of everything, radical organisational change can, in certain cases require

the closure of the organisation and the opening of the new one. Radical organisational change leaders engage in radical thinking and rethinking to introduce and implement new insights that break the present barriers to create enormous new opportunities for the organisation to thrive.

It is through radical organisational change and transformation that the organisation is able to be disconnected from its past and start afresh. This gives the organisation a lot of vigour and strength to be committed and motivated to undertake a fresh start and drive the desired new form of change and transformation (Pollok, 2015). Because the organisation is starting afresh, it becomes easier for the employees to achieve immediate change results without being distorted by the past behaviours and practices.

Quite often the major impediments of social organisational change and transformation arise from the dualism that emerge to cause conflicts between the old system that needs to be retained and the newly introduced systems (Pollok, 2015). These conflicts undermine the extent to which social organisational change and transformation are able to achieve the immediate desired outcomes.

Yet the achievement of the immediate desired results often reinforces and motivates the need and importance of change. It renders the ordinary employees and even senior managers to be committed to ensure that the activities are accomplished within the prescribed new organisational systems and procedures. Laker (2023) argues that radical organisational change and transformation improves the level of organisational creativity and innovation as the organisational leaders strive to question the status quo when devising the means of delivering the best.

However, Arifin (2020) cautions that poor creativity and innovation is the major impediment of effective radical organisational change and transformation. Due to poor creativity and innovation, most of the radical organisational change and transformation either often fail or take long to produce the desired results and outcomes. This is because radical organisational change and transformation requires higher level of creativity and innovativeness which is often not common amongst most of the senior managers. Arifin (2020) notes that radical organisational change requires the introduction of unconventional thinking and approaches that often defy the logic of the current practices.

To such weird approaches, value ideas that could have propelled radical organisational change and transformation are often rejected and scorned by senior managers. Due to its unconventional approach, Arifin (2020) reveal that radical organisational change and transformation has often received the most aggressive form of resistance and sabotage from ordinary employees and even the senior managers. Because it distorts everything, most of the

employees often feel that it is better to abandon radical organisational change and transformation rather than to risk and lose their jobs.

Because of such complexities, Banutu-Gomez and Banutu-Gomez (2016) argue that successful implementation of radical organisational change and transformation may require effective two-ways communication and tactfulness that rallies all the stakeholders to support the realisation of the radical organisational change and transformation objectives.

Due to the chaos, confusion and high risks of failure that radical organisational change and transformation often induce, some of the organisations often prefer the use of incremental approach to organisational change and transformation. According to Mansaray (2019), incremental organisational change and transformation refers to the approach where the organisation changes or modifies only some aspects of its operational strategies. It is the organisational change and transformation approach where the organisational leaders just change a few things to improve the organisation's responsiveness to the changing circumstances. Incremental organisational change and transformation is often justifiable in situations where the organisation does not require major changes to improve its adaptation to the unfolding changes.

In some of the cases, Mansaray (2019) reveal that incremental organisational change and transformation is also undertaken as part of the larger radical organisational transformation process. This is a few of the things that are not fixed during the radical organisational change can be fixed and improved using the incremental approach to organisational change. This is because incremental change is part of the continuous improvement exercise that improves the capabilities of the organisation to create and deliver the desired values or to respond to the unfolding dynamics in the external ecosystem of the organisation (Mansaray, 2019).

However, Memon, Shah and Shah (2017) point out that in some of the cases, incremental organisational change is used as the strategy for achieving the wider radical organisational change. If a particular radical organisational change is expected to arouse a lot of resistance from the employees, it is the incremental organisational change and transformation that some of the organisational leaders use as the strategy for achieving wider radical organisational change and transformation.

Through incremental organisational change and transformation, Memon et al., (2017) elaborate that the organisational leaders keep making minor changes and improvement until the organisation realises a more radical change and transformation in the long-run. By the time the employees and some resisting managers realise that a major radical organisational change and transformation has been achieved, it will have been too late to resist and sabotage the change. In one way or another, Sahoo et al., (2023) agree that incremental organisational change and transformation influences

the successful execution of radical organisational change and transformation.

Instead of resisting change, incremental approach enables those that will be affected by radical organisational change to seek alternative solutions instead of waiting to be destroyed by radical organisational change and transformation. Sahoo et al., (2023) further iterate that incremental change enables the organisational leaders pursue more radical change in a more cautious way by undertaking minor changes at a time until the desired radical change is achieved.

As contrasted with radical organisational change and transformation, incremental organisational change and transformation also tend to be suitable only in the situations where the organisation is operating in a more stable and steady environment. However, if the environment is more turbulent, the organisational leaders will be forced to engage in radical thinking and rethinking as the strategy of discerning the best option for coming out of the crisis (Pollok, 2015). This instigates the need for radical organisational change and transformation.

In a different view, Waddell et al., (2019) point out that the major limitation of incremental organisational change and transformation is that it can take long to achieve the desired results that could be immediately achieved using radical organisational change and transformation. Incremental organisational change also tends to be costly for the reason that undertaking a series of minor changes can be more costly as compared to undertaking a once-off radical change and transformation (Ahmad & Huvila, 2019).

Yet, if the employees discover the series of minor changes that are being undertaken will lead to radical change, risks arise that they can easily resist and sabotage the successful implementation of such changes. This can cause delays that not only increase the cost of organisational change, but also render organisational change valueless (Waddell et al., 2019). This is because by the time the radical change is achieved, the circumstances will have changed again to require additional new changes.

However, Waddell et al., (2019) share similar views with Ahmad and Huvila (2019) that the decision to use radical or incremental organisational change and transformation approach depends on the nature of the problem, resource availability, time, political climate and social acceptance of the population. If the nature of the problem cannot be addressed without making a major organisational change, then radical organisational change and transformation is the best approach to adopt. This also leads to the evaluation of whether the organisation has adequate resources (Ahmad & Huvila, 2019).

If the organisation has adequate resources, then undertaking radical organisational change and transformation would be suitable as compared to the incremental approach. This also applies if the organisation has limited time to suggest that

as contrasted with incremental, radical approach to organisational change and transformation would be suitable for enabling the organisation achieve the desired outcomes before it is too late (Ahmad & Huvila, 2019).

Regarding political climate, if there is a wider support for radical organisational change and transformation for even a more contentious change, then a radical approach would be preferable as compared to the incremental approach. The same also applies to social acceptance that dictates that if there is a general consensus that a particular major change must be undertaken, then a radical approach would be opted for as compared to the use of the incremental approach (Ahmad & Huvila, 2019). In addition to radical or incremental approach, social organisational change and transformation can also take the form of organisational-wide or subsystem organisational change.

## 6. Organisational-Wide/Subsystem Change

As defined by Day, Crown and Ivany (2017), organisational-wide change refers to the form of organisational change that affects every aspect of the organisation. It refers to the form of change that may require the change of the leadership, recruitment of new employees, restructuring to introduce new structures, combine or eliminate some of the existing structures. Organisational-wide change is analogous to radical organisational change and transformation for the reason that it aims to review and change every aspect of the organisation. Through such approach, Day et al., (2017) reveal that organisational-wide approach aims to introduce new capabilities that bolster the organisation's overall adaptability as well as performance in the changing socio-economic environment.

Organisational-wide approach uses the system approach that posits that change of a particular organisation may also require the change of the other subsystems in order to create the state of equilibrium or balance that improves the organisation's capabilities to tackle the changes in its external environment. According to Franklin and Aguenza (2016), organisational-wide change can be instigated by restructuring aimed at improving the organisation's operational efficiency. It can also be instigated by mergers aimed at combining the capabilities of two departments in order to create one department that has the combined capabilities to create and deliver the best services.

Organisational-wide change can also be instigated by the pressure from the population that create the demand for better services (Franklin & Aguenza, 2016). To respond to change demands, the decision-makers can decide to take major organisational changes to improve its capabilities to respond to the demand of the population.

Even if the organisational-wide change affects the entire organisation, it still tends to occur according to four main levels that encompass strategic, structural, process-oriented and people-oriented levels. At the

strategic level, Franklin and Aguenza (2016) explain that organisational-wide change and transformation may require the abandoning and setting of a new vision, mission, goals and objectives. It may also require the designation of the new reasons why the organisation why the organisation is not doing well. It may also require a change in the vision, mission, goals and objectives of the organisation which implies a lot of other things may change as well.

As stated by Hussain et al., (2018), sometimes the change of the organisational vision, mission, goals and objectives may mean either narrowing or even widening the vision, mission, goals and objectives. If it involves narrowing the vision of the organisation, it signifies some of the structures will be eliminated. Some technologies may be introduced to aid the organisation reach where it cannot meet the costs of establishing a physical presence. It also suggests that since limited work would be required, the organisation may also retrench some of its workforce.

According to Hussain et al., (2018), this reflects how strategic organisational change becomes a wider organisational change that affects the entire organisation. Structural change can also turn into an organisational-wide change since it requires the re-evaluation and recreating of the new patterns of work relationships, procedures and reporting. In the event of the introduction of a new structure or a new operational technology that changes the nature of work, the need for structural change may arise to demand the structuring of the work relationships, tasks and responsibilities (Hussain et al., 2018).

Quite often to avoid causing confusion that distorts work requires the re-evaluation of the entire organogram of the organisation to discern who must work with who and who must report to work and who must issue instructions to whom. Just like structural change, process-oriented organisational change also affects the entire organisation. Process-oriented change can arise from the need to review and improve the existing work processes to improve the organisation's operational efficiency and effectiveness.

Process-oriented change deals not only with the evaluation and improvement of the internal processes for work accomplishment, but also with the processes for the organisation to interact with the external world (Neill, 2018). This may require the introduction of new technologies that improve the internal work efficiencies whilst also improving the interconnectedness of the organisation with the rest of the world.

The change and creation of such work processes often affect the entire organisation to necessitate the need for organisational-wide change and transformation. Quite often, Neill (2018) reveals that process-oriented change and transformation may also be accompanied with people-oriented change that focuses on training and developing the organisation's personnel in order to improve their capabilities to create and deliver more outstanding values. People-

oriented change can also be directed towards changing and transforming the behaviours, culture and practices of the employees to embrace ways that support the achievement of the designated organisational outcomes.

As Neill (2018) notes, organisational-wide change differs from the subsystem organisational change that often focuses on analysing and making changes in just a single unit or department of the organisation. Subsystem organisational change often involves just the change and modifications of a small aspect of the organisation's operation. It may require the introduction of a new unit to offer some services to the public or the addition of some new services that are offered by the organisation.

Neill (2018) further highlights that subsystem organisational change may also just involve the introduction of a new technology like the government procurement information technology to handle matters associated with procurement and contract management. Such a change would only affect how the government procurement department works and links up with the service providers and the top management, but not the entire organisation. Subsystem organisational change can also be reflected in the introduction of the online platform through which the citizens can access certain services like the applications for the national identification card or the drivers' licence.

However, Gupta (2024) points out that although organisational-wide change differs from subsystem change, there are some individual changes or group changes that subsequently do not only affect the group, but also the entire organisation to necessitate the need for organisational-wide change. At the individual level, change can arise from the addition of more responsibilities and tasks that are accomplished by the individual employee. It can also arise from the transfer of an employee/employees from one department to another or to another location.

It could also involve granting the employee study leave so as to improve his or her skill set. Though such changes affect only the individual employee and could be regarded as the individual level change which is associated with subsystem change, Gupta (2024) notes that such individual level changes can also affect the work relationships and group performance to instigate the need for group level change.

Group level change is another form of subsystem change that deals with changes and transformations that are assumed to only affect a particular group. This could be the introduction of the technology that the group uses to accomplish its different activities. It could also be some of the new, best practices that define how the group accomplishes its activities to influence the achievement of the desired outcomes. However, if such practices emerge to be the best, Sahoo et al., (2023) noted that these best practices can also influence the change and transformation of the other work groups to adopt such best practices and subsequently the change and transformation of the nature of work across the organisation.

These explain how individual or group level change despite being a subsystem change can still influence the organisational-wide change and transformation. However, apart from organisational-wide change and subsystem change, Sahoo et al., (2023) reveal that organisational change and transformation can also take the form of a planned or unplanned execution.

## 7. CONCLUSION

In crisis situations where the bank has to make some radical or incremental changes to survive, integrative review suggests that some of the organisational change and transformational strategies that can be adopted encompass process change and transformation, radical or incremental organisational change and transformation and organisational-wide/subsystem organisational change. From the analysis of Pollok's (2015) Four Dimensions of Organizational Change (Organisational Health, Base-Process, Process Improvement & Innovation Dimensions of Organisational Change), bank executives can use organisational change and transformation that take the form of process change and transformation.

Process change and transformation focus on evaluating the existing processes to identify the processes that must be added, eliminated or combined to improve the overall operational efficiency of the organisation. Process organisational change and transformation tend to be undertaken without the intention of touching the organisational culture, though in the long-run, it could result in the change of some aspects of the organisational culture. Depending on the nature of the crisis and change, the bank can also pursue radical or an incremental dimension. Radical organisational change and transformation refer to the organisational change that seeks to completely change and transform how the entire bank activities are accomplished. It seeks to change the thinking and the overall way of accomplishing goals. Radical organisational change can be undertaken in situations where the bank is experiencing complete failure or turbulence.

Radical organisational change is analogous to organisational-wide change and transformation for the reason that it aims to review and change every aspect of the organisation. Through such approach, Day et al., (2017) reveal that organisational-wide approach aims to introduce new capabilities that bolster the organisation's overall adaptability as well as performance in the changing socio-economic environment. Organisational-wide approach uses the system approach that posits that change of a particular organisation may also require the change of the other subsystems in order to create the state of equilibrium or balance that improves the organisation's capabilities to tackle the changes in its external environment.

According to Franklin and Aguenza (2016), organisational-wide change can be instigated by

restructuring aimed at improving the organisation's operational efficiency. It can also be instigated by mergers aimed at combining the capabilities of two departments in order to create one department that has the combined capabilities to create and deliver the best services. However, future studies must still explore the challenges of managing organisational change and transformation during a bank crisis.

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